

Planning for Tomorrow

**Your Passport to
a Confident Future**



Linda S. Thompson

Table of Contents

Acknowledgments	v
Introduction	1
Chapter 1	
The Aging of America	6
The Holiday Inn Retirement Plan	12
Chapter 2	
If it's a Journey, Where's the Road Map?	15
A Boomer's Guide: Are You Ready for Retirement?	26
Common Sense Financial Planning	31
Considerations for a Divorced Person	35
Chapter 3	
Now That I Have It, Where Do I Keep It?	38
Basic Family Paperwork.....	41
Chapter 4	
Who Will Be Me for Me?	43
Is Communal Living Back in our Future?	48
Many Boomers May Face Old Age Alone	50
Chapter 5	
The Challenges of a Working Caregiver	55
Stress Management - Perspectives and Values	62
A Profile of a Male Caregiver	63
Tips for Caregivers: Coping With Stress and Anxiety	65
The Accidental Caregiver	67
Chapter 6	
Defining the Generations	69
The Matures	70
The Boomers.....	72

Table of Contents (Cont'd.)

The Xers	74
The Millennials	76
Defining Moments	78
Chapter 7	
The Multigenerational Dilemma	83
Life After 50: When Old and Young Talk, Both Benefit	90
Fifteen Things Every Family Needs to Know	94
Chapter 8	
You're Never Too Old	97
"Middle Age" Stretches Toward 80	103
Chapter 9	
Whose Life is It Anyway?	108
Advance Directives	109
Advance Thinking on Health Care	111
Advance Directives: What You Need to Know	113
Checklist for Medical-Care Decisions	115
What to Do with the Advance Directive Documents	117
Funeral Planning	118
Other Important Things to Consider:	119
Plan Health Care for the End of Life	121
Things That Must Be Done After the Death of a Loved One	124
Final Details: A Guide for Survivors	126
Chapter 10	
Some Final Thoughts	133
A Message from George Carlin:	133
Are You Lonesome Tonight?	136

Table of Contents (Cont'd.)

Appendix A

The Insurance Planning Primer	148
Life Insurance	148
Long-Term Care Insurance	148
Life Insurance Checklist	140
Types of Life Insurance	142
Income Protection	144
Long-Term Care Insurance Worksheet	146
Other Issues Related to Long-Term Care	147

Appendix B

The Estate Planning Primer	148
Estate Planning Checklist	149
Eight Excuses for NOT Doing an Estate Plan	150

Appendix C

Fourteen Forecasts for an Aging Society	153
--	------------

Appendix D

Your Personal Papers Organizer	164
---	------------

About the Author	179
-------------------------------	------------

Resources	181
------------------------	------------

Additional Reading Recommendations	182
--	------------

Product Order Form	183
---------------------------------	------------

Introduction

Right after September 11, 2001, I began one of my lectures with, “On September 11, how many people kissed their family good-bye and set off to work secure in the knowledge that they would be having dinner with their family that night? How many didn’t? How many families lost their homes due to the loss of income? How many children’s college educations have been jeopardized because a father or mother believed, ‘it won’t happen to me?’” It’s those little, and sometimes not so little, occurrences that wreak havoc with how we think our lives will play out.

When you think of creating your life plan, or what I call the *Safety Net*, what comes to your mind first?

- *Dull and boring?*
- *Too difficult to tackle?*
- *Uncomfortable?*
- *I don’t know where to start?*

You purchased this book for a reason. Perhaps it was just something to add to the collection of unread books, on your list of “things I should read,” placed on your bookshelf or nightstand. It is my goal to show you that *life planning* can be:

- *Rewarding and informative,*
- *Not terribly time-consuming if taken one step at a time,*
- *A way to open communication and offer the opportunity to enter into quality conversations with family members,*
- *A method of providing a sense of security and peace of mind upon completion.*

We “Baby Boomers” are notorious for the Scarlett O’Hara philosophy of, “I’ll think about it tomorrow.” When you picked up this book, you took the first step toward developing your plan. You’ve

decided that your tomorrow has arrived and it's time to get started. You have made a commitment to yourself and to your family and friends to get your house in order. Congratulations!

Have you ever asked yourself at what age you think you will die? Not a comfortable question, is it? But ask it of yourself now. What was your immediate, off the top of your head response? Now look at that age in the context of your life as it is now. Are you prepared for it to happen should it happen when you predict?

What fears and uncomfortable feelings come to mind when you think about your eventual demise? It's a well known fact of life that we're all going to die, whether or not we plan for it. Wouldn't you feel much more secure in your own mind if you knew your family would be taken care of?

As you work your way through this book, you will find that *life planning* is not all financial and legal. It's not all boring, and it certainly isn't all doom and gloom. Did you know that those of us who follow the current senior generation have the potential of living longer after retiring from our primary career than we spent in our primary career? What does the next chapter of your life hold? Some things to think about:

- Am I cultivating relationships with people younger than me? This is important – what will the quality of your life be if you outlive the people in your circle of peers?
- What are you going to do? And I don't mean sleep late then go play golf. The days ahead will be long, boring and at times even depressing, if we don't have a purpose; a reason to get out of bed in the morning. Perhaps you will choose volunteer or community service work; perhaps a less demanding place to work allowing you a measure of autonomy not currently available in your current position? How about starting your own business?

Chapter 1

The Aging of America

We're the rock-n-roll – not the rockin' chair – generation!!!!

- Linda Meissner

There are 76 million Baby Boomers nearing retirement age and this country is woefully unprepared for the challenges we bring. If you think that's frightening, try this on for size. By the year 2030, there will be 400 MILLION elderly people in China, and only 1 in 4 have any type of retirement plan at all. What's the difference between China and us? The U.S. became rich before it got old – China will become old long before it gets rich. This is a world crisis of major proportions and we don't seem to be taking it seriously.

As hard as it is for all of us to admit, aging isn't an option. However, the way we go about it and whether or not we plan for it is. Medication prices are skyrocketing, and with those medications comes extended life, but at what cost to the quality of life and most especially to our dignity. We Baby Boomers didn't take particularly good care of ourselves physically and the unknown health consequences are still on the horizon. We've spent at the rate we've earned, and the odds of outliving our money are great. So where will our helping hand come from?

Who will provide the care I may need as I age? And of those I name below, are they aware of my wishes and will they be around when I need them? _____

We pay our athletes astronomical amounts of money to play games, but we don't pay our health care providers and our caregivers a living wage. There are resources and services available in metropolitan areas, but those in rural communities must rely on families who frequently live great distances from their elders. Today, the majority of our caregivers are over the age of 45. Who will fill their shoes in the coming years?

NOTE: In 1900, life expectancy at birth was 47.9 for males and 50.7 for females. In 2000, life expectancy at birth was projected to be 74.1 for males and 79.5 for females.

Source: The MetLife Mature Market Institute, Demographic Profile of American Baby Boomers, 2003

Assisted living care today costs an average of \$36,000 per year and is projected to increase ten fold in the next 20 years. Will you have \$360,000 to pay for one year of care? I do strongly advise everyone I consult with to get long-term care insurance if they can qualify. A lot of us wait until it's too late, health problems have been diagnosed and long-term care insurance is no longer an option. What about a will, a living will, and/or advanced directives? Do you have any of these? They are all part of a *life plan*.

Do I have any or some of these documents?

- | | | |
|---------------------------------|------------------------------|-----------------------------|
| Long-term Care Insurance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Funeral Plan | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Life Insurance | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Powers of Attorney | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Advanced Health Care Directives | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Will and/or a Trust | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Contrary to popular belief, the attitude of, "if I don't talk about it, it won't happen," is wrong. It will! For those of us who have chosen the single route with no children, we must consider, "who will be me for me?" For those of us with families, we worry about becoming a burden on them.

Chapter 2

If it's a Journey, Where's the Road Map?

That which we persist in doing becomes easier for us to do – not that the nature of the thing has changed, but that our power to do is increased.

- Ralph Waldo Emerson

Let's first set the stage for this chapter. Below are four examples of life that may or may not ring true for you right now. However, at some point in your life, one, if not more, will either directly or indirectly touch your life.

Case 1:

You have a young family; two children, age 2 and 7. You and your spouse have recently purchased a new home and are going out tonight to celebrate, leaving the kids with a baby-sitter. On the way home, a car accident kills you both. What happens now? Have you discussed who will raise your kids if you aren't there to do it? Is that decision in writing? Do you have life insurance that will take care of your children's financial future including higher education? Or if only one of you survived, could the other keep the home, raise the kids and maintain any kind of quality of life financially? What if you were on life support – does your spouse know what your beliefs are – do you want to be kept on life support, or do you wish to go with dignity? If you live, but your quality of life is severely impaired, do you have long-term disability and/or long-term care insurance to cover at least a part of the costs? And last but most certainly not least, does the baby-sitter know who to call if you don't come home?

Chapter 3

Now That I Have It, Where Do I Keep It?

If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them.

- Henry David Thoreau

Now that we've talked about what we need, let's talk about what to do with it after we get it.

At the end of this chapter, you will find a list of important family documents. These are the basic documents that you and your family need to have. Your family will need to know where they are, and you will need to make sure they are in a safe, but easily accessible place. This list is the foundation for the following discussion.

It is important that you have your immediate family's records in some sense of order, and if you are a caregiver for an elderly loved one (parent, in-law, relative), you need to have documents for them as well. There is no way I could provide you with an all-encompassing list of every document you may have. However, it is my intent to provide you with a list of the very minimums you should have.

These documents should be readily accessible in case of emergency, but not necessarily kept all in one place. For example, you would not want your medical powers of attorney kept in the same location as your will. A member of your family may need to invoke a power of attorney on your behalf; but that does not mean this family member has the right to look at your will while you are living.

A few years ago when Mom came to live with me, I created a binder for each of us. All of our information was been written down in the

binder and the documentation, if it will fit, has been placed in the slip sheets behind each page. We both knew where those binders were kept and our trustee also knows of their existence and location.

At some point, Mom could have had a medical emergency. If that had happened, I knew exactly where her binder was. It contained her living will, her powers of attorney, her medical directives as well as her medical history, her insurance information, birth certificate, and copies of her insurance and social security cards and her driver's license/identification card. The hospital was going to want a lot of this information and I knew I could save time and confusion by having it readily available. If we had a fire in our home, I might only have time to grab a couple of things – these organizers were the first things on my list.

Appendix D is an example of a Personal Papers Organizer. This Organizer is a simplified version of my 3-Ring *Binder, Building Your Safety Net for Life*. To order this binder, use the form on page 207 or go to my website: www.LifePathSolutions.biz.

If I had a major emergency, would someone know where to find my documentation, prove they had Power of Attorney to make decisions for me, or provide proof of insurance? Who have I asked to assume this responsibility? _____

Everything does not need to be in one place. But everything should be listed and its location noted. A safety deposit box is a good secure storage place. However, make sure someone you trust – a family member, your attorney, whomever, knows where that box is located and also where you keep the key. And UNDER NO CIRCUMSTANCES should you ever put insurance policies in a safe deposit box.

Chapter 4

Who Will Be Me for Me?

Have you ever asked yourself, “Who will be me for me?” What does that question mean to you? If you are like thousands of people in this country, at some point in your life, it will become a fundamental issue.

This is a very personal subject for me because Mother shared my home. As she went through the aging process we experienced a reversal in roles. While she was in good health for her age, she had lost her independence. As mentioned in Chapter 1, she was no longer able to drive, used a walker for mobility, had to wear hearing aids and glasses.

As more of my time was spent scheduling and taking her to doctor’s appointments, the hair salon, and on shopping trips, it was always in the back of my mind who will do this for me when I reach her age? I have chosen the single lifestyle, have no children, and have led somewhat of a gypsy life. But as I progress along my own path of aging, I find myself talking with my friends, most of whom are my age or older, about the various challenges of aging. It’s easy now to say we’ll be there for each other, but when we are all in our 80s that may be a problem. And, this subject isn’t just for singles.

Our parents never dreamed they’d be living with, or dependent upon, their kids, but they have always believed that their offspring would make sure their needs were met. We Baby Boomers don’t have that reassurance. Even those of us with children must consider how our kids will accept the responsibility and how they will handle the problems associated with aging parents. In a time of crisis, if the kids live across the country, who will make the immediate and critical decisions for us? We need to think about what we want, who will ensure that our wishes are carried out and how we are going to pay for it.

Chapter 5

The Challenges of a Working Caregiver

Everything works out in the end. If it hasn't worked out, it's not the end.
– Unknown

At some point each of us will most likely be caregivers to an elderly loved one. Forty percent of those caregivers are and will continue to be men. It's not just affecting employees, but management staff as well. And the problem of keeping the workforce focused on their job while at their job is a challenge for every human resources professional.

NOTE: Recent studies indicate that nearly one out of every four U.S. households (23% or 22.4 million households) is involved in caregiving and that nearly 7 million Americans provide long distance care to an elderly loved one. Baby Boomers, the “sandwich generation,” are likely to spend more years caring for their parents than they did for their children.

So how can we focus on our job when we're wondering how Mom came through surgery? Or, has Dad taken his medication this morning? Or, is my mother-in-law able to live alone now that her husband is no longer with her?

Nationwide, we hear of people experiencing one or more of the following everyday:¹

- An only son drives hundreds of miles every week to the next state to look in on his mother, spend an afternoon talking with her, take care of bills and arrange for the plumber, the insurance payments, and the social worker's visit.

¹ Source: Dychwald, Ken, *Age Wave*, Bantam Books, 1990●

Chapter 6

Defining the Generations

As we're talking about the challenges of working caregivers, living alone and longer, along with the increasing numbers of us that are flooding the system, we need to take a look at the events that have defined the generations and groups within those generations.

Who are these different generations and what are their characteristics?

Let's take a look at four generations and their characteristics so we may better understand what this chapter is all about. It can get pretty complex. Each generation is motivated differently, aspires to different personal and professional goals, and interprets just about everything in life in drastically diverse fashion. Four generations – four times the fun (and four times the challenge).

Following the defining characteristics of each of the four generations, the Matures, the Boomers, the Xers, and the Millennials, we will take a look at the defining decades from 1950 to 2000. In his *Boomer Nation: The Largest and Richest Generation Ever, and How It Changed America*, Steve Gillon talks about the Boomers as the biggest, richest generation and its impact on America. What an eye opener to learn that in 1959 there were as many children as there were total people living in the United States in 1881. Wow! That's a lot of people. The United States, and some say the world, has evolved as the Boomer generation has aged. And as Mr. Gillon states, "Though they pushed the country toward liberalism when they were young, they pushed it right back to conservatism when they grew older. Beneath all the contradictions, there is a strong signal: they have reshaped an entire culture around their own single cohort."

Chapter 7

The Multigenerational Dilemma

You've just read the chapter title and are saying to yourself, "What in the world is she talking about now?" Good question. While multigenerational households are still relatively few in number in the United States, because we are living longer, that may not be true 20 or 30 years from now. So how do we define a multigenerational household?

To be considered multigenerational, a household has to contain more than two generations of a family. And households where grandparents, parents and children share living quarters are relatively rare today, according to an analysis of Census 2000 data by bureau researchers Tavia Simmons and Grace O'Neill. Four million households contained more than one generation in 2000, representing less than 4 percent of all household types.

According to Census 2000, it's far more common for a parent to move in with grandma or grandpa than the other way around: more than two-thirds of multigenerational households, or 2.6 million households, consist of a grandparent as the head of the household, with an adult child and a grandchild. Far less common is the traditional "sandwich generation" setup: an adult head of household who lives with child and parents.

Many of the country's 4 million multigenerational households include families living together out of financial necessity. As America grows more diverse, so too do the living arrangements of American families. Census 2000 has tallied household types that are relatively new in the nation's history – such as unmarried couples living together and single women living alone. For the first time, the Census Bureau is delivering data on multigenerational households.

Consider these points:

- The number of relationships between generations is increasing. Four- and five-generation families are common, exposing children to longer relationships with older generations than those experienced by their parents or grandparents.
- The number of relationships within generations is decreasing. Since families are having fewer children, sibling relationships – relationships within generations – are less numerous.
- More relationships in families are adult-oriented. Parents will know their children as grown adults two, three or four times longer than they will know them as children. Grandparents are seeing the graying of their grandchildren. More parent-child and grandparent-grandchild relationships exist between two adults.
- Adult children will spend more years in parent-care than their parents did in child-care. Women in the United States currently average more years in parent-care than in child-care. The level of care ranges from daily care maintenance of feeding and dressing to occasional monitoring and supervision.
- More grandchildren are taking care of their grandparents. Many children, from elementary school to college age, are secondary caregivers to their grandparents after school and on weekends. This creates different roles and expectations among grandchildren and grandparents than have been traditionally portrayed.

Chapter 8

You're Never Too Old

How old would you be if you didn't know how old you was? (sic)

-Satchel Paige

When I began this book, it was my intent to provide a roadmap that would help you plan your next chapter in life; to provide the means by which to organize your “paper life” that so often gets in the way of how we want to live. The further along I progressed in the creation of the roadmap, the more it became apparent that I was really talking to my fellow Baby Boomers. There are mountains of research documents, statistics, magazine and newspaper articles that are apropos to this particular generation – far too many to mention within the confines of this book. However, I kept running across the same message over and over:

Baby Boomers have changed every stage of life we've touched. If we want something and it isn't available, we invent it and making something easily or readily available seems to be the key. We are a generation who desires instant gratification; to us patience is not a virtue.

So where does that take us on our destination? I believe we have already begun reinventing the idea of retirement, of aging, and most especially the concept of “getting older.” On the cover of his book, *Age Wave*¹ Ken Dychwald has a bright banner that says, “If you expect to live to the year 2000, you need to read this book!” While we are several years past 2000, I believe he is still on target.

In Chapter 1, I talked about a trip I had taken with my mother and the physical and emotional toll it had on her. Today, 80 percent

¹ Dychwald, Ken and Flower, Joe. *Age Wave: How the Most Important Trend of Our Time Will Change Your Future*, Bantam Books, February 1990

of the luxury travel in America is purchased by people over 55. For them, convenience and access – not cost – may be the main issue. Because we Baby Boomers are still young enough to demand changes in those very areas of convenience access, we will enjoy many more years of freedom than our parents ever did or will.

Though I look old, yet I am strong and lusty, for in my youth I never did apply hot and rebellious liquors in my blood, nor did not wit unbashful forehead woo the means of weakness and debility. Therefore my age is as a lusty winter, frosty, but kindly.

- William Shakespeare, from *As You Like It*

While we may be turned off by the idea of shuffleboard and bingo being the source of entertainment in communities such as Leisure World, Sun City and others, I challenge you to envision where you will live and what you see yourself doing for activities and recreation. First of all, we will most likely want and need a safe, controlled environment. Low crime, perhaps gated communities, perhaps not, but at least patrolled and kept safe and clean. Secondly, we will look for peers for friendships and with those friendships go the need for activities to share with them.

And finally, we will need a supportive atmosphere. What do I mean by that? We will need low maintenance housing, nearby urgent care and medical facilities, quick response emergency services, and convenient shopping and recreational options. We won't, after all, want to have to endure rush hour just to get to the local coffee shop.

If you or your spouse should require continuous care in a controlled environment, do you want to be close enough to visit every day? Maybe you would prefer to have a live-in caregiver in your home. If so, is your home designed in a way to accommodate a third person as well as a mobility-challenged or bedridden resident?

Chapter 9

Whose Life is It Anyway?

Life does not cease to be funny when people die any more than it ceases to be serious when people laugh.

- George Bernard Shaw

It is only appropriate that one of the final chapters of this book be about end of life and our preparations for it. Often it is at this stage of our journey that family members become territorial, overbearing, and downright irritating.

Why do we spend so much time planning for a birth, graduation, marriage and even our vacations, and so very little time preparing for our final journey? Granted, no one is comfortable with this subject because that means we're admitting it's going to happen. But since we are all going to die at some time, wouldn't it be easier for you and your loved ones to know that you had made as many decisions and preparations as possible in advance? Okay, so what do we need to do?

Let's take a look at just a few of the questions that may affect you or your family at some point:

- Who should make your health care decisions if you can't make them yourself? Would this person understand and honor your values and views? Can he or she make complex and logical decisions in stressful and emotional situations?
- If you had an irreversible brain injury, at what point would you reject CPR, a feeding tube and antibiotics?

Funeral Planning

One of the most difficult tasks in *life planning* is the planning of one's own funeral. However, even if we believe, "if we don't talk about it, it won't happen," it will. A wise man once told me, "Death is as inevitable as taxes." That wise man was my father and he passed away 10 days short of his 54th birthday.

When he moved his family out of Kansas into Denver, Colorado he purchased four adjoining cemetery plots, for my mother, my sister, myself and himself. While this was a great first step, and he was to be commended for that forward thinking in the 1960s, it was not nearly enough. Because joint bank accounts are sealed upon the death of one account owner, we had no money. I mean NO money. We had to borrow money from my aunt not only to bury my father, but to buy groceries. Granted, it didn't last long, just long enough for a representative from the state tax office to go through our family's safety deposit box and to interview my mother. But Dad had been in the ground for nearly a week before that interview occurred.

After this experience, my mother purchased a complete funeral plan. She wanted the exact same casket and services as we had for my father. At that time, it cost her around \$1,600.00. Today, that same plan is selling for in excess of \$20,000 and climbing. When Mom's time came, the only out of pocket expense I had was the transport of her remains from Phoenix to Denver so that she could rest next to my Father.

I hope this personal story will be the incentive for you to start your planning now. You're never too young to have tragedy strike, and I would hope you would want to spare your family the necessity of second guessing your wishes. This is, after all, your last opportunity to get what you want and how you want it. But if you don't prepare the plan, what you will probably end up getting is what someone else wants for you.

Things That Must Be Done After the Death of a Loved One

NOTE: Many of the following items assume the deceased had not purchased a complete funeral plan in advance. If a plan is in place, those items marked with (*) may be included in the plan. It is a good idea to review your funeral plan annually when you review your other *life plan* documents and update it if desired.

NOTIFY:

1. Physician or coroner
2. Family attorney
3. Funeral director
4. Cemetery or memorial park
5. All the relatives
6. Employer
7. Friends
8. Organist and singer
9. Pallbearers
10. Church
11. Insurance agents
12. Unions, military, organizations and/or associations
13. Newspapers

Immediately following this list is a detailed guide for obtaining documents and information to help settle a deceased person's estate, courtesy of the AARP.

DO:

1. Meet with funeral director to review special instructions regarding final wishes
2. Plan service*
3. Order flowers
4. Provide clothing

5. Prepare cards of thanks
6. Provide vital statistics about the deceased*
7. Obtain at least 12 copies of death certificate
8. Prepare and sign necessary papers
9. Arrange for lodging for out of town mourners
10. Plan funeral car list*
11. Meet with attorney

The survivors must pay some, and perhaps all, of the following:

(* = assumes no prepaid funeral plan has been purchased)

- Doctor/nurse
- Hospital
- Drug prescriptions
- Funeral home/casket*
- Cremation*
- Cemetery lot/urn*
- Headstone*
- Interment service*
- Florist
- Organist*
- Clothing
- Transportation*
- Memorials
- Minister
- Printed funeral program*
- Police escort (if used)*

About the Author

Linda Thompson an author, professional speaker and educator. For over eight years, Linda has facilitated life planning and elder care workshops for corporate employees searching for information, education and resources. Her experience in this arena gave her the boost to write *Planning for Tomorrow, Your Passport to a Confident Future*.



The success of this book led to more speaking opportunities, seminars and workshops. *Planning for Tomorrow* focuses on the need for life planning on the non-financial side, however, no matter the subject of her talk, the questions most often heard were about elder care. Questions such as, “What do I do when Mom can no longer live alone?” “How do I gently tell my mother-in-law that she should no longer be driving?”

Linda has had over ten years of hands-on caregiver’s experience. Because she had done the research, talked to the professionals, and learned the hard way, she soon became the one to call on when someone had an elder care question. It just seemed logical that Linda would take that knowledge and write her second book, *A Caregiver’s Journey, You Are Not Alone*.

Linda has since published two more books, *Fran’s Story - The 90 Year Journey of a Kansas Farm Girl* (her Mother’s life story), and *Every Generation Needs a New Revolution*, a survival guide for the multigenerational society we are living in today.

Contact Linda at:

Life Path Solutions, Inc.

2487 S. Gilbert Road, #106, Gilbert, AZ 85295-8899

Phone: (480) 899-8647

e-mail: Linda@LifePathSolutions.biz

Web site: www.LifePathSolutions.biz

If you're one of the millions of people who, like Scarlett in *Gone With the Wind*, will "think about it tomorrow," this book will show you the need for life planning. More than financial, life planning at its most basic is getting and keeping your house in order not only for your personal benefit, but for your loved ones as well. This book is meant to help the reader understand that life planning can be rewarding and enjoyable if we allow ourselves the luxury of thinking about it, visioning it, and if looked upon with a sense of anticipation, not dread.

"All baby boomers need to read this book! Many of us tend to procrastinate the most important planning of our lives, partly because we don't understand the necessity and partly because we don't know where to start. In *Planning for Tomorrow*, Linda Thompson gives us powerful examples, tools, and action steps to help us to make these plans."

– Joan Eleanor Gustafson International
Author and professional speaker

"In this book, Linda Thompson deals frankly with some hard issues. Her insights help calm the reader and make planning such matters seem like a surmountable task. When talking about end of life issues, the tone can tend to be dreary and depressing. Instead, Linda uses humor appropriately to keep the manuscript light, accessible and easy to read. The short paragraphs, interspersed 'fill-in-the-blank' charts and bullet points are a God-send for those hoping to get the most efficient bang for their buck. Perhaps the best feature is the personal organizer section. This easy to use set of forms makes the whole process easy to implement. It also streamlines an otherwise daunting and exhaustive task."

– Judge's commentary from the *Writer's Digest 14th Annual International Self-Published Book Awards*.

About Linda Thompson

Linda Thompson, is founder and president of Life Path Solutions, Inc. She is committed to helping people get their lives in order. Preparing for life's unexpected twists and turns is so very important, and Linda hopes this book will motivate its readers into action.



ISBN 978-0-9764903-0-2



Copyright © 2008 by Linda Thompson
Visit us at: www.LifePathSolutions.biz
Cover designed by Samantha and John Soto, PB&J, LLC
Photo by Karen iuculano