



## *The Right Time to Plan for Long-Term Care?*

### **BEFORE YOU THINK YOU NEED IT**

Recently, a client of ours was diagnosed with dementia and came into the office with her brother, who is named as her successor trustee. She explained, "I've received my diagnosis, and I want to ensure everything goes smoothly for my family." She approached the situation with clarity and acceptance, recognizing that proactive planning now would spare her loved ones unnecessary stress and confusion in the future.

That moment stuck with me. It was an example of courage and practicality, but it also reminded me that planning for long-term care isn't just about documents and legal language; it's about making sure the people you love know what to do, when, and how to pay for it. This month is National Long-Term Care Planning Month. But what does that really mean?

#### **The Long-Term Care Umbrella**

When people hear "long-term care," they often think of nursing homes. But it's so much broader than that. It could mean memory care, in-home aides, help with daily tasks, or someone stopping by a few days a week to shop for groceries or handle your

bookkeeping. It encompasses all the support you may need that regular medical insurance doesn't cover.

Here's the thing: Statistically, most of us will need some form of long-term care at some point. That's why it's so important to start planning earlier than you might think. You don't have to be in your 70s or 80s to think about it. In fact, the best time to explore options like long-term care insurance is often in your late 40's and early 50s, when the coverage is more affordable and you are more likely to qualify for coverage.

#### **Financially, Sooner Is Better**

Long-term care insurance is always part of the conversation in estate planning. If insurance makes sense for you, I refer clients to trusted professionals, and the benefits tend to far exceed the premiums.

New hybrid policies even combine life insurance with long-term care coverage, so if you never need the care, your heirs still receive a life insurance benefit. It's a smart way to make sure your money doesn't go to waste.

#### **It's Not Just About the Money**

While finances are important, they're only part of the equation. You also have to think about logistics:

- Do you want to stay in your home?
- If so, can you afford the in-home support you'd need?
- Who will coordinate your care?
- Do your kids live nearby, and do they have the time and ability to help?

#### **Questions You Should Be Asking Yourself**

If you haven't started planning yet, here are the key questions to consider.

1. Who will take care of me if I have an illness or accident?
2. Have I identified and spoken with those people?
3. Do they know my preferences for care?
4. How will my care be paid for?

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# The Child-Free Retirement Playbook

## SECURE, SMART, AND SATISFYING

When you look into why people decide to create an estate plan, you'll find a common thread connecting the top reasons. Many people want to leave money or assets to their heirs, ensure their kids have a prosperous future, and provide a plan regarding guardianship for any minor children. Many common reasons for estate planning involve children, but what if you never had any? Is it still necessary to create an estate plan? Do you need to take other actions to plan for your senior years properly?

For starters, everyone should establish an estate plan, regardless of age, family situation, finances, or health. Creating an estate plan allows you to lay out your wishes for various aspects of your life. You can determine what will happen to your money and personal possessions, who can make health care and financial decisions

on your behalf, and more. Establishing an estate plan lets you gain peace of mind about the future while ensuring your loved ones follow your wishes.

When looking toward your senior years, estate planning will only get you so far. You should take other actions to ensure you can enjoy retirement comfortably. Consider looking into long-term care insurance to help offset assisted living costs and other facilities. Get out of your comfort zone to meet new people and find a network that provides assistance, encouragement, and support. You can do this by getting more involved with your community, church, or other local organizations.

Another thing you should do is list out all your important information. Keep records of your bank accounts, insurance policies, important contact information, monthly



bills, and upcoming medical appointments. Having this information on hand will make everything easier if someone else has to step in to help out.

Your senior years do not have to be confusing, challenging, or lonely if you have never had children. By taking action and making plans, you can make the most of your retirement and enjoy it to the fullest!

## KEEP THOSE PAWS BUSY

### CREATIVE TRICKS TO BEAT DOGGY BOREDOM

Have you ever come home to find chewed shoes, shredded pillows, or your trash mysteriously scattered across the floor? If your dog has become a one-pup demolition crew, boredom might be the culprit.

Like us, dogs need mental stimulation and activities to keep their minds sharp and their behavior in check. The good news is that you don't need fancy gadgets or



endless free time to keep your dog happy. A few simple tricks can go a long way in keeping their tails wagging and your belongings intact.

#### Make mealtime a game.

Ditch the food bowl and turn mealtime into a brain workout. Try using treat-dispensing toys or puzzle feeders that make your dog work for its food. You can also scatter kibble around the house or yard and let them "hunt" it down. It taps into their instincts and keeps them busy in a fun and rewarding way.

#### Rotate toys to keep things fresh.

If your dog has a pile of toys but only plays with one or two, it might be time to mix things up. Keep half of the toys hidden and rotate them out every few days. This keeps things new and exciting, even if your pup has seen the toy before.



#### Teach a new trick.

Who says you can't teach an old dog new tricks? Training sessions teach obedience and provide mental exercise! Whether it's "shake," "spin," or even "put your toys away," learning something new gives your dog a sense of purpose and boosts your bond.

#### Schedule short, interactive play breaks.

Even five minutes of fetch or tug-of-war can break up the day and add excitement. Short bursts of play are especially great for working pet parents or anyone with a packed schedule.

#### Enrichment on a budget.

You don't need to spend a lot to keep your pup engaged. With a bit of creativity, cardboard boxes, old towels, and even ice cubes with treats frozen inside can become boredom busters. Think of it as DIY enrichment!

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These questions may feel heavy but answering them now spares your loved ones from scrambling later.

Long-term care planning is about more than passing on your assets. It's about preserving your dignity, protecting your family from stress, and ensuring your wishes are honored. Whether that means exploring insurance, connecting with a geriatric care manager, or simply having an honest conversation with your loved ones, the best time to start is now, before you need it!

- Angela Klenk



## Extra-Crispy Ranch Chicken Cutlets

Inspired by [TheCookieCookie.com](http://TheCookieCookie.com)

### Ingredients

- Olive oil
- 4 boneless, skinless chicken breasts
- Kosher salt and freshly ground black pepper, to taste
- 3/4 cup flour
- 2 large eggs, beaten
- 1 cup panko breadcrumbs
- 1/2 cup freshly grated Parmesan cheese
- 1 oz ranch seasoning, store-bought (1 packet) or homemade
- Cooking spray

### Directions

1. Preheat oven to 375 F. Grease a 9x13-inch baking pan with olive oil and set aside.
2. Season both sides of chicken breasts with salt and pepper.
3. Set out three shallow bowls. In the first, combine flour and a pinch of salt and pepper. Add the eggs to the second bowl. Mix panko, Parmesan, and ranch seasoning mix in the third bowl.
4. For coating, dip seasoned chicken breasts in flour, coating both sides. Then, dip the chicken in the beaten eggs and, finally, the panko mixture.
5. Place each coated chicken breast in the prepared baking dish.
6. Spray the tops of the chicken with cooking spray.
7. Bake for 30 minutes, or until the chicken reaches 165 F and is golden brown.

# THE TATER TALE THAT TORPEDOES THE TRUTH

## What Really Happened Aboard the O'Bannon?

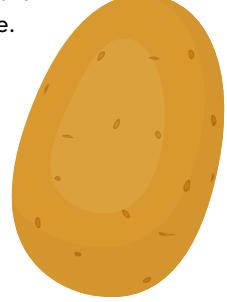
The phrase "history is written by the victors" has been around since the French Revolution, and it can make you wonder how truthful far-fetched historical stories actually are. For example, consider the famous WWII story about the USS O'Bannon. This ship notoriously sank a Japanese submarine using potatoes, but let's take a closer look to separate fact from fiction.

In early April 1943, the crew of the USS O'Bannon was returning to the island of Tulagi when they were asked to check out a submarine that had made contact with the surface not far from their location. It was a dark night, but the waters were calm, so it didn't take long for the crew to spot a Japanese submarine 2,000 yards away. The sub headed right for their ship, and once it was less than 1,000 yards away, the O'Bannon crew knew they were face-to-face with the enemy.

The O'Bannon unloaded their artillery at the Japanese sub, causing significant damage. They turned around for a second attack, and then a third attack until the sub sank below the surface. They were victorious, but when did potatoes come into play? It depends on the source you check.

Commander MacDonald of the USS O'Bannon never mentions potatoes in the official report of the incident. He's even gone as far as stating it never happened. However, a book called "Action Tonight" by James David Horan goes into meticulous detail about the events of that fateful night. Horan states that the crew threw everything they could at the Japanese submarine, including bolts, pieces of artillery, and potatoes. Other publications have repeated this story, noting that potatoes knocked Japanese sailors into the water, leading to the sinking of the submarine. Crew members have also stated that they saw people throwing potatoes.

Now, 80 years removed from the event, many O'Bannon crew members have passed away. We'll never know whether this story is true, but one detail may illuminate the truth. The USS O'Bannon was never closer than 90 yards to the submarine. Unless they had someone with the arm of an NFL-caliber quarterback on board, it's unlikely that anyone hit the Japanese sub with a potato.



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## THE EMPATHY EFFECT

### *Unlock Stronger Bonds With These 3 Tools*

Empathy quite literally holds our relationships together. It helps us connect, understand, and support one another. But did you know empathy isn't just one thing? It comes in three distinct forms, each playing a unique role in how we relate to others.

#### **Cognitive Empathy: Understanding the Mind**

Cognitive empathy involves mentally stepping into someone else's shoes to understand their thoughts. For example, if your friend is ranting about a frustrating day at work, cognitive empathy helps you understand and relate.

If you want to build this skill, practice active listening. Instead of planning your response while someone's talking, focus entirely on their words. Then, reflect on what you've heard. Phrases like "It sounds like you're feeling ..." can go a long way.

#### **Emotional Empathy: Feeling With Others**

This kind of empathy tugs at your heartstrings when someone you love is hurting. Emotional empathy lets you actually feel what another person feels. It's powerful, but it can also be overwhelming.

To strengthen emotional empathy, put distractions away during conversations, make eye contact, and be present. When we give people our full attention, our emotional receptors are activated. If you feel emotionally overloaded, though, it's okay to take a breather. Boundaries are a healthy part of empathy, too.

#### **Compassionate Empathy: Acting on Understanding**

Compassionate empathy goes beyond understanding and feeling; it's about doing something helpful. For example, if your



partner is anxious about an upcoming presentation, you can show compassionate empathy by noticing and offering to run through their slides with them.

To show compassionate empathy, ask yourself, "How can I lighten their load right now?" Even small gestures like texting to offer help can build trust and deepen connections.

When all three types of empathy are present, relationships thrive. You understand, feel, and act, and while not every situation calls for all three, being aware of each type can make you a better friend, partner, parent, or teammate.