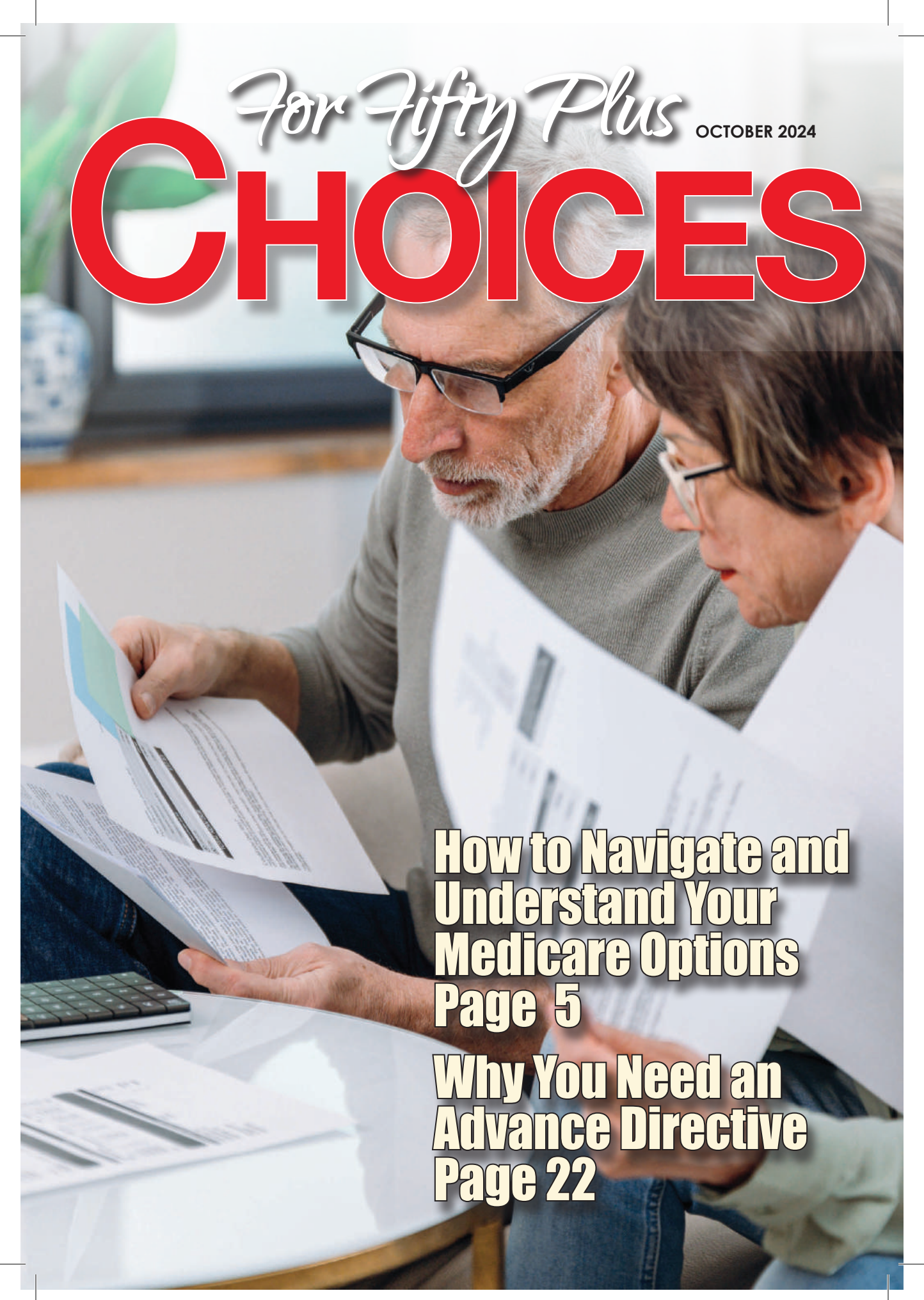




*For Fifty Plus*

OCTOBER 2024

# CHOICES

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Understand Your  
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*A tour group inside Antelope Canyon. Photo Nick Thomas*

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# How to Navigate and Understand Your Medicare Options

by Tracey Rush

**E**very time I look at the 128-page government publication called “Medicare and You” I start screaming, “Why do they have to make it so complicated?” I doubt I am alone. However, with the help of Renee Synder, a Medicare Sales Advisor at Medical Associates Health Plans for 25 years, I have started to wrap my head around Medicare enough to present this very basic overview of the system and process.

## IMPORTANT POINTS

**First, in case your eyes glaze over later in the article:** When you are 64, instead of asking if anyone will still need you or feed you, start researching your Medicare options if you have not already done so.

You have a seven-month window in which to sign up for Medicare: three months before your 65<sup>th</sup> birthday month, your birthday month, and the three months after your 65<sup>th</sup> birthday month.

Do not miss this deadline, or you will be penalized with a 10% premium increase for each year sign-up is delayed.

You do NOT have to start collecting Social Security to enroll in Medicare. If you are already enrolled in Social Security, you will automatically be enrolled in Medicare three months before your 65<sup>th</sup> birthday.

When you are ready to start receiving your Social Security benefits, you can either go to their website ([Ssa.gov](https://ssa.gov)) or call your nearest Social Security of-

fice. It is not advisable to just show up at their office; make an appointment in advance.

### DEFINING TERMS

Medicare is federal health insurance for US residents aged 65 and older, and some people under 65 with certain disabilities or conditions. It is not to be confused with Medicaid, which is different and not covered in this article.

The *Annual Enrollment Period (AEP)* is Oct. 15-Dec. 7. This is when you decide if your current Medicare plans (Part C and/or D) are still working for you. If so, do nothing. If not, you can change Plans or companies **but only during this time period.**

*Cost-sharing* refers to the amount you pay for services after your insurance has paid, such as the co-pay at an appointment or your annual deductible.

*Network of providers* means a certain set of physicians. For example, under my plan, only services offered by Medical Associates are covered. If I must see a specialist who is not at Medical Associates (not in the *network*), I have to be referred by someone in my network in order for it to be covered.

*Premium:* the monthly amount you pay for insurance and/or Medicare.

### UNDERSTANDING THE PARTS

**Original Medicare comes in**

**two parts: A and B.**

**Part A** covers hospital and skilled nursing care stays as well as hospice.

**Part B** covers doctor visits, outpatient care, preventative appointments like your annual physical, home visits, equipment like wheelchairs and hospital beds, and some vaccinations.

When you turn 65, if you are already receiving Social Security, you are automatically enrolled in Medicare Parts A and B. Three months before your 65<sup>th</sup> birthday, be watching the mail for your red, white, and blue card. Part B is not free and has a standard premium, it may be increased based on



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income. The premium is deducted from your Social Security earnings.

If you have delayed receiving Social Security because you are still working and have insurance through your employer, you may want to consider applying for Part A and can opt out of Part B at this time. Once you stop working (or lose your health insurance, if that happens first) you have an 8-month Special Enrollment Period (SEP) when you can sign up for Medicare (or add Part B to existing Part A coverage).

To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also buy supplemental coverage, like Medicare Supplement Insurance (Medigap).

**Part C** is an optional insurance, such as a Medicare Cost Plan or a Medicare Advantage Plan. You must sign up for Parts A & B to have Part C – it's in addition to Original Medicare, not instead of.

#### DO YOUR HOMEWORK

Yes, Part C is optional, but you will still probably want it. Parts A & B are not going to cover everything. You have several options for Part C. Medicare Cost Plans are Medicare-approved plans from a private company and have a monthly premium. They allow members to use network providers at little to no cost. If members

use out-of-network providers, those services are covered by Original Medicare with Original Medicare cost-sharing. Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D. Medicare Advantage Plans often have little or no monthly premium, but they have out-of-pocket costs such as co-pays and coinsurance. This is true even when a member uses in-network providers. For many Medicare Advantage Plans, services from an out-of-network provider are not

covered or are covered with a much higher cost-share for the member. Some plans may also include prescription drug coverage, as well as dental and vision benefits.

**Personal example:** Medical Associates Health Plans has various plans that cover original Medicare services, deductibles, and co-insurance when using network providers. I have a Medical Associates' Smart Plan. As a multiple cancer survivor, I have a lot of check-ups. I am billed \$128/month for the Smart Plan and even though there are some months when I do not have any appointments, some months I have several, I never have a co-



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pay. I find it easier to budget a monthly premium as opposed to coming with a co-payment or additional out-of-pocket expenses on a random basis.

Also, be aware that there are many insurance carriers that have their own plans, like Medigap (Supplemental Plans), and label those plans with other letters of the alphabet, too many to explain here. I am trying to avoid making your brain explode.

**Part D** helps cover your prescription costs and vaccinations. Part D is technically optional, and you need to get it from a private company, but if you do not sign up for a Part D plan you could get a lifetime

penalty. No, I do not know why. Some Part C plans include prescription drug coverage but not all. There are lots of companies that will sell you a Part D plan, so ask your friends and family where they got their plan and if it meets their needs.

#### HOW TO FIND HELP

**You do not want to mess this up. Getting assistance is the smart thing to do:**

Medical Associates Health Plans. Renee Snyder can be a great resource to help you get started in the Medicare process. Their office is located at 1605 Associates Drive Suite 101 in Dubuque. Says Renee, “Medical Associates

Health Plans are easy to navigate and understand, with local representatives available to assist with guidance and decision-making.” Her team can also help you choose a Medical Associates Medicare Plan that fits your lifestyle and budget. Call 563-556-8070 or go to [mahealthplans.com](http://mahealthplans.com).

SHIIP (Senior Health Insurance Information Program) is a free counseling program provided by the State of Iowa Insurance Medicare Division for Medicare beneficiaries. SHIIP has offices at MercyOne Dubuque, 350 Mercy Drive (563-589-9002) or at 1665 Embassy West Drive (563-585-2560). SHIIP is also a great

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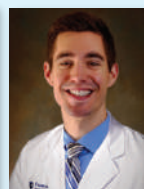
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resource for researching all Medicare options including Part D options.

Medicare.gov is where to find the 128-page handbook “Medicare and You.” I recommend it if you are suffering from insomnia, and it is also a good reference once you have talked to a real person about the Medicare process.

In conclusion, research what plans are available in your area or contact local insurance agents to determine what plan will meet your needs and financial budget. Choose a plan based on the premium, copay, and physicians you want to use. Stick to the deadlines, talk to experts, get your paper-

work filed, then enjoy your retirement by settling down with a good book. I recommend, “Medicare and You.”

Tracey Rush came to Dubuque in 1984 with her husband John, the librarian of Emmaus since 1983. She has taught and performed music in the tri-state area and in 2001 founded the Northeast Iowa School of Music.

*For over 40 years, Medical Associates Health Plans, based in Dubuque, Iowa, has distinguished itself as a premier provider of Medicare Plans, consistently ranked among the top in the nation. Known for its commitment to excellence, the organization has earned a reputa-*

*tion for delivering a healthcare experience marked by meticulous care coordination, clear communication, and exceptional service.*

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# Effective Communication for Daily Conversations

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by Susan Tonn

## *Communication Strategies for Those with Memory Loss or Hearing Impairments*

*The playwright George Bernard Shaw once said, "The single biggest problem in communication is the illusion that it has taken place."*

Susan Tonn is a Speech-Language Pathologist at Stonehill Communities.

With extensive experience in post-acute, long-term care, and outpatient settings, Susan develops personalized therapy programs for individuals with cognitive impairment and provides education on communication techniques, safety with swallowing and dining, behavioral management, and the use of purposeful programming and cognitive stimulation programs.

Imagine trying to navigate a conversation when words get lost or can't be heard. This is the daily reality for many individuals with memory loss or hearing impairments. Effective communication with these individuals requires pa-

tience, understanding, and specific strategies tailored to their needs. By adopting these strategies, we can ensure our interactions are both meaningful and respectful, making a positive difference in their daily lives.



### *Key Components of Effective Communication*

**1. Attention:** Ensure your communication partner is focused and ready to receive your message. A distracted listener may not receive your message.

**2. Delivery:** Know your audience. Speak in a manner that is understandable to your partner. Pay attention to volume, rate of speech, subject matter, and word selection. Avoid jargon or complex sentences. In-

stead, use short, straightforward sentences and repeat key information if necessary.

**3. Comprehension:** Verify that your partner understands what you have said. Ask questions and clarify any points of confusion.

**4. Nonverbal Communication:** Gestures, facial expressions, and body language play a significant role in communication. These cues can help convey your message more effectively, especially for those who rely on visual information to supplement what they hear.

### *Strategies for Communicating with People with Memory Loss*

A person with memory loss may have difficulties finding the right words or repetitive words and stories. They may lose their train of thought or demonstrate withdrawal from social situations. In addition to memory loss, they may also struggle with inattention, visual deficits, impaired thought organization, poor comprehension of speech, and hearing loss.

In order to improve communication:

- **Gain eye contact** first. Position yourself in front of your partner with your face close and visible.

- **Use a physical prompt to maximize attention.** Gently touch the shoulder or hold hands before speaking to gain

attention.

- **Reduce distractions.** Turn down the TV or radio. Clear the clutter off the table.

- **Speak gently and matter-of-factly.** Don't talk down to them. Avoid using childish language.

- **Use short sentences with simple concepts.**

- **Keep it light, friendly, and calm.** When people struggle with memory loss, they "read" our emotions and reflect it back to us. Model the mood.

- **Allow plenty of time for processing.** It may take extra time for the brain to process information. Be patient and wait for them to respond.

- **Use names and labels instead of pronouns or abbreviations.**

- **Avoid "quizzing".** Adapt the habit of idle chatter instead of asking your partner to demonstrate what they remember (i.e. "Wasn't that nice last night when we went out for ice cream. Your hot fudge sundae looked so delicious. I always loved it when you took us to Dairy Queen" vs "What did we do last night? You remember. What did you have to eat?").

- **Accept what they say** and validate their feelings. Don't contradict or correct their errors. For example, if they think their parents are still alive you could respond without correcting them.

## *Strategies for Communicating with People with Hearing Impairments*

Focus on easing the burden of decoding the spoken word.

- **Before speaking - Gain their attention.** Call their name, touch their shoulder. Make sure your partner is paying attention.

- **Position yourself well -** Face the person directly, on the same level, and in a good light.

- **Reduce distractions** - Turn down the TV or radio. Don't eat, smoke, chew gum, or cover your mouth. In group settings, only one person should speak at a time.

- **Speak clearly** - Speak at your normal speed and volume, but clearly, slowly, and distinctly. Avoid shouting, which can distort speech and make lip reading more difficult.

- **Use gestures and facial expressions** - These can help clarify your message, especially for people who lipread. However, don't exaggerate. You want to look like yourself so that your partner can interpret information accurately.

- **Telegraph the subject** - Introduce the subject first before giving all the details. This will help your partner to predict and anticipate the type of information they will be hearing. (i.e. "Let's talk about planning our family reunion. I want to discuss having it in June.")

- **Ask questions** - If you're

not sure if your partner understands, ask questions. You can also ask them what you can do to improve communication.

### *Troubleshooting*

Even with the best strategies, problems can still occur. Try some of these techniques to handle communication glitches.

- **Use different wording** - If your partner cannot understand the sentence, choose other words rather than repeating the same phrases three or four times. It is likely those specific speech sounds are challenging to hear and your partner may need a different set of words to gain meaning.

- **Use written notes** - If you're having trouble explaining something, you can try using written notes, pictures, or dia-

grams.

- **Use technology** - You can use speech-to-text apps like Ava, Google Live Transcribe, Microsoft Translator, or Otter.ai. You can also use typing back-and-forth apps like Big Note, Cardzilla, and Google Keep.

Effective communication with individuals who have memory loss or hearing impairments requires patience, understanding, and the use of specific strategies. By adapting our communication styles, we can make our interactions more successful. Let's embrace these strategies and foster inclusive communication in our daily lives.

Questions and comments can be emailed to [comments@ju-liensjournal.com](mailto:comments@ju-liensjournal.com). ❖



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# The Importance of Home Maintenance

CONTRIBUTED PHOTOS

*Home maintenance is essential for preserving your property's value, ensuring safety, and preventing costly repairs. Here are some key aspects of home maintenance to keep in mind:*



Sara Post is a Certified Senior Real Estate Specialist (SRES), Licensed in Iowa. She can be contacted at 563-845-1583 or [sarapostrealty@gmail.com](mailto:sarapostrealty@gmail.com). You can visit her website at [SaraPost.ExitUnlimited.com](http://SaraPost.ExitUnlimited.com).

## SEASONAL MAINTENANCE

**Spring**- Focus on exterior repairs and clean-ups, such as inspecting the roof for winter damage, cleaning gutters, and checking for cracks in the foundation. This is also a good time to service your HVAC system in preparation for warmer weather.

**Summer**- Maintain your landscaping, check and repair any outdoor plumbing, and inspect your home's exterior for any wear and tear caused by the sun and heat.

**Fall**- Prepare your home for winter by sealing any gaps in windows and doors, cleaning and storing garden tools, and inspecting the heating system.

This is also a good time to clean chimneys and fireplaces.

**Winter**- Ensure pipes are insulated to prevent freezing, keep an eye on your roof for ice dams, and check smoke and carbon monoxide detectors.

## REGULAR INSPECTIONS AND REPAIRS

**Roof and Gutters**- Regularly inspect and clean your roof and gutters to prevent leaks and water damage. Replace damaged shingles and repair any cracks.

**Plumbing**- Check for leaks, inspect the water heater, and ensure that faucets and toilets function correctly. If you have a sump pump, you can regularly test it.

**HVAC System** - Schedule annual inspections for your heating and cooling systems to ensure they work efficiently. Replace filters every 1-3 months.

**Electrical System** - Check for exposed wiring, test all outlets, and ensure your circuit breakers function correctly.

#### INTERIOR MAINTENANCE

**Windows and Doors** - Inspect and repair weather stripping and caulking to maintain energy efficiency. Lubricate hinges and tracks.

**Appliances** - Clean and maintain major appliances such as refrigerators, stoves, and washing machines. Check seals and hoses for wear and tear.

**Safety Checks** - Regularly

test smoke and carbon monoxide detectors and replace batteries as needed. Keep fire extinguishers accessible and inspect them regularly.

#### LONG-TERM MAINTENANCE PLANNING

**Exterior Painting** - Plan to repaint your home every 5-10 years, depending on the material and exposure to elements.

**Flooring** - Inspect hardwood floors for scratches and consider refinishing every few years. Clean and seal tile grout to prevent stains and mildew.

**Foundation** - Regularly inspect for cracks or shifts and address any water drainage issues that could affect your foundation.

#### PREVENTATIVE MAINTENANCE

**Water Damage Prevention** - Regularly check for leaks around sinks, toilets, and water heaters. Ensure that your basement or crawl spaces are dry by using dehumidifiers if necessary. Inspect and clean sump pumps annually.

**Pest Control**: Keep an eye out for signs of pests like termites, ants, or rodents. Seal cracks and gaps in your home's exterior, and schedule regular inspections by a pest control professional to avoid infestations.

**HVAC System** - In addition to seasonal inspections, consider installing a smart thermostat to optimize energy use. This can reduce wear on your HVAC

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### OUTDOOR AND LANDSCAPE MAINTENANCE

**Deck and Patio Care** - Power wash your deck or patio to remove dirt and mildew. Check for loose boards, nails, or pavers, and reseal wood decks every couple of years to protect them from the elements.

**Lawn and Garden** - Regularly mow and water your lawn, and prune trees and shrubs to promote healthy growth. Use mulch in garden beds to retain moisture and reduce weeds.

**Irrigation Systems** - Inspect your irrigation system for leaks or blockages and adjust the settings to ensure efficient watering. Winterize your system before the first freeze to prevent pipe damage.

### INTERIOR UPKEEP

**Flooring** - Beyond routine cleaning, hardwood floors should be refinished every 7-10 years, depending on wear. Carpets should be professionally cleaned annually to remove deep-set dirt and allergens.

**Tile and Grout** - Regularly clean tile surfaces to prevent grime buildup. Grout should be sealed every 1-2 years to protect it from stains and moisture.

**Paint Touch-Ups** - Keep extra paint on hand for touch-ups on walls and trim. This keeps your home looking fresh and helps prevent damage to surfaces.

### MAJOR SYSTEMS AND INFRASTRUCTURE

**Plumbing Systems** - Drain



and flush your water heater annually to remove sediment that can reduce efficiency and lifespan. Regularly inspect your plumbing for signs of leaks or corrosion, especially in older homes.

**Electrical System** - Every few years, have a licensed electrician inspect your home's wiring and electrical panel to ensure everything is up to code. This is particularly important if you have an older home or if you've added major appliances.

**Roofing** - Beyond visual inspections, consider having a professional roofer inspect your roof every few years, especially after severe weather events. Replace missing shingles and repair flashing to prevent leaks.

### HOME IMPROVEMENTS AND UPGRADES

**Energy Efficiency Upgrades** - Consider installing energy-efficient windows, adding insulation to your attic, and upgrading to energy-efficient appliances. These improvements can reduce utility costs and increase your home's value.

**Smart Home Features** - In-

corporating smart home technology, such as security systems, lighting controls, and energy management systems, can enhance convenience and appeal to future buyers.

**Basement and Attic Maintenance** - Ensure these areas are well-ventilated and free from moisture to prevent mold growth. Regularly check for pests and consider finishing these spaces to add usable square footage.

### REGULAR CLEANING AND ORGANIZATION

**Deep Cleaning** - Perform a deep clean of your home at least twice a year. This includes washing windows, cleaning behind appliances, and shampooing carpets.

**Decluttering** - Regularly declutter to maintain an organized and functional living space. Donate, recycle, or sell items you no longer need.

**Air Quality** - Replace HVAC filters every 1-3 months and consider using air purifiers to improve indoor air quality. Clean vents and ducts periodically to remove dust and allergens.

Consistent home maintenance can save you money in the long run by preventing small issues from becoming major problems. It also helps ensure your home remains safe, comfortable, and energy efficient.

*Questions and comments can be emailed to [comments@julien-sjournal.com](mailto:comments@julien-sjournal.com). ♦*

# A GREAT REASON FOR WALKING

CONTRIBUTED PHOTO

by Dr. Richard Houston

*On my daily constitutional in a nearby national forest, I often ask fellow hikers why they walk. Not surprisingly, I hear lots of good answers.*

- “Walking keeps me fit.”
- “Walking is good for my cardio-vascular system.”
- “Walking in the forest clears my mind.” And
- “It just makes me feel good.”

All responses qualify as excellent reasons for getting out and taking a walk – and that goes for walking in the forest, on the beach or just around your neighborhood.

However, I have yet to hear someone say what I consider

to be the best reason for maintaining a regular walking habit: “It’s good for my brain.” Cognitive acuity may likely be the best reason for getting off the couch, strapping on a pair of good shoes [a big key to success] and getting out and moving.

The National Institutes of Health estimate that almost half of U.S. adults over age 65 struggle with some kind of memory impairment. Most of those adults worry about progressive degeneration of memory and other cognitive functions that, in the worst case, could lead to Alzheimer’s disease. Deaths from heart disease, while still the leading cause of

death, have decreased in the last 10 years while deaths from Alzheimer’s disease doubled between year 2000 to 2021.

Few people in the American public know that they can take active steps to preserve their memory function and sustain their cognitive acuity. For decades, experts thought that the number of neurons humans are born with is the number they will die with – minus a few million neurons that are deposited via the process known as ‘pruning.’

Relatively recent research has revealed that we are capable of neurogenesis – the growth of NEW neurons – in our hippocampus which is recognized

as the central switching station for memory. Readers can stimulate the growth of new memory neurons by going out for a brisk walk today and tomorrow.

We're just getting started. Physical activity also pumps up the production of specific proteins in the brain, specifically a protein called BDNF that John Ratey, M.D. of Harvard Medical School calls 'Miracle Gro for the brain.'

Fifty percent of the human brain is 'white matter.' White matter is brain tissue that's made up of millions of nerve fibers called axons that connect neurons in different parts of the brain. White matter optimizes communication between different parts of the brain. Neuroscience researchers have discovered that the integrity of our white matter improves with regular physical activity. White matter integrity promotes better neural connections and enhanced cognitive performance. Physical exercise also thickens the cerebral cortex and brain

volume that are associated with improved cognitive function.

Numerous research studies have also demonstrated that adults (and children) can derive significant benefits for their behavioral and mental health. University of Michigan

researchers conducted assessments with veterans who had seen active duty in the 'war on terror,' many of whom were diagnosed with PTSD. Veterans who spent several days of activity in natural areas showed measurable improvements



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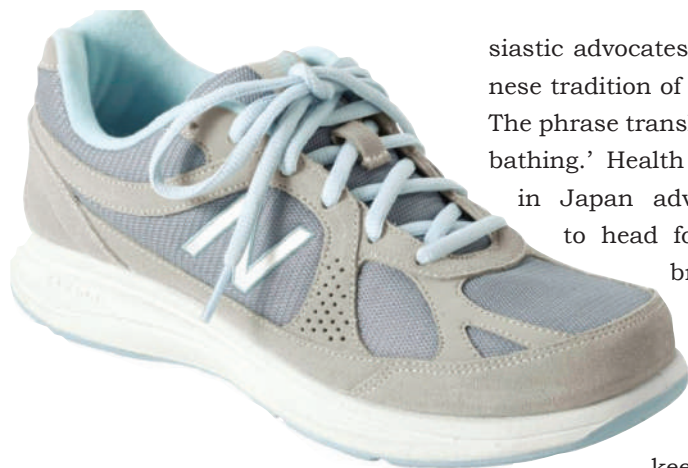
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siastic advocates for the Japanese tradition of 'shinrin-yoku.' The phrase translates as 'forest bathing.' Health professionals in Japan advise residents to head for the woods, breathe deeply and be at peace.

on psychological well-being, life outlook and social functioning.

Everyone can nurture their brain function and help sustain their cognitive acuity by getting regular exercise. Physical activity in natural settings offers added benefits. We are enthu-

We will say more about keeping your brain healthy in future articles. For now, get out and move – even a little bit. I attended a seminar run by B.F. Skinner in the early 1970's. At that time Skinner was the most famous psychologist in the world. One of the seminar attendees asked Skinner how

he managed to teach pigeons to play ping-pong. Skinner replied "gradually, very gradually." That's good advice for anyone starting a physical activity habit.

*Richard Houston a graduate of Brown University and earned advanced degrees at Clark University. He has delivered leadership development projects in over 30 countries. He invites his readers to review the educational resources at Senior-psych.com. and to consider the topic of personal legacy at Legacy-bio.com.*

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PHOTOS CONTRIBUTED NICK THOMAS



# Take a Hike! — To Antelope Canyon, Arizona

*A tour group inside Antelope Canyon.*

by Nick Thomas

Despite its tragic history, Arizona's Antelope Canyon remains a popular tourist destination. Classified more precisely as a slot canyon – a narrow passage carved out by water erosion over time – sunlight filters through slender openings over 100 feet above the canyon floor, creating spectacular waves of color that reflect off sandstone walls.

Located near Page, Arizona, there are several canyons (the Upper and Lower being most visited) on land owned by the Navajo Nation so access is only possible by guided tours through several companies operating out of Page.

Stunning online images posted by previous canyon visitors enticed my wife and I to sign up for the tour of the Upper Canyon (upper as in above ground) which took about an hour and a half including a short ride to and from the site. If you're considering a visit, it's pricey – we paid around \$85 per person. Note that no bags or backpacks are permitted unless they are made of transparent material. Also, there are no restrooms at the



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canyon site, so you may want to lay off that 20-ounce coffee before heading out.

We were transported from Page with 11 other passengers in a minivan, arriving in about 15 minutes (some tour companies use open-bed trucks). From there, it was an exhilarating short drive across the rather deep sand to the canyon entrance. That bumpy ride alone was almost worth the price of admission, with our guide/driver showing a clear preference for the accelerator over the brake pedal. It seemed all the drivers in the (many) other vehicles were similarly engaged in a friendly race to reach the canyon first.

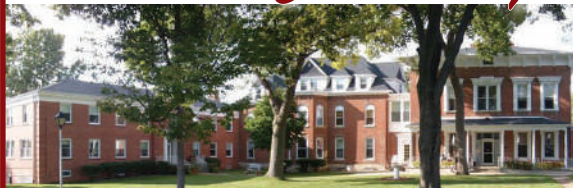
After a short walk across the sand, we reached the canyon opening. The guided stroll through the canyon corridors which are only a few hundred feet in length took about 50 minutes and was an easy, level walk (the Lower Canyon is below ground, longer, with narrow stairs, and would be more challenging for anyone with mobility issues). Exiting the canyon, there was a short sandy hill to climb, followed by a descending metal ramp with stairs returning to the bus.

The tours are extremely popular, so book in advance but take note of the weather forecast for the day, particularly the wind. During our tour, it

was whipping furiously across the sandy plains gusting over 25 mph, making it rather unpleasant walking to and from the canyon due to the fine, orange sand lashing at our faces and in our eyes.

It was particularly annoying inside the canyon since it blew down through the same openings that delivered the sunlight, covering our entire bodies. The tour company advised wearing face masks and goggles on windy days, which several people did. Also, choose a bright sunny day (around noon during summer is best) since this produces the brightest colors on the canyon walls. We had a little sun, but it was

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mostly cloudy.

Despite being a windy overcast morning, the colors reflecting off the canyon walls were still breathtaking as our tour guide led us through while sharing the history of the area. She paused every few minutes to take photos for each of us with our cell phones (which is why the walk took 50 min) and knew the precise spots within the canyon chambers with the best lighting.

And no, you won't see any antelope in Antelope Canyon. The name originates from Navajo stories handed down through generations describing grazing animals near the canyon. But it remains a truly capti-

vating destination despite its treacherous past – in 1997, a flash flood claimed the lives of 11 tourists hiking in the Lower Canyon.

Today, stringent safety measures have been implemented to prevent such a tragedy from happening again. Nevertheless, walking through the canyon across the soft orange sand surrounded by the serene colorful hues illuminating the canyon walls, it was hard not to imagine the horror those poor souls endured when they were suddenly swept away by raging floodwaters – the same waters that helped sculpt the canyon's natural beauty over the years.

Nick Thomas teaches at Au-

burn University at Montgomery in Alabama and has written features, columns, and interviews for many newspapers and magazines. His "Take a Hike!" column describes short trails, hikes, and walks from around the country that older adults might enjoy while traveling. You can visit his website at GetNickT.org.

Questions and comments can be emailed to [comments@julien-sjournal.com](mailto:comments@julien-sjournal.com). ♦





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# WHY YOU NEED AN ADVANCE DIRECTIVE

by Jim Miller

Creating a living will (also known as an advance directive) is one of those things most people plan to do, but rarely get around to actually doing. Only about one-third of Americans currently have one. Here's what you should know along with some resources to help you create an advance directive.

## Advance Directives

To adequately spell out your wishes regarding your end-of-life medical treatment are two key documents: A "living will" which tells your doctor what kind of care you want to receive if you become incapacitated, and a "health care power of attorney" (or health care proxy), which names a person you authorize to make medical decisions on your behalf if you become unable to.

These two documents are known as an "advance directive," and will only be utilized if you are too ill to make medical decisions yourself. You can al-

so change or update it whenever you please.

It isn't necessary to hire a lawyer to prepare an advance directive. There are free or low-cost resources available today to help you create one, and it takes only a few minutes from start to finish.

One that I highly recommend that's completely free to use is My Directives (MyDirectives.com). This is an online tool and mobile app that will help you create, store and share a detailed, customized digital advance directive. Their easy-to-use platform combines eight thoughtful questions to guide you through the process. If you're not computer savvy, ask a family member or trusted friend to help you.

A digital advance directive versus a paper document is being able to access it quickly and easily via smartphone, which is crucial in emergency situations when they're most often needed.

If you'd rather have a paper document, one of the best do-it-yourself options is the Five

Wishes advance directive (they offer online forms too). Created by Aging with Dignity, a nonprofit advocacy organization, Five Wishes costs \$5, and is available in many languages. To learn more or to receive a copy, visit [FiveWishes.org](http://FiveWishes.org) or call 850-681-2010.

Another tool you should know about that will compliment your advance directive is the Physician Orders for Life-Sustaining Treatment, or POLST (sometimes called Medical Orders for Life-Sustaining Treatment, or MOLST). A POLST form translates your end-of-life wishes into medical orders to be honored by your doctors. To learn more about your state's program or set one up, see [POLST.org](http://POLST.org).

If you've already prepared an advanced directive paper document, a POLST form or the VA advance directive form 10-0137, you can upload, store and share these documents too at [MyDirectives.com](http://MyDirectives.com).

Finally, to ensure your final wishes are followed, make sure to tell your family members, health care proxy and doctors. If you make a digital advance directive or have uploaded your existing forms, you can easily share them electronically to everyone involved. Or, if you make a paper advance directive that isn't uploaded, you should provide everyone copies to help prevent stress and arguments later.

*Jim Miller publishes the Savvy Senior, a nationally syndicated column that offers advice for Boomers and Seniors.*

*Questions and comments can be emailed to [comments@julien-sjournal.com](mailto:comments@julien-sjournal.com).* ♦

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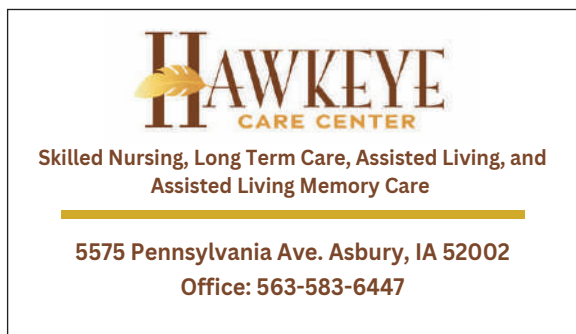


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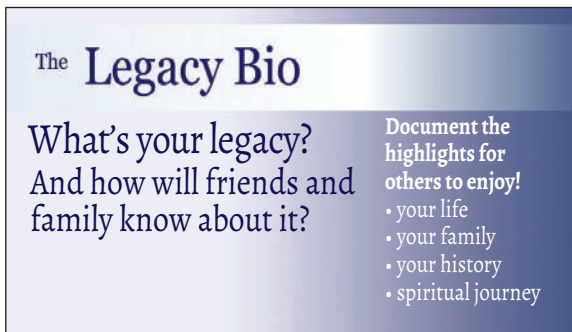
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