

AN ECHO PRESS EDITORIAL

Have a family talk about aging decisions

Some topics – finance, health, future lifestyle plans – can be a hard thing to broach with loved ones in their mid-60s and older.

But chances are it will turn out to be a conversation that will help them dearly in the years to come.

According to the U.S. Department of Health and Human Services, someone turning age 65 today has almost a 70 percent chance of needing some type of long-term care services and support in their remaining years.

The need will continue to grow. Minnesota projects that the number of older residents (age 65+) will double by 2030.

A recent University of Minnesota column, “Talking with the U of M,” addressed the issue during an interview with Marti DeLiema Ph.D., an assistant professor in the College of Education and Human Development. She shared advice on how older adults can have meaningful conversations with adult family members. Here are some highlights,

Q. When is the right time to talk with family about decisions that come with aging?

Prof. DeLiema: It’s never too early to start having open conversations about planning for major life decisions and events that accompany aging. Ideally these conversations should happen around retirement. That’s when many people are engaged in financial planning and are deciding where they want to live and how they can bring meaning and purpose into their lives now that work obligations are behind them. However, many people are waiting much longer to retire. That’s why I recommend that older people start to have open conversations about health, money, and housing whenever they are gathered with family and have done some advance thinking about their personal goals and expectations for the future.

Q. What kind of financial decisions should be discussed?

Prof. DeLiema: First, older adults need to pick and appoint someone to be their surrogate financial decision maker (their financial advocate) so that they are prepared for a time when they can’t manage their money

on their own. This person needs to be someone they trust, someone who acts with integrity and will put the older person’s needs above their own. After the older adult gets all their financial and insurance information in order, they can do a walk through of their finances with their future financial advocate, explaining their different accounts, income streams, insurance policies, regular bills, and their financial goals.

Q. What questions should be considered when it comes to health?

Prof. DeLiema: Discussions should focus on what it means to have a high quality of life and their goals for medical interventions and treatments for serious illness and for end-of-life care. Families should also discuss long term care plans and goals. Do I want to be cared for at home or live in an assisted living community? Do I want my adult children to care for me or to pay professionals? This is the time to consider what care the older person can afford and what options are available in the place they want to live.

Q. What are examples of lifestyle choices people can make as they age?

Prof. DeLiema: Lifestyle choices are dictated by a person’s resources. Retirees with substantial savings have more flexibility, and therefore more decisions to make. Some people may want to move to be closer to their adult children or move to a warmer climate. Other people have more limited choices. For example, they may need to sell their home to pay for the care they need. All older adults should take a look at their finances and develop a retirement income strategy. They need to make sure they can cover their daily expenses, emergency expenses, and pursue a life filled with meaningful activities and social engagement.

A step-by-step planning guide is available that walks individuals through developing a personalized money management plan, including getting their finances in order and knowing when to transition financial responsibilities to someone they trust. Individuals can download the free materials at Thinkingaheadroadmap.org.

LETTER

Strong communities are rooted in individual actions

To the editor:

The true spirit of hard work and helping others is demonstrated on a daily basis in rural communities.

However, those attributes weren’t developed overnight, and need to be nurtured for a strong sense of community to continue. Individual actions for the greater good can start with each of us.

From volunteering for a local organization or event, and working with local leaders on an issue, to running for public office, rural residents can make an impact in many ways. It can be as simple, yet meaningful, as welcoming new residents, attending school and town meetings, and voting in local elections.

Increasing one’s impact in their community also comes by staying informed, whether it’s on local issues, or state or federal decisions that could have an impact locally. By knowing what is going on, residents can find out where the strengths and needs are, and how the community can build on them. Further,

sharing a personal story may impact decisions being made by community, state, and national leaders, and can help one understand and connect with their neighbors.

In addition, contributing to the community’s success means supporting local businesses, many of which are owned and operated by our friends and neighbors. Purchasing food and other items and using local services keeps the money in the community, and shows small business owners their services are valuable.

Just as the contributions of previous generations have shaped rural communities, so too will those of the current generation. Whether big or small, residents can make a difference and ensure they are creating a vibrant community.

Erin Schoenberg
Senior development associate, Center for Rural Affairs
Lyons, NE

Established in 1973, the Center for Rural Affairs is a private, non-profit organization working to strengthen small businesses, family farms and ranches, and rural communities.

Crash scenes hard to process emotionally

Over the years, I have heard many members of the Douglas County Sheriff’s Office say the same words after being complimented for the help that they



TROY WOLBERSEN
In the Know

provided to someone. The words are something like, “I was just doing my job” or “That’s what I get paid to do.” There is some truth to those words, but it really comes down to how that help is delivered. Our office handles a variety of calls for service and requests. How we make people feel while we are providing service is as important as the service itself. I am fortunate to have a dedicated staff that even in difficult circumstances do what they can to have positive outcomes.

Handling a call such as a vehicle crash involving a fatality is a difficult call for everyone involved. The crash scene itself can be hard to process emotionally. Once emergency responders have finished their work at a crash scene, there is still more to be done. Family needs to be notified of the crash.

A death from a fatal crash is completely unexpected so family members understandably have questions. Deputy Bob Peper handled a fatal crash earlier this year. I received a letter from a family member of the victim in that crash. The following quotes are just some of what was said in that letter. “Deputy Sheriff Peper was a true professional. For any questions my family or I had, he knew the answers, or he found them for us. Not knowing his work schedule, I ended up calling him on his days off from time to time, and he never seemed to mind. He was the epitome of a top-notch law enforcement officer. I eventually did get to meet him in person, and to no surprise, he was super sharp.”

Not all calls for service are as traumatic or tragic. Deputy Alex Herzberg helped a mother and her young children with what we call a “motorist assist.” These are some words from the letter sent by that mother. “We blew a tire and were stranded on the side of the road. We were driving from Fargo to Minneapolis. I had two toddlers and a baby with me. He was so kind and helpful bringing my children and I to meet my husband nearby. He turned a bad night into a

great memory for my kids. They thought it was such a fun experience riding in his squad car and haven’t stopped talking about it.”

Our calls aren’t always what would be thought of as law enforcement related. A woman found herself locked out of her daughter’s house and a locksmith wasn’t available at the time. Deputy Ben Jarvi and Deputy Nate Larson came to the rescue, and this is some of what was said in the letter thanking them for their assistance. “I called your department and was assured a deputy could come out and try to help. Several pets were locked inside and needed care. Ben showed up first and then Nate arrived. After working on the lock for several minutes, we called my daughter and she suggested going through an upstairs window — which they did! Nate went in headfirst and then unlocked the door.”

With the holiday season upon us, know that my staff will be here to help in any way they can “doing their jobs” and “what they get paid to do” although we will have to draw the line at coming down your chimney. Happy Holidays!

Troy Wolbersen is the Douglas County sheriff. “In the Know” is a rotating column written by community leaders from the Douglas County area.

2011: County grounds to go smoke-free

This Week in 1986 – 35 years ago: Alexandria may soon have a new, very large Kmart store built in the city. Kmart Development has applied to rezone a piece of land located west of Highway 29 South between 22nd and



RACHEL BARDUSON
Observations from the Archives

30th Avenues to allow for the construction of a retail store. According to City Planner Jim Taddei, other phases of the proposed development call for several retail shops and a 50,000-square-foot food store to be built.

1971, 50 years ago: The increased traffic on the expressway leading from the city to the new Viking Plaza shopping center has created a safety hazard, according to Police Chief George McKay. He urged the city council to request the state highway department to install a left-turn lane at the plaza entrance.

This year’s goal for the Alexandria Jaycees Jingle Bells program is \$3,500, the same as last year. They fell a bit short of that in 1970 — but nearly \$3,000 was collected and the efforts by local Jaycee members resulted in a merrier Christmas for about 200 Douglas County families.

1996, 25 years ago: The five-member crew of the D.A.T.A. (Douglas Area Trail Association) has been working diligently to get the trails ready, but this year it’s a titanic task. Because of the early and wet snows, and the ice that formed, many of the trails are not passable. The ice is poor and many of the trails are covered with fallen trees. Bill Anderson, D.A.T.A. trail manager, reminds snowmobilers that a current map of open trails is available at any snowmobile dealer.

2011, 10 years ago: Douglas County

Library, part of the Viking Library System, began providing e-book services in May 2011. Currently the library offers 888 e-book titles, 613 of which are Kindle compatible. Plans are in place to expand the existing e-book collection in 2012. Proceeds from the Douglas County Library Friends and Foundation’s Cookie Walk have been earmarked for e-books.

Beginning in January 2012, all of Douglas County’s grounds and properties will be entirely smoke-free. The initiative includes the elimination of designated outdoor areas where employees and visitors are currently permitted to use tobacco products. Smokers won’t even be able to light up in their cars if they’re on county property.

Just For Fun, 1896 – 125 years ago: It has been suggested that Alexandria should have a carnival of winter sports, and the suggestion is a good one. On Lake Winona, three blocks from the business center of the town, within easy reach of everyone, a toboggan slide could be built for a trifle. With this for a nucleus, with toboggan clubs, snow shoe clubs, an organization extending throughout the county, be formed that would be a great delight for everyone. Have contests and offer prizes. There are no people fonder of winter sports than Scandinavians. Any young man can make this old-fashioned movement a success.

Sports Trivia, 1971 – 50 years ago: From Dennis Johnson’s Time Out! Column: “A local Jefferson High School graduate is doing very well for himself on the Augsburg College hockey team. Steve Tessmer is a returning letterman for the Auggies in his sophomore year. As a freshman forward he played in all 19 games scoring five goals and getting credit for 10 assists. The Auggies had a 13-6 record last year.”

1986 – 35 years ago: Viking Speedway in Alexandria received national recognition when at a news conference it was announced that the Viking Speedway race track has been sanctioned by the National Association of Stockcar Auto Racing (NASCAR).

Rachel Barduson of Alexandria is a regular contributing columnist to the Echo Press Opinion page.