

WHAT, WHEN, WHERE, WHY and HOW...

CARING FOR MY LOVED ONE

Ninety percent of the questions I hear when I speak at conferences regarding today's senior care issues, begin with one of these words...*"What, Where, When, Why...and How"*. Spouses and children want to know *"What to do?"* ... *"Where should I go...?"*... *"How do I protect our/their assets?"* The number one most asked question is

"Why is this happening to me?"

Some of these questions are easier to answer than others, but each and every one of them is unique and must be answered thoroughly and never taken lightly. Never let it be said that aging is easy, in fact the late Ms. Joan Crawford stated it so eloquently when she said *"Getting old is not for sissies"*. She had that embroidered on a pillow she kept on her couch until she passed away.

Knowledge is not about knowing the answers, but about being willing to ask the right questions to obtain such knowledge.

Seeking help from specialists is a must in today's senior environment. Whether your loved one is 55 years old and suffering from a form of dementia or 105 with normal deteriorating issues, there is never one cookie-cutter answer. God made each person special and their needs should be addressed as such. Today's options in answering the **"Where"** are numerous. From the popular desires of aging in place, to the growing selections of independent and assisted living facilities, to the not-so popular but necessary skilled nursing facilities, your choices are numerous depending on the need of your loved one. Knowing your loved one's medical, psychological as well as physical needs is the first step in answering that question. Having an independent case manager or placement coordinator is the best way to begin and we are blessed to have those on our team.

The **"How Do I..."** questions as they relate to the legal and financial issues are most important. You cannot react to the **"Where"** until you have the legal and financial issues in place. You must have these affairs in order before applying for any government programs or you will be risking what has taken a lifetime to accumulate.

As to the **"Why"**... only God knows that for sure. Call a specialist today to understand your options.

For more information, contact Michael Verble with Verble Estate Preservation & Advisors, LLC at 615-373-2733.