

Get Your House In Order

By Evelyn Preston



The maxim that we're as young as we feel needs a tweak—we're also as young as our minds and bodies allow.

When setbacks

stymie plans, positive seniors adjust expectations, modify exertions and continue to enjoy.

Q: My father's in a top-rated and expensive Continuing Care Retirement Community where he paid for life long care at different levels as needed. However, even in Assisted Living, he requires special aides that aren't covered by his monthly fees. Is that legal?

A: Oh, those long, confusing CCRC contracts! Read carefully, ask questions and have an attorney check for possible trouble spots. Usually buried in the verbiage, however, is a reference to a "personal service provider...non-covered expense..." No matter the pre-paid care provisions, there's rarely complete coverage for on-going, daily, personal aides. Other out-patient services to another facility (hospital, rehab), if not under Medicare, may also incur extra costs.

Q: Seniors are awash in instructions: set up a trust, sign a health directive, diversify investments. However, your columns refer to many other important areas. What's the best way for seniors to cover all the bases, for themselves...and others?

A: Organize! It's healthy and cost-effective to get your "house" in order. Besides amassing all on-line information from passwords to auto-

pays as recently suggested, spend specified time gathering and filing all pertinent records: financial, insurance, professional certificates, military records and of course, updates and changes to your trust.

Remember always—files are for easy retrieval—not storage—so separate and celebrate. For **Home:** splice Home Maintenance into separate categories; i.e.: one folder each for Homeowner Insurance policy, Umbrella policy, Rentals, etc; **Auto:** Insurance, Registration, Pink Slips, AAA, Maintenance; **Financial:** Banks, Stocks, Mutual Funds, IRAs, Pensions, et al.

Think of a son/daughter, attorney or friend needing to quickly access any part of this information. It's much easier to spot the **Medical** file tab to grab the Supplemental (Medi-gap) Insurance folder than find it crammed into a large **Insurance** file and have to plow thru a slew of diverse policies from annuities to autos.

Individual, legible, up-to-date files in a clearly marked drawer or box are not only a welcome gift to your heirs, but a cost-conscious legacy so that no assets, policies, accounts, warrantees, due dates or up-dates disappear in a cluttered, undecipherable mess.

Q: A recent funeral showed a professional screening of the deceased's life, although I've also seen short family videos. How I wish my (93 when she died) cousin had shared our family history—she knew all the long-gone relatives and nailed everyone's quirks with insight and humor. Any inexpensive ideas?

A: I have a small, homemade tape of a beloved aunt—double the pleasure of her stories and voice—an easy way to



As my sharp, 95 year old night-owl friend leaps over my modern-culture gap via late night talk shows although she's confined to a wheel chair. At some point, even to ageless ActiveOver50 readers, "stuff" happens!

Therefore, all our wise and considered choices from housing to health care need an extra dose of foresight to prevent the pain of hindsight. To ease the unexpected and stem regrets, it pays to regularly review, revamp and read the fine print.

hoard memories! More and more families corner elderly relatives and get them reminiscing to transcribe, copy and share. Funeral homes, social media sites and self-created networks offer online memorials and condolence postings to mourn and remember, uncover insights and continue histories.

Scrap-bookers compile pictures with names, family trees and lengthy comments to capture the generations—as fancy or informal as time/money allow, though hard to reproduce. Get into the act and accompany mom, dad or grandpa to a local memoir writing Adult Ed or Community College class. The results are low-cost, everlasting and easily copied "heirlooms."

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