

Is Someone You Love Depressed?

A Condition That Often Goes Unnoticed

Sadly, approximately 16% of seniors are affected by significant depression. Yet the condition often goes undiagnosed since symptoms like fatigue, insomnia, or loss of appetite are assumed to be the result of other health conditions. Depression can also cause changes in mental acuity and decision-making, leading people to assume a form of dementia is to blame.

Unfortunately, the potential for depression in the elderly is relatively high since common causes include the death of a spouse or other family members, chronic illness, heart disease, and a decrease in physical capability. All of those conditions can be a natural outcome of the process of aging, which makes determining that an elderly person is suffering from depression relatively challenging, even for medical professionals.

These are a few of the many reasons why being aware of the warning signs of depression is so important. If

your loved one exhibits feelings of hopelessness, guilt, or worthlessness, is often irritable and restless, has lost interest in activities he or she once enjoyed, has difficulty concentrating or making decisions, has lost significant weight, or shows major changes in sleeping habits, he or she could be suffering from depression. Enlist the help of a medical professional with experience treating depression in older adults. Treatment is often effective.

Many seniors become depressed because they feel they no longer have control over their lives. Maybe they feel disorganized and overwhelmed. Estate planning, not just the financial aspects, but also creating a plan to pass on items of emotional value, memories, stories, etc., can remind older adults that they still have an impact and can make a difference in the lives of those they love. Feeling organized and in control can go a long way in fighting depression.

No Longer Able to Drive? No Problem

Uber and Lyft Make Driving Unnecessary

- ➔ Due to physical or mental changes, at some point many older Americans decide it is time to stop driving. But that doesn't mean they can't still go where they want to go. While taking a taxi is certainly an option, services like Uber and Lyft make it easier than ever, especially for the elderly or disabled.
- ➔ Uber now offers a service called uberASSIST in some areas. Enter the code ASSIST from the Promotions section of the app, set your location and request a ride. The cost of uberASSIST is the same as using UberX. Drivers have been trained by Open

Doors organization to help riders into vehicles that can accommodate folding wheelchairs, walkers, and scooters.

- ➔ Uber and Lyft, another ride-hailing app, are also working to make their services easier for seniors. Both have partnered with organizations in various cities to help seniors without smartphones get rides as well as facilitate billing and payment.
- ➔ To determine the options available in your area, go to **uber.com** or **lyft.com** and find out more.

Preserving the Legacy of the Greatest Generation

Their Memories Are Priceless

Tom Brokaw called the millions of Americans who grew up in the Depression era and later fought, either on the front lines or on the home front, in World War II “The Greatest Generation.” Brokaw feels those men and women fought not for fame and recognition, but because it was the “right thing to do.”

Today those inspiring individuals are in their eighties and nineties. Many will pass within a few years—but what will happen to their memories? It’s our job to help preserve their stories. What they did during the war, where they were stationed, where they met their spouse, what they did while their spouse was away... their stories, and your memories of them, are all priceless.

Capturing those stories is easy, just ask. But don’t just have the conversation; preserve it. You can video record, audio record or take notes. Also gather up discharge papers, uniforms, dog tags, medals, and any other physical items your loved one has saved. History truly comes alive when you can touch it and feel it, and that is especially true when history involves someone you know and love.

Your loved ones may feel they have not done anything particularly noteworthy, but they’re wrong. Every person’s story is important. Remind them that their memories are important because their story makes up a part of your story. You are who you are because they were, and are, who they are.

While your primary goal is to capture your loved one’s legacy before it is lost, there is an incredibly important side-effect: when you ask other people to share their memories, you show how deeply you care about them and their life.

Your Service Animal Is There for You

But What Happens When You’re Gone?

If you have been around a service animal, you know how important they can be: opening doors, flipping switches, carrying and picking up items, providing balance for walking, providing a sense of security and companionship... service animals can dramatically increase feelings of independence, self-confidence, and self-reliance.

They can also do a lot more than that. For example, diabetic assistance dogs use scent to identify changes in body odor when blood sugar levels move above or below normal ranges. They can alert their human partner or their partner’s caregiver to take measures to regain normal blood sugar levels. Diabetic assistance dogs will go as far as to seek assistance from other people if their partner becomes unresponsive or unable to act on his or her own behalf.

Another example is a “psychiatric service dog;” dogs that provide assistance to people with psychiatric disabilities like severe depression, anxiety disorders, and post-traumatic stress disorder. Those animals block their owners from wandering into dangerous situations, like traffic, perform safety checks and room searches, and even prevent or interrupt impulsive or destructive behaviors.

But what happens if your service animal outlives you? It happens more often than you might think, especially since many dogs live for over 10 years. Yet many pet owners—whether service animal or not—fail to make provisions for the care of their pets in the event of death or disability. Those animals could wind up at a shelter instead of with a person who will care for them.

One way to care for your pet is to set up a Pet Trust. The Trust establishes what you want to happen after you are disabled or pass away. You determine who will care for your pet, the type and frequency of veterinary care, and set standards and provide funds for daily care and expenses.

Your service animal loves you. Take steps to ensure your love for your animal extends beyond your lifetime.

What's in a Legacy?

She played a liberal feminist in a few appearances on the hit show "All in the Family." The success of those appearances led to her own situation comedy, "Maude," a groundbreaking show that addressed serious topics of the era including the Vietnam War, divorce, menopause, drug use, alcoholism, and abortion.

Later she starred in "The Golden Girls," a hit series notable for featuring three senior women and her character's elderly mother.

But who is she? None other than the Emmy award winning actress Bea Arthur. However, she is not just known for breaking new social ground. When she passed away her bequest helped open the Bea Arthur Residence, an 18-bed shelter serving LGBT youth in New York City. "I honestly don't know how we would have made it through the recession without that extraordinary gift," the executive director said. "Bea Arthur truly meant it when she said she would do anything to help our kids."

Bea Arthur lives on through the Legacy she left. What will your legacy be?

Do You Need to Update Your Estate Plan?

Generally speaking, a review of your estate plan is prudent every 3 to 5 years. However, certain life events can require information to be added or changed in your estate plan to ensure that it continues to provide the protections that you intend during and after your life. Does any item on this list apply to you?

- ☐ Has there been a marriage or divorce in your family?
- ☐ Has there been a birth or adoption of a child or grandchild?
- ☐ Has there been a death of an executor or guardian?
- ☐ Have there been any significant changes in your financial circumstances?

- ☐ Do you expect to receive any possible inheritances?
- ☐ Do you need to name a new personal representative (or executor) for your estate?
- ☐ Do you need to designate a guardian for your minor children?
- ☐ Do you need to set up an account to pre-fund any expenses incurred by your funeral?
- ☐ Do you need to ensure that your pet(s) will continue to be taken care of and provided for in the event that you pre-decease them?

If you answered "yes" to any of these questions, please contact our office to schedule a Free Estate Planning Review Consultation with our office.

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