

BUILDING YOUR SAFETY NET FOR LIFE

What Do I Need and Where Do I Keep It?

*A Guide to Help You Create, Organize and Manage
Your Documents so That Your Family Won't Be Left in
The Dark if The Unexpected Happens.*



Linda S Thompson



Introduction

Planning for the unexpected is never an easy task to think about, much less achieve. We tend to procrastinate until it's often too late; we say we'll think about it tomorrow, but our tomorrow may not come. Why not consider this undertaking as your moral and ethical responsibility to your loved ones? In other words, have you covered all your bases, or are you avoiding the subject? If a crisis occurs, is it left to your loved ones to make decisions on your behalf that may or may not be what you would want? Trust me; once your mission is accomplished, you will experience a sense of relief and security.

Throughout this book, you will find some thought-provoking questions and comments meant to cause you to think outside the box. You will be asked to reflect on things that are uncomfortable. You will be asked to confront your discomfort and ask yourself why it affects you. But first and foremost, by the very fact that you are reading this page, means you have taken the first step toward accepting responsibility for your own life. Congratulations!

At the end of each section, you will find forms, questionnaires and checklists that will make your journey an easier road to navigate. These forms, questionnaires and checklists have been collected from many places – public websites, financial planners, insurance agents, attorneys, end-of-life consultants and so forth. They are meant to be a guide, to make it easier for you to complete the process of creating your own plan.

Examples of some legal documents have been included. While these examples are legal in the State of Arizona and can be obtained from the Arizona Attorney General's website, they are being offered as examples only, hence the watermark on each page. You are strongly urged to consult with an attorney, certified legal document preparer, or other authority prior to preparing your own documents. If you are assisting a loved one who resides in another state, you are urged to contact a professional in that state to ensure the accuracy of the documentation applicable to that state.

The information in this book is being offered as a guideline, not as a replacement of any documentation you may currently have, nor to override the advice of a professional or basic common sense. This information has been prepared as a result of personal experience, the experiences of professionals I have spoken with, and my own research.

Chapter 1

Navigating the Health Care Maze

Table of Contents

What is a Health Care Program?	1
What does your health care look like?	2
First things first.....	4
The Traditional practice of Medicine	4
Patient Directed Healthcare.....	4
Imagine the possibilities	5
Current medical information	7
Ongoing discussions regarding health care if you are an advocate.....	7
Choosing the right health care professional.....	8
One of the most important decisions you may ever make	8
Things to consider when selecting a physician	8
What geriatric physicians do differently from general practitioners.....	9
Finding a primary care physician	9
Questions to consider asking the doctor during your initial interview/consultation	11
Getting ready for the appointment.....	12
Be prepared: Make a list of your concerns	12
Make sure your loved one can see and hear as well as possible	12
Your loved one should never go alone to a medical appointment	12
Plan to update the doctor	13
Sharing information with the physician	13
Getting information from the physician and other health care professionals.....	14
Talking about your health.....	15
Preventing disease and disability	15
Discussing symptoms.....	15
Learn more about medical tests	15
Questions to ask about the diagnosis.....	16
Questions to ask about treatment for the diagnosis.....	17
Surgery	
Questions to ask the surgeon about the procedure	16
Questions to ask medical staffing the hospital.....	17
If a visit to the emergency room is necessary.....	17
Questions to ask the emergency room staff	17
Understanding your Medications.....	18
Healthcare legalities.....	19

Table of Contents (continued)

Conclusion	20
Disclaimer	20
Questionnaires and forms	21
Medical Information Record.....	21
Health Care Discussions Log	24
Is this the right doctor for us	25
Attitude of the doctor	25
The practice	25
Medical history and physical information form	26
Medical insurance information	30
Preparing for a medical office visit	31

Current Medical Information

Before you embark on your journey through the health care maze, it is important that you begin at the beginning. This means that you need to know the current status of your health or that of your loved one. If you are doing this for yourself or for a child, complete the Medical Information Record at the end of this section. Take it with you to your next medical appointment. If you are helping a loved one, talk with them and complete the Medical Information Record together. This will be the first step in becoming your loved one's medical advocate. You may want to make several copies of this particular form, as conditions and treatments will change.

Ongoing Discussions Regarding Health Care if You are an Advocate

As I was writing this section, I asked several associates to review the contents and advise me if there were anything I had missed. One colleague pointed out the need for something that I had completely overlooked herein, but had constantly stressed in my book, *Planning for Tomorrow*. That missing piece was the need for constant communication with your loved one about what he or she wants, and whether or not they change their minds as time goes along. They may want one method of treatment now, but as time passes, they may (and have the right to), change their minds to perhaps the total opposite.

As a result of this suggestion, I created another form that follows the medical questionnaire. It is a running list of the dates you spoke with your loved one about their health, what was discussed and what decisions were made that were different. This is not meant to be a legal document. It is merely a log of how your loved one's attitudes and beliefs toward their own care change over the course of their treatment.

It cannot be stressed enough that any decisions you make at this moment in time can be changed as circumstances change. The goals may be different as you get older; your wishes for end of life care may change dramatically over time. But, understand that you need to keep updating your documentation to substantiate these changes. Nothing you write today is cast in stone for the duration of your life.

Questionnaires and Forms

Medical Information Record

This form is primarily for your information, and you will find this information may be duplicated in additional forms that follow. This is a composite of the information you need to know about you and your family members. Perhaps you will want to carry it with you, in case you get a phone call about a family member's condition. Just one word of caution – it absolutely must be kept current. You may wish to make several copies of these pages. Keep the old information in a separate section of this workbook so you will have historical data as well as current information regarding your loved one's physical and mental health.

Date Completed:	
Name	
Address	
Telephone	
Date of Birth	
Social Security Number	
Medicare Number	
Medicaid number (if any)	
Primary health insurance:	
Insurer	
Policy and/or Group #	
Identification #	
Contact and Telephone	
Other health insurance:	
Insurer	
Policy and/or Group #	
Identification #	
Contact and Telephone	
Primary Doctor:	
Name	
Address	
Telephone	
Other Doctors:	
Name	
Specialty	
Telephone	

Preparing for a Medical Office Visit

Each time you visit a medical office, you will save time if you complete the following form and take it with you. Be as honest as possible in responding to any questions asked. This is the only way a medical professional can evaluate your condition and suggest a treatment for any symptom.

Date form completed: _____ Date of appointment: _____

Name of health-care provider: _____

Address: _____ Phone: _____

Concerns or observations since last appointment: _____

Since my last appointment I have been feeling:

- About the same Better Worse

Since my last appointment I have been sleeping:

- About the same Less than usual More than usual

Since my last appointment I have been eating:

- About the same Less than usual More than usual

Since my last appointment my weight has:

- increased about _____ lbs. decreased about _____ lbs.

Changes in medication:

Eliminate these prescriptions: _____

Add these prescriptions: _____

Date of next appointment _____ Time of next appointment _____

Chapter 2

The Legal Side of Life

Table of Contents

Overview	1
Someone Acting On Your Behalf.....	1
Acting On Behalf Of Your Loved One.....	1
What About The Family Pet(S)?	2
The Basics	3
A Will	3
A Basic Living Trust.....	3
The Financial Side Of The House	5
Power Of Attorney	5
Representative Payee	5
Guardians And Conservators	5
The Health Care Side Of The House	7
Health Care Directives.....	7
Health Care Power Of Attorney	7
Mental Health Care Power Of Attorney	7
A Living Will.....	8
A Pre-Hospital Medical Care Directive	8
Who Needs Copies.....	9
Advance Thinking On Health Care	9
Conclusion	11
Checklist For Medical Care Decisions	13
Medical Power Of Attorney	13
Living Will	13
Pre-Hospital Advance Directive (If Valid In Your State).....	13
What To Do With The Advance Directive Documents.....	14
Sample Documents.....	15
Living Will (End Of Life Care)	17
Durable Health Care Power Of Attorney.....	19
Durable Mental Health Care Power Of Attorney	23
Prehospital Medical Care Directive (Do Not Resuscitate)	26
Letter To My Representative(S).....	27
Registering An Advance Directive.....	29
Arizona Health Care Directives Registry	31
Registration Agreement.....	31
Registration Agreement (2)	32
Estate Planning.....	33
Estate Planning Data Form.....	35

Overview

There are different aspects of the legal subject: health care, financial, and estate planning (who gets what and by what means after you are gone). We touch upon the health care, the financial side, and end of life issues in other sections of this workbook. In this section, we will go into greater detail about the necessity of having directives in writing.

As a caregiver to an elderly loved one, the legalities of caregiving are just as important as the financial and health aspects. As the primary caregiver, are you appointed to make decisions for your loved one? Has your loved one prepared powers of attorney, a basic will and/or trust, a living will? If not, is your loved one competent in the eyes of the law to execute these basic documents now?

Someone Acting On Your Behalf

There may come a time in your life when you need someone to act on your behalf, as your legal agent. The process is handled through a Power of Attorney. Powers of Attorney are created for both financial and medical matters, and you can designate a different person as your power of attorney for each issue.

For purposes of clarification, be assured that if you create Powers of Attorney documents you are not signing your life away, nor are you giving up control of your affairs. And, the person you choose today, may not be the person you will want several years down the line. That designee can be changed at any time.

A Power of Attorney is a legal document and should be prepared by a legal professional to ensure that the document provides the proper instructions according to your wishes.

Acting On Behalf Of Your Loved One

It may become necessary to act on behalf of a loved one who cannot take care of his or her own affairs. This might be a temporary situation, caused by a temporary disability or period of recuperation. It might be a permanent situation if your loved one is severely disabled or no longer mentally competent.

You will need legal authority to act on another's behalf. This is accomplished through a Power of Attorney. Consider planning ahead for such a necessity. Speak with your loved one about how financial and medical situations should be handled in the future, even if your intervention isn't necessary at the moment. Include your loved one in consulting a trusted attorney about the kinds of documents it may be necessary to obtain.

Laws about financial and medical authority may vary from state to state and can change. You may find that some options listed here aren't available where you live.

In general, however, you and your loved one can establish levels of authority for most aspects of their lives.

A discussion about what a Power of Attorney is and what it does will follow later on in this chapter.

What About the Family Pet(s)?

Having spent my life volunteering as an animal rights advocate, I believe no safety net for the living, or estate planning for the inevitable, is complete without making provisions for the well-being of our four-legged family members.

All too often an elderly person leaves the family home for an assisted living arrangement that does not allow animals. This is difficult for the person because that animal has been their companion perhaps for many years. It is equally difficult for the pet, because they don't understand what has happened to their human? Just as creating a safety net is our moral and ethical responsibility to our family and loved ones, those four-legged family members must be considered as well.

In your written plan, you can specify how you want your pets treated in case of your unexpected and sudden demise. You can request that they be taken in by a friend or relative (assuming that friend or relative has agreed in advance). If they are in their twilight years, you may request that they be put to sleep rather than having to endure the trauma of moving to a new home. The choices are up to you, but since you have accepted the responsibility of sharing your home with that other life, it is your responsibility to take care of them if they are left alone.

Checklist for Medical-Care Decisions

Medical Power of Attorney

Yes **No**

- Do you have a medical power of attorney?
- Is it signed, dated, and witnessed or notarized?
- Is everything still as you wish it to be?
- Do you wish to make changes?

Where is this document located?

Who has copies?

Note: If changes are required, be sure to have them initialed and witnessed, or see your attorney about completing a new form.

Living Will

Yes **No**

- Do you have a living will?
- Is it signed, dated and witnessed or notarized?
- Does it still reflect your wishes about medical care?
- Do you wish to make changes?

Where is this document located?

Who has copies?

Note: If changes are required, be sure to have them initialed and witnessed, or see your attorney about completing a new form.

Pre-Hospital Advance Directive (if valid in your state)

Yes **No**

- Do you have pre-hospital directives?
- Has your physician discussed this document with you and signed it (as required in some states)?
- Is the form visible in the home for emergency medical personnel to easily see? In Arizona, the first place an EMT will look is the refrigerator door.

Chapter 3

Money Matters

Table of Contents

Financial Matters.....	1
A Well-Rounded Financial Package	1
Common Sense Financial Planning	2
Planning For Distribution Of Assets.....	5
Acting On Behalf Of A Loved One.....	5
Power Of Attorney	6
Representative Payee	6
Guardians And Conservators	6
Paying For Health Care	7
Medicare.....	7
Medicaid	8
Life Insurance	8
Long Term Care Insurance.....	8
Hospital Stay Insurance Plans.....	9
Fiduciary Firms Or Individual Fiduciaries	11
What Is A Fiduciary?	11
How Is A Conservator Appointed?.....	12
Who Oversees Fiduciaries?.....	13
Cost Of Services.....	13
Who Needs A Professional Fiduciary?	13
How Do You Select A Qualified Fiduciary?	13
Information Gathering	15
Professional Advisor	15
Estate Planning	15
Income Protection	16
Life Insurance Checklist	16
Net Worth Worksheet	17
Income And Expenses.....	18
Credit Cards	20
Bank And/Or Credit Union Accounts And Investments.....	21
Life Insurance	23
Long Term Care Insurance.....	23
Property Insurance	24
Vehicle Insurance	24
Driver's License Information	24
Medical Insurance	25
Health Insurance	25
Dental Insurance	25
Vision Insurance.....	25
Supplemental Insurance	25
Pet/Veterinary Insurance.....	25
Real Estate	26

Financial Matters

One of the biggest fears in life is having no money. A person contemplating retirement is stressed over the possibility of outliving their money. An elderly person may be unable to comprehend the dramatic difference in a 1930s dollar and a dollar's worth today. A necessary step in creating your Safety Net is the understanding of your financial position. To do this, you will need to spend some time pulling together bank statements and other records. You will want to look at income and expenses, as well as assets and liabilities. If you have already done this, congratulations.

Spend some time going through bills, bank statements, investment records and other financial records in order to complete a comprehensive worksheet. If your financial advisor has not provided you with a worksheet, one has been provided for you at the end of this booklet. At the end of this process, you'll be able to see if you are spending more than you take in or you are able to set money aside. You'll see what the financial needs are: how much is being spent on food, housing, insurance, and medical needs. At the end of this process, you may be able to think of ways to adjust spending or increase income to make your finances more secure.

A Well-Rounded Financial Package

While a well-rounded financial plan means different things to different people, the basic plan includes (but is certainly not limited to) the following. This list is not meant to be all-inclusive by any means, but it is a beginning for those of you just getting started.

- Health Insurance
- Life Insurance
- Disability Insurance
- Long Term Care Insurance
- Bank Accounts (checking and savings)
- Other Insurances
 - Automobile
 - Home
 - Personal Property
- Investment Accounts
 - 401(k) and other employer-sponsored retirement plans
 - Mutual Funds
 - Stocks and Bonds
 - Annuities

Information Gathering

The following pages are meant to help you, or other responsible parties, gather the necessary financial information. You may find you have need for additional pages or wish to include other information as well. This is in no way an all-inclusive document, and you are encouraged to include additional information as it pertains to your individual circumstances.

Professional Advisors

Financial Planning:

What	Name	Address	Phone
Attorney			
<input type="checkbox"/> Has copy of last will and testament			
Financial Advisor(s)			
CPA/Tax Accountant			
Insurance Agent(s)			
Other			

Estate Planning:

What	Name	Address	Phone
Trustee(s)			
Executor(s)			
Guardian for Children			
Powers of Attorney Financial			
Medical			
Prepaid Funeral & Other Burial Arrangements			

Chapter 4

Caregiving Basics

Table of Contents

Introduction	1
First Steps.....	2
Getting Involved.....	2
Talking With Your Relative	2
Involving Your Family.....	5
Holding A Family Meeting.....	5
Gathering Information.....	6
Caregiver Help Is Available.....	7
Here Is A Scenario Faced By Many Families Today	7
Professionals Who Can Help.....	7
Health Matters	7
Where You Can Turn For Help	8
Home Care Or Home Health Services.....	8
What To Consider When Choosing Home Care Or Home Health Services	9
Homemaker Or Chore Services.....	9
Companionship Services.....	9
Nutrition Services	10
Transportation Services.....	10
Case Management Or Care Management Services	10
Respite Care	11
Adult Day Care	11
Hospice Services.....	11
Housing Options For The Elderly.....	13
Whether To Move: Some Considerations.....	13
Financial Assistance For Homeowners	13
Home Sharing.....	14
Special Considerations When Deciding To Make A Housing Change.....	14
Taxes	14
Eligibility For Government Benefits	15
When A Housing Change Is Needed.....	15
Moving Closer To Family Members	16
Should Your Loved One Live With You?	16
Nursing Home Care.....	16
When A Relative Is Discharged From A Hospital Into A Nursing Home	17
Talking About Nursing Home Care With Your Loved One	17
Paying For Nursing Home Care	17
Skilled Nursing Care	18
Custodial Or Rest-Home Care	19
Supporting Your Loved One In A Nursing Home.....	19

Table of Contents (continued)

Surviving The Loss Of A Loved One.....	21
Help For The Survivors.....	21
The Grief Experience.....	21
Conclusion	23
Personal Information Record	25
Making The Home Environment Safe	29
Safety Questions	29
Home Care Safety For The Caregiver	31

Introduction

Welcome to the world of caregiving. This section has been prepared to help prospective or new caregivers enter a world they have had no training for, perhaps didn't anticipate, and one that can be very intimidating. Most of us reach a point in life when parents, elderly relatives, or friends begin to require more of our attention and time, and sometimes, our financial support as well.

Because I believe that unless you are an "orphan," no Safety Net or life plan would be complete without at least touching on the basics of caregiving. With the advancement of medical technology (and we are living longer), the chances are that we will all at some point in our lives be a caregiver to an elderly loved one. The contents of this book can be used for your care recipient as well as for you and your immediate family. The pages within this section are specific to caregiving. However, all forms throughout the book can be apropos to people of all ages and all stages of life.

My book, *Planning for Tomorrow - Your Passport to a Confident Future*, was written to be that place to turn to for help. This section offers an overview or snapshot of the things that need to be discussed and considered when you become involved in the welfare of an elderly loved one. It offers questionnaires, forms and lists of items you need to know about the person for whom you are caring. However, it is not meant to be an all-encompassing problem solver. It was written to help you answer some basic questions about eldercare.

While this section is specific to caring for a loved one, remember that every other section within this workbook will also apply with regard to information gathering and planning.

It always helps to have someone to turn to with the questions you will have about such subjects as legal, tax, insurance or health care. This workbook is meant to be a guide, not a rule book. Please take this information in the spirit in which it was intended. Then consult the appropriate professional for advice on a specific subject.

You will come across references to "he or him" and in other places to "she or her." Rather than mentioning both genders in every instance, I will switch back and forth. In other cases I will talk about your elder loved ones. These references are one and the same. They all refer to the person for whom you are caring.

This workbook is the pragmatic side of caregiving. My book, *A Caregiver's Journey-You Are Not Alone*, was written with you, the caregiver in mind. It will help you understand that you are not alone and that what you are feeling and experiencing has been felt and experienced many times by many others. It is a book that is meant to bring you hope and to instill within you the need to take care of you.

Personal Information Record

This questionnaire is just a beginning and the very tip of the iceberg, when compared to the mounds of information you will accumulate regarding your loved one's life. You may find there are duplications and repetitions throughout this workbook. This is designed to be a tool for the person who is just interested in one section or in the workbook as a whole.

Date Completed	
Name	
Address	
Telephone	
Date of Birth	
Social Security Number	
Medicare Number	
Medicaid number (if any)	
Other health insurance:	
Insurer	
Policy #	
Primary Doctor:	
Name	
Address	
Telephone	
Other Doctors:	
Name	
Telephone	
Name	
Telephone	
Clinic or Health Center	
Name	
Address	
Telephone	
Patient ID #	
Attorney:	
Name	
Address	
Telephone	

Friends & Neighbors	
Name	
Telephone	
Name	
Telephone	
Name	
Telephone	
Name	
Telephone	
Medications:	
<i>(all prescriptions over-the-counter medicines)</i>	
Medicine	
Instructions for use/dose	
Reason for this Medicine	
Medicine	
Instructions for use/dose	
Reason for this Medicine	
Medicine	
Instructions for use/dose	
Reason for this Medicine	
Medicine	
Instructions for use/dose	
Reason for this Medicine	
Medicine	
Instructions for use/dose	
Reason for this Medicine	
Physical Impairments:	
<i>(hearing or vision, confusion, muscular weakness, etc.)</i>	
Impairment:	
Adaptive devices:	

Chapter 5

Planning for the Inevitable

Table of Contents

Introduction	1
Preparing For The Inevitable	2
At What Price?	4
Do You Know?	5
Things That Must Be Done After The Death Of A Loved One	6
Final Arrangements.....	8
If There Are No Prepaid Or Previously Determined Arrangements	8
Veteran’s Burial Benefits.....	9
Veteran’s Burial Allowance	9
Burial Flags.....	10
Documentation.....	11
The Death Certificate.....	12
Contact Social Security	12
Contact Employer Of Decedent And Other Organizations.....	13
File For Life Insurance Proceeds	14
Consider Your Need For Professional Counsel	15
The Need For Probate – Distribution Of Assets Of The Estate.....	15
Final Actions – Security	17
Advance Planning	18
A Celebration Of Life.....	19
Services.....	19
Pallbearers	20
Honorary Pallbearers.....	20
Personal Preferences	20
Family Members And Relatives To Contact	21
Friends To Be Notified.....	22
Organizations To Be Notified.....	23

Preparing for the Inevitable

One of the most important things anyone can do for their family is to plan and prepare for the future. This is especially necessary to ease the burden placed on those surviving a death in the family. Consider doing the following based on your own personal needs: Each of these items has been discussed in one or more sections of this workbook.

1. Prepare a Last Will and Testament for each family member age 18 and over
2. Living Wills
3. Living Trusts and Estate Planning Programs
4. Durable Power of Attorney
5. Medical Power of Attorney
6. Mental Health Power of Attorney
7. Do Not Resuscitate (DNR) Orders
8. Prepaid Funeral Plan
9. Burial or Cremation Instructions and Statement of Wishes
10. Organ Donation
11. Charitable Trusts or Foundations
12. Review titles to real estate and personal property
13. Review how ownership in accounts and investments are held

The **single** most important thing you can do for your loved ones is to **document a pertinent records and where the documents are located**. Be sure to go over this list with your family or designated representative so they are aware of, and can find these records when necessary. The following list of records and documents may help.

- Wills
- Living Wills
- Burial Instructions
- Durable Power of Attorney
- Medical Power of Attorney
- Organ Donation (if applicable)
- Trust Documents
- Business and Corporation Documents (if applicable)

- Safe Deposit Boxes
- Insurance Policies
- Birth Certificates
- Marriage Certificates
- Divorce Decrees (if applicable)
- Account statements for all financial institutions
- Location of checkbook and checking account statements
- Account statements for Brokerage Accounts
- List of All Investments
- Titles to Vehicles and Real Estate
- All loans and lending institution names
- Pension and Retirement Plan Information
- Federal and State Income Tax Returns – last 2 years
- Military Discharge Papers (DD-214)
- Memberships (Fraternal, Social, and Service Clubs)
- List of Professional Contacts
 - Attorneys
 - Doctors
 - Accountant(s)
 - Agent(s)
 - Broker(s)

Chapter 6

Resources

Resources

The following is a partial list of information sources available through the Federal government, your state and local entities and independent organizations. There is no possible way I could provide you with an all-inclusive list of organizations that can offer help or information. To do so would result in a binder too big to carry. I do urge you to search the Internet for particular topics that are of interest to you. The more information you can collect about a particular situation, the more informed and prepared you will be to go forward.

Credit Bureaus

We strongly urge you to obtain a free credit report on an annual basis. Review it thoroughly and if there are any errors, contact the reporting agency with correct information. You may obtain a free credit report by going to:

www.freecreditreport.com

Name	To Obtain a Credit Report	To Report Fraud
Equifax www.equifax.com	Call 1-800-685-1111 Or write: PO Box 740241 Atlanta, GA 30374-0241	Call 1-800-525-6285 AND write: PO Box 740241 Atlanta, GA 30374-0241
Experian www.experian.com	Call 1-888-397-3742 Or write: PO Box 2104 Allen, TX 75013	Call 1-888-397-3742 AND write: PO Box 9532 Allen, TX 75013
Trans Union www.TUC.com	Call 1-800-916-8800 Or write: PO Box 1000 Chester, PA 19022	Call 1-800-680-7289 AND write: Fraud Victim Assistance Div. PO Box 6790 Fullerton, CA 92634

About the Author

Linda S. Thompson is a specialist in the non-financial side of life planning and elder care. She works with people in all stages of life to plan for the unexpected. Linda speaks about the need for a safety net for life and how to plan for life's unexpected mishaps, and provides guidelines and options that help people prepare their own safety net. Linda uses humor, along with a good dose of common sense to help us understand why having that safety net is more than just "something to think about tomorrow." Her approach to those not so pleasant and all too often avoided (but necessary) details, will help people understand how they can protect their families and secure their own futures.



Linda's fascination with the multigenerational challenges we all face in today's society began while she was writing her first book, *Planning for Tomorrow, Your Passport to a Confident Future*. It was then that she began to understand why we have conflict in our homes, in our offices, and in everything we do throughout our days. That 'AHA' moment became one chapter in *Planning for Tomorrow*.

That one chapter eventually led to Linda's fourth book, *Every Generation Needs a New Revolution*. She created a presentation on the same subject, which became a workshop, and the workshop has evolved into a 3-hour seminar, *The New Paradigm for Today's Workforce*.

As a working caregiver for over ten years, Linda had hands-on experience dealing with the many issues of the aging of America. Sharing her mother's journey toward the end of her life, she learned about the challenges in finding products and services to make her mother's life easier, and how to navigate the maze through the geriatric healthcare system. This led to her second book, *A Caregiver's Journey, You Are Not Alone*.

Linda is a dynamic no-nonsense speaker who gets to the heart of the matter, using her wit and natural ability to relate to her audience. Her presentations, workshops and seminars are high energy, high content, and high quality. She exhibits an understanding of her material and she communicates it to her audience with ease. Contact Linda for your next seminar facilitator or keynote speaker need.

Contact Linda:

Life Path Solutions, Inc.
2487 S. Gilbert Road, #106
Gilbert, AZ 85295-2802

Phone: (480) 899-8647
e-mail: Linda@LifePathSolutions.biz
Web site: www.LifePathSolutions.biz

Non-Fiction
Retail: \$45.00

Finally, the ultimate collection of documents and materials for managing your health, wealth, freedom and life's unexpected challenges. Discover how easy it is to be secure in the knowledge that you have a safety net for whatever "gotcha's" come your way.

This workbook contains sections on health, wealth, legal, end of life issues, and a section on caregiving basics. Each section contains check lists, worksheets and examples of forms that comprise a good safety net.

When author, Linda S. Thompson, speaks on this subject, her lectures are high-content common sense and wisdom mixed with a good deal of humor. She says having a safety net is our moral and ethical responsibility to your loved ones. Why? Because all too often, when a catastrophic illness or even death occurs, the people left to make decisions have no idea what decisions their loved one would make. All too often we say we'll think about it tomorrow, but tomorrow doesn't come until it's too late. This workbook will help you overcome your reluctance to addressing these issues. Linda believes that by doing so, you will go about your day to day activities with a better sense of security knowing that your plan is in place.

"This is one of the most comprehensive workbooks I have ever read. Linda has the ability to put common sense into a daunting subject and she gives the reader the boost needed to get their lives in order. No matter the age, every reader will feel compelled to start their personal plan while reading this book."

– Mary Kaye Allen, Director, Sun Lakes Educational Center, Chandler Gilbert Community College



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