

VIEWPOINT

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Life is a journey: be sure to plan ahead

If I had the opportunity to have one great wish extended to me, it would be to share with you the many wonderful and often heart-rendering stories I have heard from people over the course of my life.

Living is a journey, a journey filled with many wonderful experiences, some happy, some sad.

As we live our lives, we learn that expectations and desires often change as we experience new challenges. How we meet and resolve these challenges defines who and what we are.

I look back on my military career and then compare those years to the past 28 years of civilian challenges, primarily those of working with seniors and resolving the challenges which we, seniors, experience as we age.

The similarity between both periods of my life is that each required a plan if I wanted to succeed.

The common equation between both phases of my life, the same as each of you, is that we all require a plan, a course with which to chart the development of each phase of our lives. We have also learned that the basic ingredient of our plan required a financial base. And, building that financial base is often the most difficult part of any plan we attempt to build to connect the different phases of our life.



HELPING SENIORS
JOE STECKLER

During the 20 years I have worked with those who suffer from Alzheimer's disease and overall general difficulties of aging, the common denominator has been one's individual ability to finance their plan to age.

Putting together a plan to live one's life, while considering the disparity of individual financial capabilities are to me, the greatest of all challenges.

I say this because, for any number of reasons, individual financial planning has taken a back seat to almost all of the plans we need to live our lives.

Still, with some ingenuity and foresight, we might be able to lessen the impact of individual underfunded financial plans.

It was not that long ago that families depended on one another to assist in caring for family members.

At some point, the government got involved with entitlement plans and; once started, these plans expanded and became a part of our financial planning process. Not a bad idea if we had other resources to supplement Social Security. But when the decision was made to let Social Security become the basic ingredient of our plan, we should have realized that problems would occur.

Having said that, most families, if they were willing to try hard enough, could contribute to the financial independence of their family members.

When I encounter parents with large numbers of children who say they do not want to be a burden on them, there is something wrong with the thinking process.

The world is changing and, for us to be participating members of society, I think we need to be more concerned about the need for families to be actively involved in the care process of all family members.

Yes, it may well be true to reduce the

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Just keep swimming



Alex Schierholtz/staff photographer

Alan Myers of West Melbourne takes the final turn before the homestretch during the 'Witch Way 5K' Saturday, Oct. 22 and Nance Park in Indialantic.

Rants & Raves

Got something to say?

Email the Hometown Rants & Raves at

brevnews@hometownnewsol.com
or call (321) 242-1276.

Contributors are asked to refrain from making slanderous or libelous statements.

Election time

When I worked in government, and election time rolled around, we would fondly refer to it as the "silly season." This year takes the cake, for sure.

This year, big business and its very well-paid lobbyists are undoubtedly thrilled for all of the distractions, which come with this election, because a lot of folks aren't taking the time to delve into Amendment 1 and its ramifications. They're taking it at face value, which is a huge mistake.

Amendment 1, if passed, removes any

financial incentive for individuals to invest in solar, which means far fewer families will be able to take advantage of lower utility bills and reduce dependence on fossil fuels.

Amendment 1 is supported, big time, by the utility companies. Now, why do you suppose that is?

Do you seriously think they're supporting it to help the consumers?

This amendment isn't giving anyone new rights. We already have the right to put solar on our homes. What this amendment does do is give more rights

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