

# Eldercare Answers

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## Baby Boomers and Aging Preparedness



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“Be Prepared” – remember the Boy Scout motto! Most of us try to be prepared – but can we be prepared with everything in life? Of course not, unless you own a “crystal ball” and can tell when the next earthquake will shake the Bay Area or when your life will change because of a medical diagnosis given to someone in your family.

The big “however,” as Baby Boomers start the aging process (10,000 of us a day are turning 65), is that we will do it differently than our parents and quite likely with more education and better health and financial resources. We are facing additional unknowns with medical delivery systems changing and the possible reductions of “entitlements” like Social Security and Medicare.

The positive side of a longer life is opportunities for a second career – maybe one of passion instead of practicality. We might see a career nurse starting a nursery because of his/her love for gardening or a CPA starting to make and sell custom furniture because of his/her talents in woodworking.

In housing that appeals to Baby Boomers, we have already started to see some exciting changes such as co-housing collectives where you own your unit but share a few meals a week, have social activities and exchange talents in a time bank. Likewise, there is a great interest in starting “Village” models of living in existing communities with self-managed resources to allow individuals to age in place with vetted supports, social events, volunteer opportunities and exchange of talents. In the San Francisco Bay Area, we have five Villages (located in existing neighborhoods). The Lamorinda area is currently in the development stage of their Village and I am privileged to consult

with their Board. For more information about the Lamorinda Village, email them at lamorindavillage@comcast.net.

What research has told us about healthy, longer lives is that we need to stay engaged, follow a heart healthy diet, manage stress, exercise and find opportunities to give back to the local community in some manner that makes a difference. At the ASA conference last month, Ken Dychtwald, a Psychologist and leading futurist regarding aging said, that we need to move from success (career/retirement) to significance (giving back).

I strongly believe that this will be the new role of the somewhat narcissistic Baby Boom generation. By redeeming our tendency for self-indulgence while still doing what makes us happy, we may be making our communities a better place for everyone – whether by tutoring low income students, teaching healthy eating, building houses for the homeless, becoming substitute grandparents to those without grandparents or cleaning up the environment here and abroad. We may become citizens of the earth and work to turn around global warming, pollution and global warfare.

As we plan for our longer lives, we of course need to be sure we have done all the legal planning we need, and have addressed *end of life* issues by reviewing the POLST form (Physicians Orders for Life Sustaining Treatment) and our Advanced Health Care Directive annually. The only way to have life your way is to clarify your specific wishes in writing and utilize established and respected legal forms. If you would like more information about these documents, call one of our Professional Care Managers.

Financial planning is a necessity as well and all Baby Boomers should have, at a minimum, a consultation with a Certified Financial Planner to help them understand what they need to have in savings and retirement income in order to have the life they desire.

Long term care insurance is a good safety net for the cost of care. Be sure to talk with your financial planner and ask your insurance agent to offer you a policy that offers Professional Care Management as well as home care; advocacy is a must to assure quality care.

I realize I am biased because of my years in this profession, but I believe that besides challenging our brains with new information to stave off dementias (even if only for a few months or years) – we should understand that many of us might lose capacity to make sound decisions. I urge you to express your wishes to your “substitute decision maker.” This is the person you name to take over for you when you want them to step in and under what conditions. An example would be, “Help me stop driving if you see I am a danger to myself or others” or “Please take over my finances if you see I am beginning to be a target of undue influence or I’m not paying my bills.”

The only way to be in control is to plan for as many of the “what ifs” as possible. But we can’t plan for everything and that is why “Professional Care Managers” were created - to be the family coach and to lead you to the options, resources and programs that will give you the highest quality of life possible. Give us a call before or during your planning and we can help you look at the choices and options. We can also help find Care Managers for you anywhere in the United States because of our membership in the National Association of Professional Geriatric Care Managers (NAPCGM).

Plan to make your life one of “significance” and look at avenues in your community where you can volunteer your talents and stay engaged in new ways.

The Baby Boomers have always made a difference - now is the time for us to leave a lasting positive impact on the world.



**Eldercare Services works with Seniors and their families in Walnut Creek, Lamorinda, Alameda County, San Francisco, San Ramon Valley and the Marin County , CA.  
Visit us on the web at [www.EldercareAnswers.com](http://www.EldercareAnswers.com) for more information.**

## **Community Classes**

### **Walnut Creek**

### **Alzheimer's: 101 & Alzheimer's: 102 For Families Experiencing the Challenge**

**3rd Friday of every month from 10 AM to Noon**

**(Class topic alternates monthly - Classes continue in January)**

1808 Tice Valley Blvd., Walnut Creek, CA 94595

**Cost for Classes: None**

### **Class Registration:**

**Please call at least 3 days ahead**

For more information regarding classes and support groups, visit us at [www.EldercareAnswers.com](http://www.EldercareAnswers.com) or call (925) 937-2018 or email us at [Info@EldercareAnswers.com](mailto:Info@EldercareAnswers.com)

## **Support Groups**

When concerns for aging family members are part of every day life, or when they interfere with work, your health or other relationships, you need to join a support group.

### **Caring for An Aging Family Member**

**2nd Thursday of every month from 7 to 8:30 PM**

1808 Tice Valley Blvd., **Walnut Creek**, CA 94595

**1st Thursday of every month from 5:15 to 6:45 PM**

Glen Park Library, 2825 Diamond St., **San Francisco**

**Cost for Support Groups: None**

**Support Group Registration: Not required**

**More Info: (925) 937-2018 or (415) 469-8300**



**Eldercare Services provides Counseling, Support Groups, Home Care, and Care Management to aid Family Caregivers. If you or someone you know could benefit from self-care, give us a call at (866) 760-1808 or email us at [Info@EldercareAnswers.com](mailto:Info@EldercareAnswers.com).**