

Being proactive now saves time and trouble later

By Ellen Waldman

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A quote from former President Richard Nixon says, "Solutions are not the answer."

That is pretty funny, although he might not have meant it that way. But if you're looking for some ways to prepare and create solutions as you age, I have some ideas for you.

Whether you have a life partner, a spouse, adult children, or are mostly on your own, there are steps to take to avoid the crush of responding in a crisis.

Discussing key financial matters is crucial. When a couple's partner dies, the survivor often has no idea what to do. Two professionals can help you with this part: your attorney and your financial or investment planner.

I recently had a call from a man who had not yet set up a will and was given six months to live. He also had no idea whom to designate as a beneficiary as he had no family. I referred him to one of our local estate planning attorneys, David Seulean (541-482-8492). Another couple had no one to designate as their successor trustee, once they both passed on. This is the person who is able to close out their estate and make sure all the funds get to the beneficiaries. I referred them to Beth Knorr, vice president trust officer, at Oregon Pacific Bank in Medford, who can be appointed to this position (541-770-7455).

Here are a few more solutions:

Create a list of who to call after you die, including friends, tax preparer and other professionals.

Store your online passwords in a way that works for you. I'm so old-fashioned that mine are in alphabetical order in a small address book, but there are also online services for this. Ones that are trusted by some computer pros and have good reputations are Lastpass.com and 1Password.com.

If you pre-pay for funeral plans in advance, the survivor doesn't have to go through this often onerous process when they're grieving. Seems like a kinder way than leaving this task for others.

Finding solutions now to ensure more stability and maintain the status quo is vital. Especially for those living alone, or who are quite elderly or infirm, there are preventative measures that can support safety and quality of life. Here are a few more strategies that work quite well:

A medic alert pendant or bracelet. Asante Ashland Community Hospital (541-789-4440) offers the Lifeline system and can help you sort out the options. Choose a system that has a fall alert built into its sensor, which picks up on the fall and calls the designated numbers immediately.

Maintain a current list of all medications. This can go in a file with all your other important documents like the Advance Directive. Be sure to update this as meds change, too. Include any allergies to food, medications, etc.

Prominently display a POLST (Physicians Orders for Life Sustaining Treatments) form. Not everyone needs one, but at some point, most everyone does. Our local responders suggest you place it on the refrigerator. This is the bright pink form that your doctor fills out and lets the EMTs (emergency medical technicians) know your wishes with respect to being resuscitated or transported to the hospital.

If you know an elderly person living alone, a daily check-in call is an important part of this plan. Such calls allow for an adult child or friend to pick up on the slightest changes in a person's cognitive or medical status. I have several friends who are still in peak health, but live alone. They text one another in the morning just to say they're still here. It's actually very reassuring to both of them.

Preparing in these ways often sounds overwhelming or unnecessary, but once completed, what a relief for everyone involved. See for yourself whether solutions can be the answer to some of these issues as aging happens.