



50+Living our best lives now and in the future!

Following Her Path & Sharing Insights for Late Life Planning

Laurette Foggini has served in various roles that have improved life quality for people as they age, including volunteering with a visiting grandparent program, overseeing home care managers, and caring for her mother. She is a Certified Care Manager and the author of two children's books about connecting with grandparents and other older adults.



Developing a Bond with Her Grandmother

As a teenager, Foggini remembers seeing her widowed grandmother, "an immigrant from Italy, fade at family events. Sitting alone in her black dress, I felt sorry for her and spent time by her side so she wasn't alone. 'Nonna' mixed words from her native dialect of Sicilian with English. Some words didn't even exist in Sicilian when she emigrated. I remembered she called a refrigerator an 'issa-box.' For a long time, I believed that was the translation versus her version of this new appliance."



Foggini discovered she enjoyed the time she shared with her grandmother. "Slowly, we connected as I asked her questions about her life and shared some of my teenage culture," such as introducing her to The Grateful Dead. "And guess what? She liked it!"

Discovering Her Calling

"When I had a son, we lived far away from his grandparents. I decided to get involved in a visiting grandparent program. I loved how a 40-minute visit from a small boy and his mom had such a big impact on lonely older adults. It was then that I knew I wanted to work in this field. At the time, I didn't know there were careers in elder care." A few years later, Foggini "started working in community outreach for a home care agency." Then she moved into management and led a regional team of home care managers.

Applying Her Knowledge in New Ways

After fourteen years in the care industry, Foggini "was part of a round of layoffs" at the agency where she worked. "The timing could not have been better. Soon after I was laid off, my brother needed my help caring for our mom. It also afforded me time to gain my certification as a care manager, start the Senior Fitness Certification program and write two children's books on caregiving. In addition, I had

time to help other families locate resources and companies evaluate caregiver solutions."

Becoming an Author



Foggini has written two children's books and is working on a third. In her first book, *The Song in Lola's Heart*, a little girl learns to connect with her grandmother as 'her brain gets tired.' And in her recently released second book, *The Tale of a Hero I Know*, a young man steps

into the caregiver role and receives as much as he gives. I want children to be comfortable and appreciate the impact they can have caring for loved ones. The illustrator and I are working on a sequel to Lola now."

Preparing for Caregiving and Receiving: What We Can Do?

According to a government [report](#) on long-term care, approximately 70% of adults over 65 will eventually need "some type of long-term care support in their final few years." Based on her knowledge and experience, Foggini suggests that we start early when family members are approaching their later years by ensuring that estate documents (including a Power of Attorney and a health proxy) and an executor for a trust or will are identified. "It's much easier to get this lined up when your loved one still has capacity."

Gaining Trust, Then Proceeding

"Most family members are not ready to discuss everything right away. You don't want to scare them off by expecting it all at once because 'you said so.' Move slowly, gain trust, follow their lead, and guide gently."

Foggini also advises us to enlist the help of family members when possible and then decide "who is on the [care] team and what 'position' they can play. Be clear about what each player can and is willing to

do. She also stresses that we need to know where necessary "legal documents, accounts, bills, and doctor's names" are located. "Be prepared to act as your loved one's representative if you are needed. Don't wait until it's an emergency."

Planning for our own care needs is also essential:

Foggini emphasizes the need for us to prepare all our essential estate planning documents and, "most importantly," those named in these documents will know where they are located and the role they will play if needed."

In addition to legal matters, she encourages us to stay engaged with a community of peers and "listen to our bodies" by paying attention to the need for modifying habits. "Staying physically active is "the only proven method to slow down memory loss, improve mobility and enhance a person's emotional well-being."

For Relaxation

"I love to stay fit and schedule exercise every day, outdoors if possible. And while I am very social, I also enjoy long walks by myself with music in my ears; it's my form of meditation. And nothing beats a good book for hours with a big bowl of popcorn!"



Advice for Living Our Best Lives Now and in the Future

"Live it joyously! That statement has been running through my head this past month. My mom lived her best life. She kept busy, social, and active. To her, age was a number, not a diagnosis. Do what brings you joy!"

Leading by example: *"As I grow older chronologically and my body recognizes it biologically, I am committed to doing as much as I can while I can. And I am convinced the best is yet to come."*

A person turning 65 today has a seven-in-ten chance of needing some type of care as they age. According to the [Administration on Aging](#), the average woman needs long-term care services for 3.7 years, and the average man for 2.2 years.

Long-Term Care Planning, Options and Anticipated Costs

The majority of older adults may need some degree of care as they age. Even if you don't end up needing long-term care, it is likely someone you care about will need additional assistance at the end of their life.



Medicare and Long-Term Care

Medicare does not cover long-term care. However, under certain limited conditions, [Medicare may cover](#) some intermittent skilled in-home care but not 24-hour care or help with daily living activities, housekeeping, or the delivery of meals.

Some may have heard that Medicare Advantage plans might cover long-term care. Cindy Eastman, a HealthMarkets agent, says, "That's not true. No Medicare Advantage plan provides long-term care."

Planning Ahead

Laurette Foggini encourages us to "know our financial resources so we can evaluate the options. Most long-term care is out-of-pocket. Speak to a financial specialist to understand how to finance these costs." She also advises us to investigate whether "there might be government assistance through Medicaid or veterans' benefits."

Aging in Place and Care Options

Aging in Place: Citing an AARP study, UCS Leonard Davis School of Gerontology [reports](#),

"...nearly 90 percent of adults over 65 want to remain in their current homes as they grow older." Retaining independence and enjoying the value of community connections are two reasons many older adults want to age in place. With home safety modifications, aging at home could be ideal.

In-Home Care: If minimal long-term assistance is needed, employing an in-home care provider for a few hours a week may be cost-effective. Depending on where you live, the average cost is currently about \$26 per hour. However, as Foggini warns, "In some cases, the individual's care needs may require 24-hour care, which could be a live-in caregiver on site...this is a very expensive scenario and requires a lot of management." However, [some of these expenses](#) could be tax deductible.

Assisted Living: Foggini advises, "Assisted living is a great solution for individuals who are still independent but need some assistance (i.e., dressing, showering) and benefit from a congregate living environment." The current average annual [cost](#) of assisted living is \$54,000 but may vary, depending on where you live. Some assisted living costs may also be [tax deductible](#).

Adult Foster Care: Foggini notes, "If a person needs 24/7 assistance, they are likely better off in a smaller community such as 'board and care' where there are fewer residents to staff ratios." The average [cost](#) of this type of care is typically less expensive than assisted living. Again, some of these expenses may be tax deductible. Talk with your tax advisor for more information.

How to Reduce the Likelihood of Needing Long-Term Care

[The National Institute on Aging](#) suggests that it is possible to "delay or prevent the need for long-term care by staying healthy and independent." Further, "healthy eating, regular physical activity, not smoking, and limited drinking of alcohol can help you stay healthy—so can an active social life, a safe home, and regular health care."

Meet & Greet: Join the Celebration in Roseburg!



Cindy Eastman, a Medicare and health insurance agent, recently renovated her office and added a 'sidekick' office, and she's inviting you to celebrate alongside her. The office warming party will occur on Thursday, May 18th, from 4:30 - 6:30 at 1614 SE Stephens St., Roseburg, OR 97470. Follow the bright green Medicare and HealthMarkets flags waving outside the entrance door.

This event will be a fun, interactive meet and greet opportunity, with refreshments, games, and even a raffle. **Please RSVP** if you are attending to **541-733-8383** via text or phone call. Let Cindy know how many will be attending, and you'll immediately be entered into the raffle. Thanks, "and get your party shoes on..."

Our 50th Issue: Collective Wisdom for Living Your Best Life

For the past 50 months, Boomer Best U has featured stories about people who inspire us to live our best lives now and in the future. Our featured individuals offer some sage advice for all of us.

Sage Advice



The most frequently mentioned advice included making the world a better place, staying healthy (diet, exercise, sleep, connections with others, etc.), and having a sense of purpose. Also regularly mentioned were suggestions for future planning (e.g., sound retirement and financial planning), continually learning, and facing the future without fear. Developing good relationships with others, finding a spiritual practice, maintaining a positive attitude, and seeing the humor in life were

also repeatedly mentioned. Here are a few examples of advice that some shared:

"Stay fit. Try new things. Appreciate each day." [Pepper Winn](#)

"Find a place to share your accumulated knowledge and experience with those who have less." [David Reeck](#)

"Nothing can match the feeling of making a difference for our fellow human beings...I would highly encourage people to use the wisdom they have gained to give back." [Donna Beegle](#)

"We grow and get more out of volunteering than we can possibly give." [Ben James](#)

"Find purpose and meaning in your life if you haven't already" [Mike Waters](#)

"Stay joyfully active in body, mind, and spirit, and remain engaged in community affairs." [Charles Young](#)

"Stay engaged, find your purpose in life – make it something that enriches your soul and heart and that makes you, your family, friends, and community better" [Danny Santos](#)

"Overcome hesitation and do what you love." [Helen Laurence](#)

"If you are nearing retirement, you will benefit greatly from reading books or taking workshops so you know what to expect. Retirement is one of life's biggest transitions." [Marianne Oehser](#)

"Don't be afraid of changes in your life. Life is a series of changes, and you can and will adapt." [Pamela Woods](#)

"Have a spiritual practice—regardless of what it looks like." [Bruce Frankel](#)

All fifty newsletter issues are available on the [Boomer Best U website](#). Get inspired!

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