



**Welcome!**

## **The Truth About Living, Dying and Leaving a Legacy**

So many questions and so little time! We realize that when attending seminars, it can sometimes feel as though you are drinking water from a firehose, so feel free to use this worksheet as a tool to help you prepare for the audience Q & A portion of the program at the end. Remember... **every question is a GOOD question!!!!**

### **Hosts/Moderator:**

- Annette & Brett Junell, Downsizing Coaches & Realtors (775) 432-6300  
Junell Moves Made Easy & Junell Realty Group - Retired Moves Division @ Keller Williams

### **Panelists:**

- Theresa B. Skaar, M.A., Gerontology Academic Program | Sanford Center for Aging, University of Nevada, Reno (775) 784 1038
- AJ Reed, BSN, RN, Market Manager, Kindred Hospice (775) 825 5008
- Carla Edmundson, Pre-Need Specialist, Walton's Funeral & Cremations (661) 471 5455
- Lyndsey Crossley, Program Officer, Community Foundation of Western Nevada (775) 333-5499

### **My burning question starters:**

I was wondering... I am curious about... I had this friend who wanted to know...  
What if... I've always wanted to know... I heard... Would you clarify...

### **My burning question(s):**

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**Resources:** [www.junellgroup.com/rfts/living-dying-legacy](http://www.junellgroup.com/rfts/living-dying-legacy)

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## Myths & Truths

**Myth:** Getting older means becoming less useful.

**Truth:** Elderhood is a new stage of life.

**Myth:** If I can't do the things that I used to do, what is the point of living?

**Truth:** When are able to allow the truth of what is, we can make adjustments. New dreams, new hobbies, and new ways to contribute.

**Myth:** At a certain age, we are over the hill.

**Truth:** We can live life fully and richly up until the end of life. There is no need to 'die' before the body is ready to do so.

**Myth:** Talking about death should be avoided, it's depressing!

**Truth:** Talking about death invites us to be present to the preciousness of life.

**Myth:** Talking about death would traumatize my loved ones.

**Truth:** It is challenging and potentially traumatizing to have to make decisions about medical care is when someone is critically ill and in the hospital.

**Myth:** Talking about death doesn't serve a purpose.

**Truth:** Talking about death helps to normalize this inevitable part of life.

**Myth:** "You can't teach an old dog new tricks."

**Truth:** Brains have an astonishing ability to learn and master many new skills, whatever your age.

**Myth:** Old people are grumpy

**Truth:** People over 50 are happier than younger people

**Myth:** Old people are stuck in a rut.

**Truth:** People can challenge their habits and try new things at any age.

**Myth:** Hospice is a place.

**Truth:** Hospice is a service that can be provided in a home, assisted living, skilled nursing facility, or group home.

**Myth:** Hospice discontinues all your medications and only pushes morphine and end of life medications.

**Truth:** Hospice continues any medications that are prescribed unless a patient or family would like to discontinue them.



**Myth:** Hospice is only for people that have a few days to live.

**Truth:** Hospice covers at least 6 months to help support and educate families on comfort care. Statistics show that individuals live longer with increased quality when they are in their chosen environment with supportive care.

**Myth:** A patient can't go to the hospital or see their primary care doctor any longer.

**Truth:** Patients can always continue to see their primary care physician.

**Myth:** Hospice hastens death.

**Truth:** Hospice provides comfort care, symptom management with the goal of providing an increased quality of life during the time remaining.

**Myth:** My doctor will talk to me about hospice when it's time.

**Truth:** Many doctors wait for the patient to bring up hospice. Families and patients often say they wish they had enrolled in hospice earlier.

**Myth:** Hospice is expensive. My family won't be able to afford it.

**Truth:** Hospice is often available at little or no cost. It is a covered benefit under Medicare and many private insurance companies.

**Myth:** Enrolling in hospice means giving up on living.

**Truth:** Choosing to enroll in hospice is choosing to focus on quality of life and focused care.

**Myth:** Life insurance will take care of my funeral expenses.

**Truth:** If your policy is assignable it may take care of funeral expenses. But when you pass, so does your income stream. This often leaves surviving spouses in financial hardship.

**Myth:** My family knows I want the cheapest funeral available, so that's what they will do.

**Truth:** Families often spend 2-3 times more on a funeral than they need to or than their loved one would have wanted. Decisions made emotionally often cost more.

**Myth:** My estate will take care of my funeral expenses.

**Truth:** Without proper pre-planning, money from an estate may not be available for long periods of time. This leaves the funeral costs as the responsibility of the family.

**Myth:** 60% of Veteran's believe their funeral services will be covered because they served our country.

**Truth:** The cemetery needs are all taken care of, however the Funeral arrangement is what is left to take care of financially. Also, for the spouse to be with the vet, it will cost an extra \$450.00 for the cemetery in Fernley, for open and closing, of the grave or Niche. That cost can be pre planned as well.



**Myth:** There is no need for a funeral service after I'm gone.

**Truth:** If you plan it right, your funeral or celebration of life can give you the "final word" and an opportunity to share your legacy purposefully.

**Myth:** I don't have a legacy to leave.

**Truth:** Everyone leaves a legacy. Some are just more purposeful about it than others.

**Myth:** I cannot afford to learn about my options.

**Truth:** There are free educational resources available for estate planning / planned giving.

**Myth:** I do not have the wealth to leave a charitable legacy.

**Truth:** Legacy arrangements can be arranged through small percentages of your estate.

**Myth:** My money won't stay local or won't support the causes I care about directly.

**Truth:** You have the power to determine what you want to support and where.

## **RESOURCES**

- **Books**

- The five invitations: Discovering with death can teach us about living fully. Frank Ostaseski
- Being mortal. Atul Gawande
- The conversation: A revolutionary plan for end-of-life care. Angelo E. Volandes
- Grieving mindfully: A compassionate and spiritual guide to coping with loss. Sameet M. Kumar

- **Websites**

- An excellent resource for learning about ageism. This Chair Rocks <https://thischairrocks.com/>
- To look at aging in new ways. ChangingAging with Dr. Bill Thomas <https://changingaging.org/>
- A great resource for talking about end of life:
- The Conversation Project <https://theconversationproject.org/>

- **Other**

- Plan Your Story: <http://www.PlanYourStoryToday.com>



**Retired Living Action Steps**

**Goal Date / Date Completed**

- Pre-plan for my living situation as my capabilities and priorities change - know my options \_\_\_\_\_ / \_\_\_\_\_
- Schedule meetings with my key advisors (i.e. real estate agent, attorney, wealth advisor, CPA, etc.) \_\_\_\_\_ / \_\_\_\_\_
- Pre-plan for end-of-life issues by documenting my wishes and knowing my options (funeral/hospice) \_\_\_\_\_ / \_\_\_\_\_
- Review my current insurance policies (health, life, longterm care, etc.) and consider needed updates \_\_\_\_\_ / \_\_\_\_\_
- Have meaningful conversations with my family members and future care providers \_\_\_\_\_ / \_\_\_\_\_
- Research ways to stay engaged and purposeful every day (or at least weekly) and sign up! \_\_\_\_\_ / \_\_\_\_\_
- Invite a friend to attend the next Retired Living Truth Series seminar with me \_\_\_\_\_ / \_\_\_\_\_
- Other: \_\_\_\_\_ / \_\_\_\_\_
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