

## **Aging Happens: Easier to line up help before you have to have it**

*By Ellen Waldman*

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Welcome to column number 100! From the beginning of writing these columns, I have emphasized the importance of planning for aging in all these areas: financial, legal, medical, housing, long-term care and end-of-life.

Still, unfortunately, I often speak to people who never attended to any of this and find themselves unprepared when something does happen. When one spouse or partner is in charge of all the paperwork, if and when they are unavailable through sickness or death, the other is left with a lot of confusion.

Jack lived in a large, beautiful home, high on a hill. His wife of many decades passed on last year. Although only in his mid-70s, he felt unable to attend to his needs or consider where to start. They had never put together any legal documents like a will or trust, a Power of Attorney, or an Advance Directive for Healthcare. His home was spotless, but was much more than he could manage on his own. They had no children, his wife was the one who had friends, and Jack was not sure who could be appointed to these important legal positions. If any of this sounds even vaguely familiar to your situation, please consider this a window of opportunity to take the steps to address this.

You might pick any one of these areas and start there. Jack began with his legal needs, and made an appointment to see an elder law attorney. This specialty, along with estate planning, is the appropriate choice at this point. Here in Ashland, we have many attorneys who fit this qualification (This is not an exhaustive list of attorneys in Ashland or Medford): David Seulean (541-482-8492); Robert Good (541-482-6783); and Cheri Elson Sperber (541-482-4935).

Next, he had to find someone who could be appointed to hold these legal positions on his behalf. This is not as easy as you might think.

There is a term being used now: "solo seniors." Aging adults, on their own for a whole range of reasons, can't figure out who will fulfill these roles as their trustee, agent on their Power of Attorney, Health Care Representative, etc. If this is you, please consider this carefully. Jack waited until the need was pressing down on him which made his situation even more stressful. If you find yourself here, or think you might be in the future, start looking into options now.

Some people have found that a class offered at Osher Lifelong Learning Institute (OLLI, 541-552-6048) for solos, or pre-planning for these needs, helps them sort things out. Others join Ashland At Home (541-613-6985) in order to develop a community through which to get support and meet new people. A fortunate few find a professional like a legal assistant, trusted bookkeeper, or retired nurse willing to step up. Occasionally, people in my profession will consider being appointed, but they can't take on everyone. It's really up to the individual to develop these connections now while they can. If this doesn't happen, and you find yourself unwell down the road, you might be less successful in your search for help.

There was a recent article in The New York Times March 23, 2018: Single? No Kids? Don't Fret: How to Plan Care in Your Later Years ([www.nytimes.com/2018/03/23/business/elder-orphans-care.html](http://www.nytimes.com/2018/03/23/business/elder-orphans-care.html)). This is not an insignificant problem faced by many people as they find themselves aging.

Even if you have family members you think are up to (and willing to do) this task, you still need to ask them now. Checking your documents once a year and having this conversation with those who have said "yes" is a kindness to them, too. And if you're one of those flying solo, please don't wait too much longer to put things together. If you do this now, you'll be able to relax and go back to the business of living the fullest life you can.