

AGING SERVICES

RESOURCE GUIDE



A comprehensive publication tailored for seniors, offering a curated directory of essential services and reputable companies catering to their specific needs and preferences.



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AGING SERVICES COMMITTEE

Creating a space for Chamber members who provide services in the aging industry or for the aging demographic, to network, learn, educate, and support one another in serving and catering to the older adult population of Northern San Diego.

Meets at 10 am on the 4th Wednesday of the month.

Third Annual Older & Bolder Expo 2024 Planned

Caring for ill or aging relatives has become a family affair. The Carlsbad Chamber of Commerce in conjunction with the Chamber's Aging Services Committee is hosting the third annual **Older & Bolder EXPO** on Saturday, September 14, 2024, from 9:00 AM to 1 PM at the Carlsbad Senior Center, 799 Pine Avenue, Carlsbad.



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PUBLIC RELATIONS

The EXPO, presented by **Pala Casino**, will explore the aging process and educate attendees as to the tools and services available to seniors and their families in San Diego County. Planning for future care is more imperative than ever because it is expected that there will be 71 million people aged 65 years old or older by 2030. Older adults needing help and services is quickly growing.

A recent segment which aired on NBC's the Today Show highlighted the surprising number of 5,400,000 young children in the U.S. who are caregivers for parents or

even grandparents. The upcoming Older & Bolder EXPO will provide an opportunity for chamber members, community leaders, local businesses, service providers, experts on the issues of aging and families to thoughtfully discuss what services are available and how to find the needed support for caregivers, regardless of age.

At the third annual Older & Bolder EXPO, approximately forty vendor booths will feature companies with the latest healthcare, financial, housing placement and insurance services and products to help seniors thrive after retirement. Three consecutive workshops will be presented hourly starting at 10 AM and will examine real life scenarios and possible solutions. Topics covered will include real estate downsizing, City of Carlsbad support services, legal issues, finding the right caregiving options, senior scamming issues and how to recognize them, financial options and Medicare insurance coverage among others.

The Older & Bolder EXPO is free to attend and does not require registration. For businesses interested in a booth space or sponsorship, go to <https://web.carlsbad.org/events/Older%20Bolder%20EXPO-3833/> details for more information.



Join a variety of senior care booths at our Older & Bolder Expo on Saturday, September 14, 2024 from 9 - 1pm at the Carlsbad Senior Center and learn how to age better.

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PLANNING FOR PEACE OF MIND:

The Importance of Being Prepared

Ask yourself this question: Would my family or loved ones know how to handle my care and financial affairs if I die or become incapacitated? The question might seem daunting, but

planning for death and incapacity is an act of love and foresight that brings peace of mind to your family. By taking proactive steps today, you are providing your family with a road map to follow your wishes during emotional and challenging times.

Planning for death and incapacity is about taking control of your legacy and providing clear instructions to guide your loved ones. The practical benefits of being prepared far outweigh the discomfort of thinking about death and incapacity. Your clear instructions and wishes can prevent any potential disputes and can help your family move forward. Here are some important practical planning steps to take:

CREATING A COMPREHENSIVE ESTATE PLAN

Every estate plan should include several key documents including a will, a durable power of attorney, an advance health-care directive, and potentially a revocable trust. Each document serves a specific purpose in

safeguarding your interests, and in providing guidance to those you trust. Among other things, a proper plan allows your family to take care of you according to your wishes, and to ensure the transfer of your assets without the need for court intervention after death.

REVIEWING BENEFICIARY DESIGNATIONS

It is very important to regularly check and update the beneficiary designations on your personal accounts, which are in your name, such as retirement plans and bank accounts. After your death, these designations will override any instructions in your other estate planning documents, such as in your will. By presenting certain documentation to the institution, including a death certificate, the asset will be transferred to the beneficiary you have designated.

CREATING MASTER LISTS

Another essential planning tool is to create certain master lists. Create a detailed list of your assets (including bank accounts, investment accounts, real estate, valuable personal property, and digital assets) and your liabilities. You may wish to keep the account numbers in a separate document. A master list of assets and obligations ensures that your executor (or trustee) can efficiently manage and distribute your estate. Also, create a list of the important people in your life with their contact information. This list would include anyone you have named in your estate planning documents, and the professionals in your life such as your physicians, tax preparer, financial advisor and estate planning attorney.

COMMUNICATION IS KEY

Talk to your family and your loved ones about your wishes. It is important to communicate your wishes and intentions with the people you have entrusted with the handling of your care and your assets. To the extent you feel comfortable, discuss your plan details with your loved ones and explain your decisions. Open and honest communications, albeit uncomfortable at times, can help avoid misunderstandings in the future.

A POSITIVE LEGACY

Ultimately, planning for death and incapacity is about ensuring you and your loved ones are cared for, your assets are distributed according to your wishes, and your values are honored. Instead of viewing it as an unpleasant task, embrace the opportunity to plan for the future, knowing that you are providing a great gift: peace of mind for yourself and your loved ones.



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Gita K. Nassiri, Esq., MBT, CPA, managing attorney at Capital Legacy Law, Inc., is an attorney and CPA with over 30 years of experience, specializing in the area of estate planning (trusts, estates and probate). With care and compassion, Gita designs and implements estate plans tailored to meet the particular needs of her clients and oversees the administration of probate estates and trusts. Prior to establishing Capital Legacy Law, Gita worked as an attorney in the areas of trusts and estates and business law, and as a tax consultant for the accounting firm Pricewaterhousecoopers.

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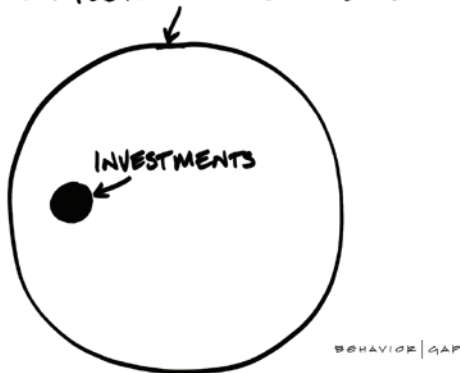
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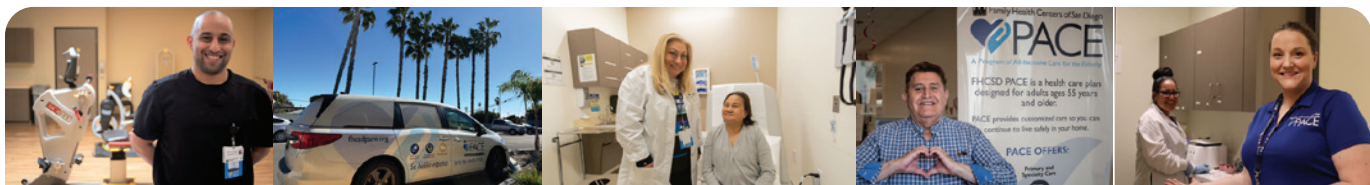
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Older Adults are Living in Exciting Times

We are living longer

We live in an exciting era in the older adult stage of living! Look back 100 years ago when the life expectancy of women was

54 years, and 53 years for men. Today, thanks to ever evolving medical advancements, the average

lifespan is 80 years for women and 73 years for men. Plenty of us know of lots of healthy adults far beyond those average ages.

We can live healthier

People aren't just living longer. Many are living healthier because of lifestyle choices. Exercise, proper nutrition, and healthy supplements are within our grasp. We have access to data, information, and abundant experts to boost our knowledge about healthier ways than our parents and grandparents did.

We have more information

The technology that can help us to explore the universe and stay in touch with people we love is right at our fingertips. Cell phones and computers allow us to get information on any topic within seconds. Other inventions permit us to live nearly normal lives even with any disabilities that may have hampered our ancestors in the past or at least kept them at home. Think of cataract surgery, dental implants, tiny but effective hearing aids, and prosthetic devices.

We can reinvent ourselves

As for staying home, there was a time when retirement at age 65 was the acceptable way to conduct yourself. Fishing, golf, bridge games, and book clubs were the primary options on the retirement agenda. Now it's perfectly, socially acceptable to work beyond that if we want to. Many of us reinvent ourselves and tackle new careers, return to previous careers on a part-time basis, go back to school, and volunteer. We do all of this while still participating in the old hobbies and sampling new ones.

We can find help and support

One arena where older adults may have seen the most change is isolation. The geographic spread of families throughout the country can leave us aging on our own without people to support us or advocate for us. Fortunately, there are multiple avenues nearby that can help us bridge the gap. Care managers, caregivers, and non-profit organizations can assist us in getting a better handle on our aging needs and goals.

We can have choices in housing

With geographic distance in families or for those who do not have families, life has changed when it comes to living arrangements. Gone are the days when we could only live with relatives or in a care home that would be the stuff of nightmares. We have so many more choices today.

We can move into varying levels of retirement living both small and large. We can also stay in our own homes with in-home help, delivered food, skilled driv-

ing services that can handle assistive mobility devices. There are mobility experts who can make our homes safer from supportive railings to stair lifts. There are financial experts and real estate experts who can assess our housing needs and help us make a safe housing plan. There are activities nearby and online that can help us to stave off on of our worst enemies: loneliness.

We have reasons to be excited about our aging options

Life in North County is exciting.

We can continue to enjoy what it has to offer as we grow older and stay bolder in our expectations of this stage of our lives!

Kim Shea has been working with older adults since 2003 as a caregiver, activities coordinator, blogger, and podcaster. She has been running Game-Changing Counseling Services for 10 years and is currently a Business Development Liaison for Golden Care. Kim facilitates discussion circles to help older people connect with one another to combat loneliness.



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