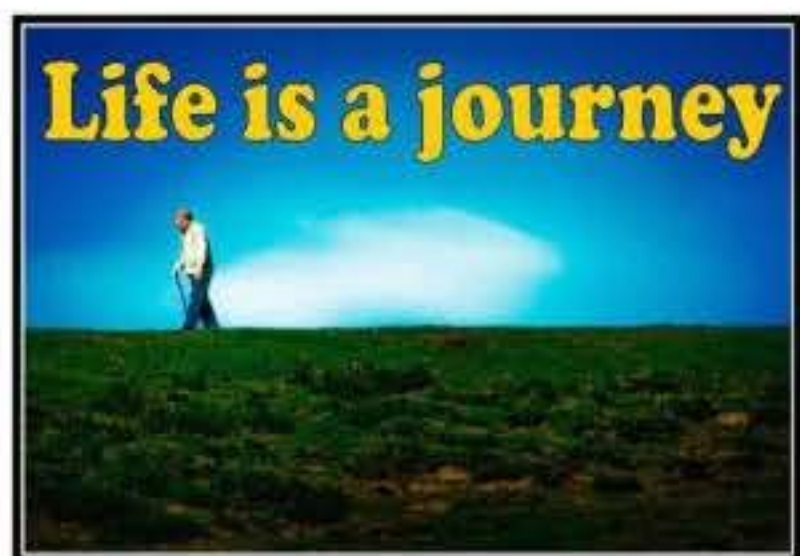


# LIFE IS A JOURNEY: BE SURE TO PLAN

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.

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 has not been that long ago that families depended on each other 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.

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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 number of times we eat out, purchase new clothes or buy a new car. We will need to reorient some of our own living life styles if we want our family to not be a burden on someone else. Churches and nonprofits can carry some of the burden as can some government entitlement programs but the ease with which we look to the creation of such new programs will be our undoing. Please give some thought to my words and consider the value of our ability to care for our own. This is a topic that will only increase with our failure to take individual planning action.



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