

What's the Plan?

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It's common to make plans in life to ensure that things go the way we would like. Education, career, marriage, home, family, vacations, retirement; a plan helps keep our life on track. A Financial Plan to manage your money through the later years of life. An Estate Plan, to include a Will and Living Will and designated Power of Attorney, to instruct your survivors how you want your affairs to be handled.

Consider formulating a **Life Plan** for your later years. Have you done most of the things you've dreamed of doing? Are there wishes that you haven't carried out? Maybe write out a vision statement or action plan. Define some goals for how you hope to live your life through the aging process.

Will you be able to maintain your home and property or hire someone to assist with that? Is your home too large? Are the bedrooms and bathrooms easily accessible? Are you putting off making decisions, thinking you might not have to deal with it?

Along with the success of living a long life comes the reality that you may become less independent. Physically and cognitively we all decline with age. It's a good idea to think about contingencies for making life good for yourself - all the way through. Consult with your Primary Care Physician for input on any health conditions that might impact your goals. Of course, a lot of decisions cannot be made until you reach that point in your journey. But if you do not communicate your wishes to your loved ones, they may have to make decisions for you.

Some senior living options to familiarize yourself with:

Aging in place: Living in your own home or with your family. In order for this to work successfully, you should be able to care for yourself. Simple modifications around your living area, such as lighting, fall alert systems and handrails can make stairs, kitchens and bathrooms safer and reduce the risk of injuries which can be game changing. Family members can become exhausted and overwhelmed taking on extra duties and may not have the endurance to manage their own life plus yours. **In-home care** can be added as needed, starting with a few hours per week, to help with medication tracking, meal preparation, cleaning, and personal care. This extra help can go a long way toward extending your independence and enhancing your quality of life.

Independent Living: If "downsizing" is a consideration, then you'll be looking at senior communities, villages, or apartments. This concept takes care of the daily home chores and maintenance and may include dining facilities and transportation. Other advantages include opportunities for socialization, compact and easier to navigate campuses, some with amenities.

Assisted Living: Residential care communities are for adults who can live somewhat independently but benefit from assistance with dressing, bathing, housekeeping and medication management. Levels of care may vary, but typically a staff is available around the clock with dining, social and recreational areas provided.

Residential Care: These smaller facilities offer a family setting and personalized assistance with "the activities of daily living". The cost can often be significantly less.

Continuing Care: Residents can remain in one location without arranging for future care needs. Costs will increase commensurate with the level of care.

Skilled Care: 24-hour medically supervised physical and cognitive health management, personal assistance, meals and activities.

Arm yourself with information by arranging tours of communities that appeal to you. It may be years before you'll ever have to transition from your present home. But understanding costs and how to prepare financially and mentally, can help you envision a life plan through all the stages to come; including after your assets have been depleted.

<https://dailycaring.com> and <https://www.aarp.org/caregiving> are just a couple of resource websites to look into for more information.

THE MARIELDERS has marketing materials from dozens of senior care communities and in-home care agencies. Additionally, you can find informational materials from unbiased professionals who can help you develop and implement viable estate or asset protection plans.

Our staff and members are also a great resource for ideas about how to navigate through the years ahead. THE MARIELDERS is a great place to socialize, exercise, and learn new things. We even have a shuttle van to get you where you want to go. Our new website, Marielders.org, is filled with information. Or drop in anytime Monday thru Friday 9:30 - 4:00 and take a tour. We're at 6923 Madisonville Road in the heart of the Village of Mariemont. You can also call us at (513) 271-5588.