

Deep Age: Vocabulary + Signals + The Alarm + Nine Thoughts Laurie W. Ford

What happens when your healthy golden years stop being fun or functional? This is a reminder to prepare for your own "Deep Age" – the time *after* healthy retirement when you aren't very healthy anymore, but you aren't dead yet. The World Health Organization tells us we can expect the last several years of our lives to be unhealthy physically, mentally, or both. It is better to prepare for Deep Age rather than hoping it will not happen.

NEW VOCABULARY

DEEP AGE - The time of life *after* your "active retirement" years, when you can't play golf and maybe can't even button your own sweater but you're still alive. Plan on it - you're probably going to spend some time in Deep Age.

THE CHUTE - Your Deep Age residence, which will include all of the care services you need for Deep Age. Physical and memory disabilities will signal the end of your active and healthy retirement and serve to slide you all the way to your coffin (or urn) in a way that fits your budget, personal comfort, and sense of dignity.

LIFE'S LEFTOVERS - The stuff that's left after you're gone will be cleaned up by family members, CPAs, attorneys, and guys with trucks.

DIAPER DEBT - The debt every child owes their parents for all the diapers they changed when they were a baby and all the trouble you gave them. Now you think they have to help you in your Deep Age.

Personally, as of Spring 2007, after a full year of dealing with Mom's stuff, her finances, and health care arrangements, and her transition to the Chute, my Diaper Debt was fully paid up. After that, I kept tending to her needs just because I am a Really Good Person.

Ten Signals for Deep Age

1. Problems with eating and feeding yourself
2. Difficulty taking a bath or shower without help
3. Difficulty choosing proper clothing or dressing yourself
4. Problems walking or moving from bed to chair
5. Difficulty toileting yourself or incontinence
6. Problems with managing your personal finances, such as paying bills on time, handling mail, or keeping insurance and tax information accurate and up to date
7. Problems completing household tasks such as preparing meals, taking out garbage, and basic home upkeep needs
8. Difficulty keeping a schedule for taking medications or performing prescribed therapeutic exercises or activities
9. Scoring below 25 on the Mini-Mental test (Google mini-mental or go to <http://alzheimers.about.com/od/diagnosisissues/a/MMSE.htm>)
10. Having relatives, friends, or medical professionals who express concern about your ability to continue living in the place or way you are currently living.

The Alarm – Waking Up to the Facts of Deep Age

Mom was living alone in her house, a 6-hour drive away from each of her two daughters. We are her nearest family members, but we did not know that she was no longer able to be fully functional living independently in her home. Of course, we were concerned whenever she was ill, spoke with her often, and visited several times a year. We arranged for someone to stop in once or twice a week to help with cleaning, shopping, and errands. Besides, the neighbors were keeping an eye on her too. Mom enjoyed the privacy of her own home, and did not want to go into “an institution” as she called it. We noticed that she was getting a little slower and more easily confused, but those seemed to be natural signs of aging.

It took an emergency – she lit a fire in the fireplace, and it filled her house with smoke – to set off the smoke alarms that woke us up. I had called her, and could hear them in the background. Neighbors came running to help, but that’s when I first suspected that we needed to find another place for Mom to live. I began looking for places near me to find someplace where she would maintain as much independence as she wanted while getting the support she needed.

Deep Age does not always sound an alarm. That is why we need to have a checklist of signals that tell us when we need help. Just one or two of these signals should be a big clue that Deep Age has begun. When those things start to happen, we need to talk about them, and begin to draft a plan of action. They are not a shameful secret – most of us will experience them if we live long enough. Being ashamed or fearful can keep us from getting the help we need. With a little assistance, it is possible to have a good quality of life throughout our own Deep Age.

Nine Thoughts on How to Take Charge of Your Own Deep Age

I’ll bet my paycheck you haven’t planned for your own Deep Age. You think it won’t happen, won’t last long, or the kids will help you.

Breaking news: It *is* likely to happen, it *could* last several years, and your kids *don’t* want the job Trust me on this. They. Do. Not. Want. That. Job.

It was more than 2 years after I knew we had to move my mother out of her house and into a Chute, that she was at last living happily in a medically staffed residence with all financial-legal arrangements made, a plan for social activities and managing healthcare matters, and that all her Other Stuff was handled. It gave me plenty of time to think about this Deep Age business.

Here are nine thoughts on how to handle *our own* end-of-life aging process. My goal? To avoid making anybody else have to interrupt their life for 2+ years to do that job for me. Or you.

- (1) **Wake up to the likelihood of your own Deep Age.** The World Health organization measures average lifespan for every country. They also measure average *healthy* lifespan. We should expect 8-9 years at the end of our lives when we are not healthy. We think we will “know” when we need to move from living independently to getting help, but that is not always true. By the time you cannot remember if you left the stove burner on, you also cannot recognize you are unable to live safely on your own anymore. As you age, you *will* lose physical and mental abilities – you can count on it. Ignoring the future of

your likely disability and death is not productive. Saying, “If I ever get like that, shoot me” is not a plan. And, if you don’t have a plan, you’re a victim.

- (2) **Do not be a victim - take charge of your own Deep Age.** Make your plan for a “continuing care residence”, at home or elsewhere, that will allow you to slide comfortably through the losses of your old age and into your grave or your urn. Plan it well in advance of needing it. Do not inconvenience your family, friends and neighbors by leaving the burdens of your Deep Age to them. There are Five Steps, listed below, that need to be planned ahead to take charge of your own Deep Age.

- (3) **Plan Step 1: Research the housing options.**
What does your Residential Chute look like? Where will you live, and who will provide care for you when you lose physical or mental capabilities? How can you set up a "continuing care" Chute to carry you from where you are right now into your grave or your urn?
 - It took me 2 ½ months to answer these questions for my mother. Then I started the research to answer it for myself. Don’t leave this job to your kids or other relatives, no matter how much you think they owe you..

- (4) **Plan Step 2: Clean up your financial picture completely.** What does your financial end-game look like? What do you need to do to get things streamlined into one checking account, one savings account, one investment account? Can you find someone who will manage those accounts for you?
 - My mother, bless her heart, left this in decent shape, yet it took me over a year to get it all nailed down and easy to manage. And even after two years, I was still resolving several remaining tax and annuity problems. Thank goodness for Bob, the money guy, who knew how to get a scattering of oddball investment and insurance accounts into one manageable bucket. Thank goodness for Daryl, our banker, who made it easy for me to open and manage accounts and was always available to help solve problems. Get people to help you clean things up and plan for an eventual turnover for managing all of it.

- (5) **Plan Step 3: Nail down your legal matters.** What does your legal situation look like? Who is in charge of your will? Who oversees all your legal matters?
 - Mom had a will, and we were able to sell her house because her documents were in good order. But her tax guy must have been a total slacker because it took me over two years to get her tax situation under control. Thank goodness for Fred, the tax guy, who sorted through all her tax documents and helped me get things squared away with the IRS. If you have outstanding liens, lawsuits, or debts, find people to help you put these matters into a package that will be easy for someone else to take over when that is needed.

- (6) **Plan Step 4: Plan for specific changes in your social life.** What do you want your social life to look like when you are beyond your active retirement years? What friends and loved ones will you want to have in your life? What kind of contact and

communication do you want to maintain with them – by phone, email, or personal visits? What religious, civic, or other holidays do you want to continue to celebrate? Do you want to keep doing that the same way you have always done it, or are you ready to update some “traditions”?

- When my mother moved, she left her book group, her neighborhood, and her own social network of telephone and letter-writing friends. I inherited the job of sustaining communications with them, to sustain her network of relationships. Fortunately, I have a sister who helps keep track of “mom’s people” and communicates with them as needed. I also inherited the job of maintaining her holidays in the traditional manner, but not for long. The Christmas of 2006 was the last holiday we celebrated, since now she doesn’t know what day it is. I’m very happy about this new freedom from tradition, by the way.

(7) **Plan Step 5: Figure out what you are going to do with your Stuff.** Some of your Stuff will be mentioned in your will, and the people you have named will take it. The rest of your Stuff will be sold, donated, trashed, and/or stolen. You need a plan. It is not fair to expect someone else to figure out how to get rid of all your Stuff.

- It took one day to get mom out of her house, 2 weeks to get her into an assisted living wing in the Residential Chute (they had to get her suite ready), and 10 months to get her house empty. I could write a book (*I am* writing a book!). The "Stuff" part of the process was so grueling that I resolved I would NEVER do that to another human being. If I can’t clean up after myself, shame on me. After all, when I croak, I am done with the Stuff. But somebody is going to have to move that dresser out of my room and take it to the auction house or the Salvation Army. I am putting my arrangements for that into my plan. Be sure to read the story of the Three Trucks to get a good idea of what’s involved.

(8) **One day you will move into your Residential Chute.** If you have done your planning, you’re ready to move. You might have butterflies, sadness, or even grief, rage, or depression. But moving into the Chute is a great gift to yourself – you will be safer and healthier and happier.

- It is an even greater gift, however, that you are giving to your family, friends, and neighbors. You are taking a burden from them. They may be sad to let you go, but they will also be relieved of the responsibility for watching out for you. Even “Truly Good People” will be relieved, although might will never say so. Give yourself a new life of social and personal pleasures without the burdens of residential, financial, and legal maintenance, and without a whole lot of Stuff to weigh you down. Have your relocation be a wonderful occasion.

(9) **R & R: Ranting and Responsibility.** Let yourself rant as needed. I know I ranted about the job I did to transition my mother out of her independent life and into the Chute. But what cleared my head, on an almost daily basis, was keeping a personal journal and emptying my thoughts – the positive, the negative and the concerns or worries – and getting them out of my head and onto paper. This “journal-rant” helped me to take responsibility for helping

Mom as well as thinking about how to think about my own Deep Age. It also helped me to help others manage their own rants – and I’ve heard more than a few. Two samples follow.

- The Aging-Householder Rant: I want to live in my own place for the rest of my life. I should not have to make these decisions about what to keep and what to give away. I deserve to be with my own things and live the way I choose for as long as I am able. I have neither the energy nor the ambition to go through all the things in my home and make decisions about how to clear things out. Actually, I do not want to get rid of anything.
- The Reluctant-Caretaker Rant: I have my own house, garage, attic, and basement to take care of. How am I supposed to make these decisions for you? I am happy to help you with this, but you need to recognize that leaving everything untouched and exactly the way it is right now will leave a huge job for me to clean up later.

Taking Responsibility: I was the Reluctant Caretaker. Now I am the Aging Householder. I took responsibility for assisting my mother in her transitions, and now am faced with my own. Taking responsibility in either situation is not a picnic, but it is really quite simple. Here are some thoughts.

- Get a journal and use it to empty your thoughts about the situation you are in. I suggest having two sections to that journal: one is a place to rant and clear your mind; the other is the place to identify the Unfinished Business in your life and to list ways to clear out some Stuff and track progress toward completion.
- Whether you live in an apartment, a condo or a mansion, start looking what you have accumulated over the years. You are the one who says what each item means to you and why. You also get to say what you want done with it – either now or when you transition into your Deep Age Chute.
 - What do you really need, or want, or care about?
 - Who can help you go through things and throw them out? It is likely you have a friend who is organized and likes to clean things out. You can also put labels on certain items that should go to this person or that, or to charity or to sell at auction.

[Landmark Worldwide](#) says that “responsibility is about being cause in the matter at hand”. This is your life, and your Deep Age, and you can be cause in the matter of consciously arranging for it in a way that takes care of yourself and all those around you.

Do not put it off any longer - that would be playing the victim to old age, debility, and death. This life is your story, and you get to write the ending. Do not leave your last chapter to chance.