



OPTIMAL AGING 2013

If You Are “Planning” on Growing Old


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As we age, what is likely to happen to us?

- We will lose a spouse.
 - We will live alone.
 - We will experience chronic illness
 - We may need care.
 - We may become demented.
 - We will need to have someone else handle our medical care and our finances.
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WE'VE NEVER

 Gotten old before

 Lived so long

 Died before







The job of planning is ours

- Housing
 - Medical Care
 - Transportation
 - In-home Support Services
 - Geriatricians
 - Community and social connections
 - Mental Health Care
- 



Planning for Your Future in Three Steps

1. Think about what we want.
 2. Write it down.
 3. Have a caring conversation about our wishes.
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**EACH OF US HAS TO TAKE
RESPONSIBILITY FOR OUR OWN
FUTURE. . .**


Talk to each other!!!

Have the caring conversation






Why don't we plan?

- People will know my business
 - My kids have enough to think about without giving them more.
 - I will lose control.
 - No one can predict the future.
 - It doesn't matter anyway.
 - Let others worry about it.
 - My kids don't want to hear it.
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Stay in Control

- Plan where you can.
 - Think about options
 - Take care of your health – stay active
 - Think about resolving long-time issues with others.
 - Learn something new
 - Keep your friends
 - Stay in touch with your Kids
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What have you done or thought about?

1. What will life at 80 to 85 be like for you?
 2. Who will be able to help and do you want them?
 3. Do you trust the helpers?
 4. What will your retirement income be?
 5. Where and how would you like to live?
 6. What limits on care do you want (CPR, life supports, pain medications)?
 7. Where and how would you like to die?
 8. What type of funeral or memorial service do you want?
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Think About

- What do you imagine retirement to be like?
 - How much money will you have?
 - Where will it come from?
 - How long do you need to work
 - What will happen when a spouse dies?
 - What if you need help with daily tasks, who will be there?
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Legal Documents to complete.

- 1. Medical Durable Power of Attorney
 - 2. General Financial Durable Power of Attorney
 - 3. DNR
 - 4. Living Will or Limits on Care at the end of life.
 - 5. Will
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Where to put these documents

- Copies to the advocates named in them.
 - Doctors/hospitals.
 - Keep a copy or two.
 - Original with attorney or other personal papers.
 - Bank or other financial institution.
 - Carry in your car.
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Where NOT to put the DPOAs, Living Wills

- Safe Deposit Box
 - Under your bed
 - Piled somewhere
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**Talk to your family and
others involved while you
are doing these things!!!!**






Getting Organized

- Talk to your family, spouse, friends about concerns and possibilities.
 - Use resource list.
 - Complete legal documents.
 - Organize information and paperwork.
 - Talk over plans with key people.
 - Get on with life.
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- How we accept help is important!
 - The problem is that aging, needing help and being ornery often don't mix.
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Talk to others about what you want

- Review your situation
 - Meet with a professional if needed.
 - Tell them you want to be prepared for when you need help
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Think about and plan for how you will accept help

- Can you ask for help now when you need it?
 - Do you need to be in control all the time?
 - Are your standards higher than others?
 - Can you say: “That’s good enough?”
 - Can you be appreciative and pleasant when someone helps now?
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Write It Down

- Put documents together.
 - Personal information.
 - Financial information.
 - Valuables and property.
 - Loans.
 - Use a form or create a form.
 - Share with DPOA or other family member
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The more planning you do the
better the chances are that
your wishes will be followed.

