# Aging Boomers - Planning, Playing Not Paying



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#### **March Affirmation**:

"I am in control of the person I am, will be and desire to be."

I recently attended the 50<sup>th</sup> anniversary of dear friends and thought – "Wow! Time flies!" – Mother was right: as you get older, life is on "fast forward." It seems as if just a little while ago we were drag-racing on the great highway and shopping for prom dresses; and now we are exploring state of the art hearing aids, planning our next travel adventure and talking about exercise, healthy lifestyles and grandchildren.

The Boomers are turning 65 at an astonishing rate, some retire and some are staying in the workforce for social interaction, not just the paycheck, and, of course, because their Social Security is higher when waiting till age 70!

If we don't plan for our later years, we end up paying in many ways with our emotional and financial resources as well as with our health. We Boomers should address some important issues to leave a legacy to those important to us, while at the same time continue to enrich our own lives.

#### Below are four ways to do so:

I. Financial Resources: Visit with your financial planner who can tell you how much you will need to support the lifestyle you envision – this will help you plan when to retire or come up with a different vision. The visit often tells some individuals/couples that they might want to think about downsizing to have the resources they need for the lifestyle they desire. Visit the government

website <u>benefitscheckup.org</u> to see what entitlements or benefits you might have coming.

2. Emotional Resources: Longer lives come with multiple losses and many of us will find ourselves struggling to recover from the death of a loved one. We're never truly prepared to let go of a loving relationship, but we need to not get stuck in a state of depression or grief. We must pledge to ourselves and to others that we will seek support when we have a major loss.

In the same vein, it's prudent to share our thoughts and values about our own end of life and make plans to have life "our way" with good advocates and legal tools such as the Advanced Health Care Directives and the POLST (Physician's Orders for Life Sustaining Treatment) form. A good short video/Ted Talk on this subject is "Prepare for a Good End of Life" - http://tinyurl.com/on9k26c.

**3. Health Issues**: In addition to a heart healthy diet, physical and brain exercise, we need to be proactive and utilize the many screening tools offered under Medicare coverage in order to uncover a problem before it takes hold. Check the benefit booklet and take advantage of all those screenings. Remember, all Medicare beneficiaries are entitled to a "wellness" exam every year.

Keep learning because we need to keep our brains active and to hopefully stave off diseases like Alzheimer's. Find yourself by taking classes; many colleges and universities have lifelong learning programs; look for computer based programs such as Lumosity.

Mindfulness is a vital activity for those who want to live their lives to the fullest. Take ten minutes a day to meditate, do yoga or just focus on

your breathing. Let go of the stresses and find ways to quiet the mind – this alone can benefit your entire physical system.

4. Avoid Social Isolation: Stay connected to your community, make new friends and find a way to give back to the community. Recent research shows that those over 65 who are not isolated live 45% longer than their peers who are isolated for any reason. Plan now to be part of an organization or church that does volunteer activities.

Play is not just for children – those of us who stay playful and continue to seek out fun filled activities will do better with the ups and downs of our later years. We need to find opportunities to have fun and laugh – those endorphins will energize us and remind us that potential hope and joy can be forever.

Baby Boomers have paved the way and have the ability to make our last chapter the best through good planning using technology and experts as guides, being proactive with our health and most of all, staying engaged and having fun till we are past 100!

Professional Care Managers are coaches, guides and advocates – so, if you're struggling with options for those "post 60 years," have a consultation with someone who can help you be the director of your own future!

## **Special Event for Baby Boomers:**

"The Boomers' Journey to 100 Years Young"

Four expert panelists in the fields of Estate Planning Law, Financial Planning, Health Care Administration, Care Management and Social Work will give you vital options for your later years.

Thurs., March 20 | 5:30 - 7:30 pm Lafayette Library, Art & Science Center <u>More Info or to register, email</u> LoriL@EldercareAnswers.com.



Eldercare Services maintains the highest standards for excellence, professionalism and quality in every aspect of care we provide. We are among only a few Home Care agencies in Northern California to be accredited by the Joint Commission and to have earned its Gold Seal of Approval. In addition, our Professional Care Managers are bound by the Code of Ethics and Standards of practice set by the National Association of Professional Geriatric Care Managers.

## **Community Classes**

#### **Walnut Creek**

The Holistic Approach to Managing Progressive Illnesses

## Dementia/Alzheimer's 101 and 102

Quarterly, call for date and time 1808 Tice Valley Blvd., Walnut Creek

## \$10 per person/\$15 per couple or 2nd family member

Proceeds benefit the Alzheimer's Association, Parkinson's Institute and National Multiple Sclerosis Society

## **Class Registration Required**

For more information, visit www.EldercareAnswers.com, call 925.937.2018 or email us at

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 6 to 7:30 pm 1808 Tice Valley Blvd., Walnut Creek

Ist Thursday of each month from 5:30 to 7 pm Calvary Presbyterian Church, 2515 Fillmore St., San Francisco

No Cost and No Registration Required

More Info: 925.937.2018 or 415.469.8300





Eldercare Services provides Care Management, Counseling, Home Care and Support Groups. If you or someone you know could benefit from self-care, call 866.760.1808 or email Info@EldercareAnswers.com.