

Plan for Eldercare Now Before the Choice Is No Longer Yours



We spend our lives making plans and preparing for future events. From the beginning we plan and work towards education, a career, marriage and a family. We work hard and save, invest and build our assets. We insure to protect our home, automobiles, health and medical needs.

Retirement age comes and our plan is finally in place. Finances and time have come together to allow us to enjoy the elder years of life. This is where the planning ends. But life does not end at retirement. There is a portion of life that the majority of us will live through after the retirement years called "eldercare."

Very few of us plan for this part of our life, but yet it is as important if not more important to plan for it. If we don't, we are leaving

our last years in someone else's hands. As much as children love us and mean to do right by us, they cannot possibly know what we want if they are not told.

Ruby, age 80, lost her husband. She had cared for him at home after his stroke. Understandably, she felt lost and depressed after his death. An inner ear infection caused Ruby to lose her balance and fall, breaking her hip. While she was in the hospital recuperating from surgery, Ruby's children were deciding her future.

Concerned for her health and safety they moved some of her belongings to an assisted care facility. Upon Ruby's release from the hospital she was taken to her new home at the facility. Between pain medication and the unfamiliar surroundings, Ruby never was herself again. She spent her last days asking what had happened to her home and belongings. Though her children had her best interest at heart, they did not know how Ruby wanted to spend her elder days.

An article on the AARP website titled, "Talking about Independent Living" states, "Research has shown that, as people age, they prefer to continue living independently, preferably in their own homes. While adult children often worry about their parent's situation, it can be difficult to know if parents really need, or want, help from their children."

Children and parents should talk about all these things.

What do you want your children, or friends to do on your behalf? When it comes time for them to help, you may not be physically or mentally able to execute your wishes. This is where your long term care plan comes into effect. You need to be the responsible person for your own personal care in the future.

The time to start planning is now. Don't wait until the choice is no longer yours!