









The Gateway to Heaven
Issues of Aging


Anne Armstrong, Dana Roberts, Harvey
Joanning

Fairhope Unitarian Fellowship

November 18 2018




Planning Ahead Assures Peace of Mind

- ▶ Planning well in advance can help safeguard your well being and peace of mind.
 - ▶ Most people have strong preferences and opinions about their final days and it is imperative that your survivors know them.
 - ▶ Having control of the end of your life by carefully deciding now what you want to have happen then.
- 

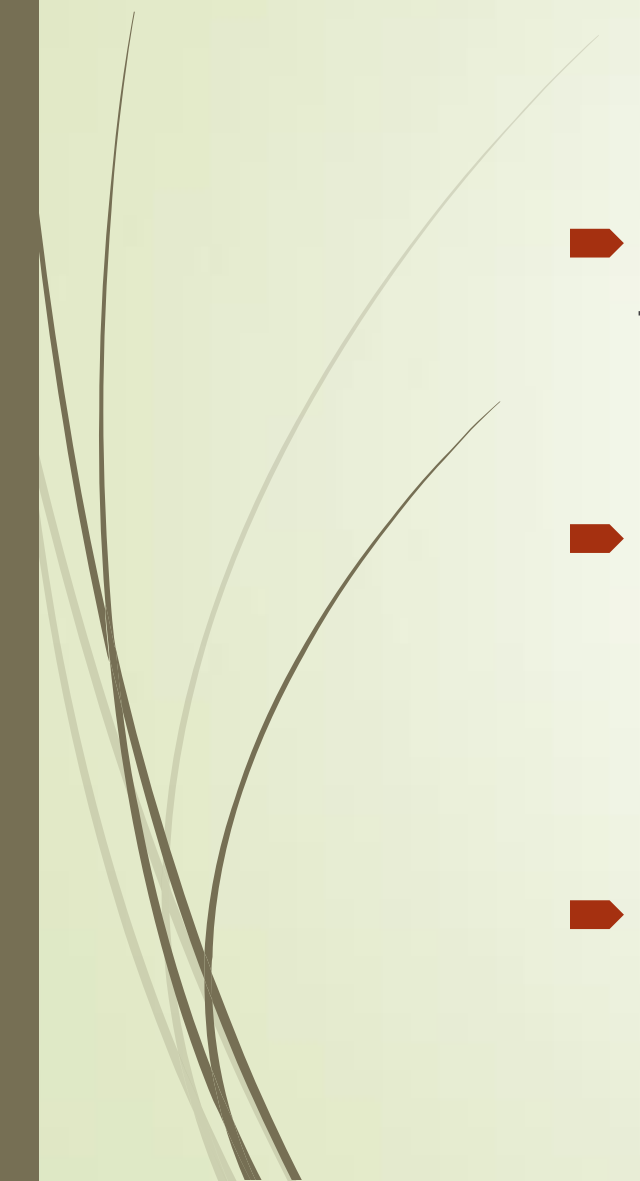


Four Things to Discuss with your Doctor

- What “quality of life” means to you.
 - Any cultural or religious beliefs that have an impact on your life.
 - What treatments you want. You CAN refuse any treatments no matter what the doctors say.
 - Be sure they know about your Living Will and Health Care Proxy.
- 



Choose Your End of Life Setting

- Do you want to die at home, in a medical facility, or have hospice care?
 - Do you prefer to be surrounded by people who love you, or privately with as little fuss as possible?
 - What kind of medical treatment do you want?
- 

When I was young
I just Wanted to be older.
What the Hell Was
I Thinking!



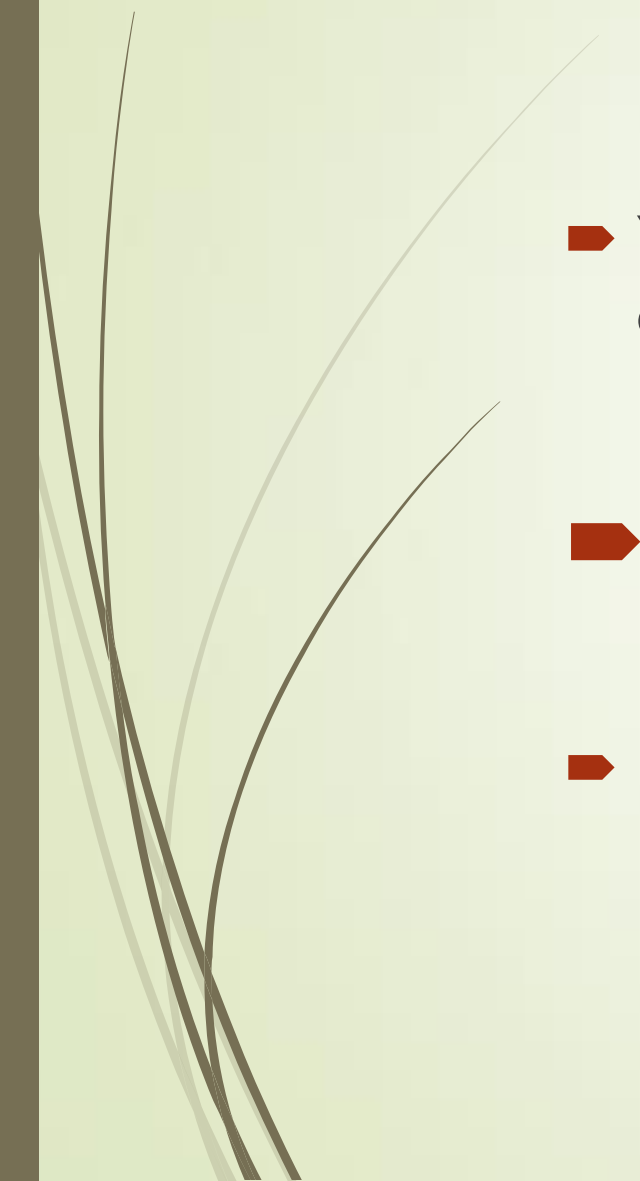


Memorial Service

- How kind of memorial do you desire if any?
- Traditional funeral service, closed or open casket, most expensive.
- Cremation, still costly, or donating your body to science.
- Where do you want to be buried or have your ashes distributed?
- Do you have a burial plot if you are not to be cremated?



Your Obituary

- ▶ You may write your own, or be sure that the pertinent details you want included are available to your survivors
 - ▶ “It ain’t braggin if its true!”
 - ▶ Provide any information about your funeral service and burial or cremation.
- 



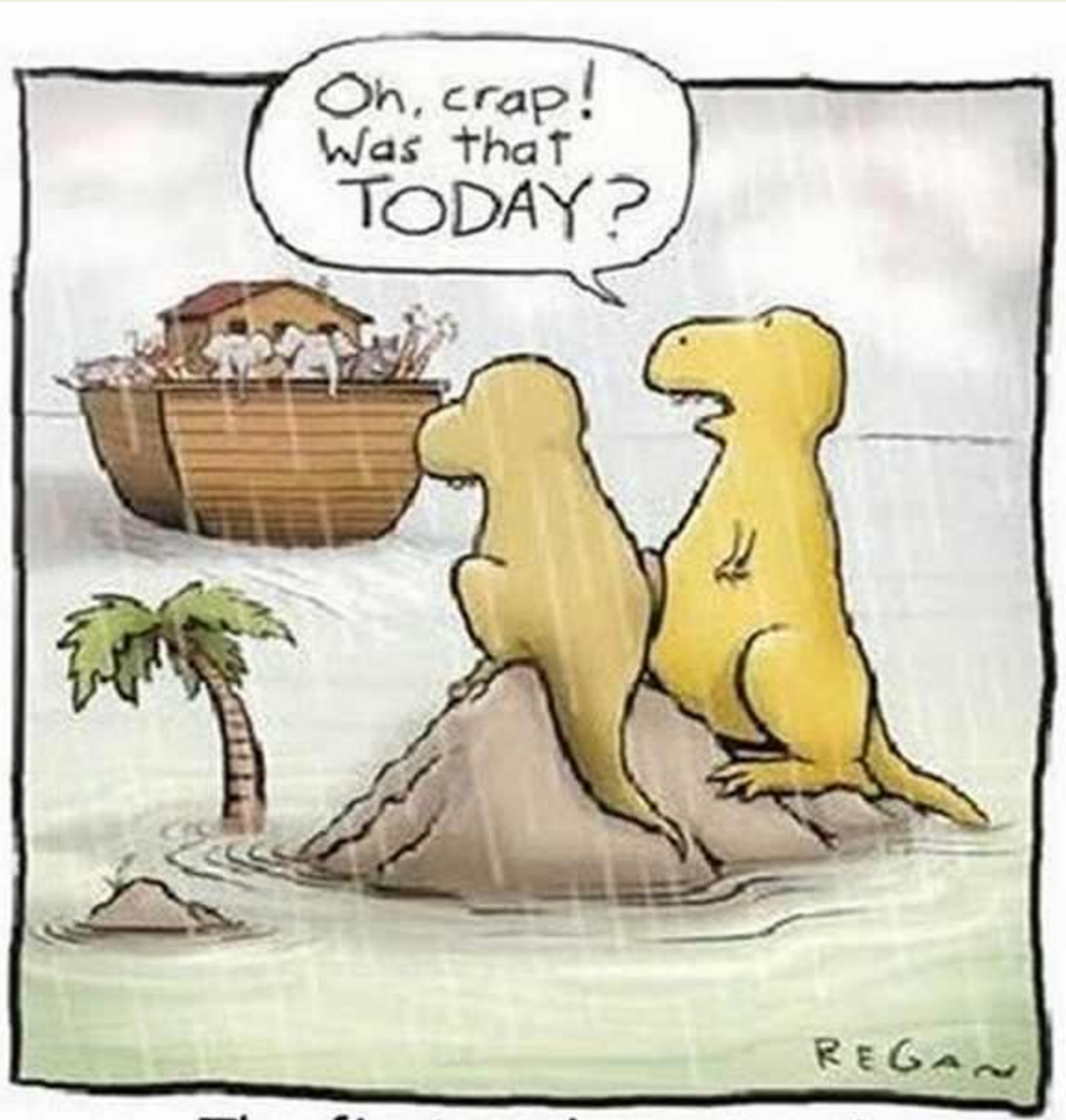
Who do you want to take care of you?

- ▶ Family members if you are comfortable with them and they are able to do so.
- ▶ If you hire someone, do you want them to be a male or female?
- ▶ Hiring a caregiver can be very expensive. Have you planned for the cost?
- ▶ Long term care insurance. Know the criteria to receive care.




Paying for End of Life Costs

- ▶ When do you want palliative care?
- ▶ Do you know what care is available?
- ▶ Do you have medical insurance and will it pay for palliative care?
- ▶ Do you have a pre-paid funeral plan? Where is the paperwork?
- ▶ Will you need Medicaid? If you think you will, start applying well in advance or your loved ones may have to cover the cost.



The first senior moment.



Health Care Proxy Durable Power of Attorney

- ▶ It is important to have a health care proxy. This is a person you trust who can be your advocate in medical settings, and whom you trust to make decisions if you are unable to do so yourself.
- ▶ Discuss all your choices with your health care proxy and be sure they are willing to act on your behalf.
- ▶ Durable Power of attorney, a legal document executed by a judge that allows another person to make financial and medical decisions for you. An Advanced Medical Directive or “living will” allows your health care proxy and medical personnel to know precisely what care you want.



Financial Planning

- ▶ Create an estate plan – be sure all your accounts are listed correctly along with beneficiaries. Do not make the beneficiary “my estate”.
- ▶ Consider a Living Trust, a legal document that gives your assets directly to your beneficiaries immediately upon your death without probate. Probate is a costly and time consuming legal process especially if you do not have a will or an adequately structured will and trusts in place.
- ▶ Be sure you have a “Transfer on Death” agreement with your broker or investment counselor to avoid delays and probate costs.

If your friends can accurately guess
your age, you need to find
dumber friends.

12





Records to Assist Your Survivors

- ▶ Keep a list of bank, mortgage and debt information, along with a household inventory.
- ▶ This information is used for insurance purposes and to facilitate probate if your estate does have to go through the probate process.
- ▶ Prepare a list of important contacts available, such as medical, legal and financial advisors.
- ▶ Have a list of websites, user names and passwords where someone can find it. Your survivors will have to close these accounts and will need access.

I was unfaithful to you once.
With some redhead. In the
men's room of a pool hall in 1971.
I was drunk.

That
was me.





The International Scamming Plague

- ▶ People are on the internet pretending to be someone else, using a fake picture, coming up with plausible stories, and enticing people to send them money.
- ▶ They promise to pay it back when..... all their financial problems are resolved, when you actually get to meet the person (which will never happen), when their divorce is final, their hospital bills are paid, they are out of jail, or whatever hard luck story they try to sell you.
- ▶ Whenever the time approaches for one of these things to happen, there is always another tragedy that delays the repayment, or the trip, and the gullible older person just keeps sending money to avert the disaster.




Internet Scams Targeting Elders

- Never give personal information over the internet to people you do not know.
- Never send money to people you do not know.
- Never believe a phone call from a relative or friend asking for money until you have contacted that person directly.
- Scammers can lift voices from cell phones and put together panic calls asking for financial aid.




Who is Behind the Schemes

- ▶ In reality, there is not one person presenting all this, it is usually a team of 20 or more people in a third world country, scamming hundreds of people who will never get their money back.
- ▶ Rather than helping someone with a hard-luck story, they are financing a luxurious lifestyle for the person running these teams, and a low salary for the actual operators.
- ▶ If they play on your sympathy or good nature, do not respond.
- ▶ If their sales pitch sounds too good to be true, it isn't.



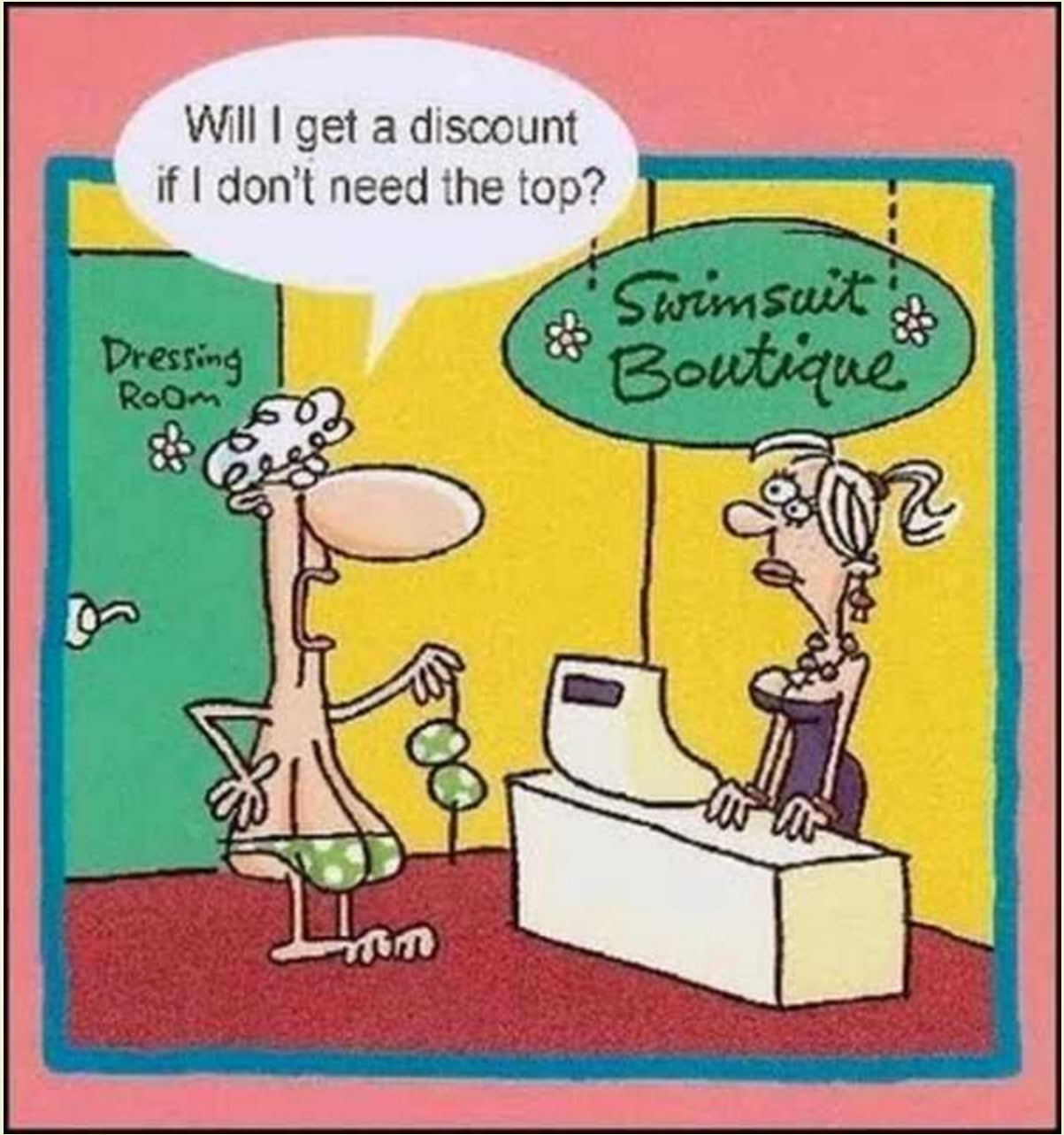
I'm Only Here to Help! The Classic Scam

- ▶ If you are an older person, suffering from many medical problems, with family issues that impact your life, you have to think clearly about whether someone you have never met would really like to become part of your life.
 - ▶ Be realistic. These scam artists are playing on your emotions.
- 

Will I get a discount
if I don't need the top?

Swimsuit
Boutique

Dressing
Room







**Always look on the bright side of life
(Whistle)**

**Always look on the bright side of life
(Whistle)**

**Always look on the bright side of life
(Whistle)**

**Always look on the bright side of life
(Whistle)**