

There is No Time like the Present

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This is my parent's home in Atlanta, Georgia where they have lived since year 2006. Starting the first week in September 2012 this home will be on the market and we are asking for \$149,000. It was purchased in year 2006 for \$240,000 so there will be no equity to cash in upon and we will be lucky to not have to write a check to the Bank for the difference between what my Parents owe and what we ultimately sell it for.

My Brother, Kevin (who lives in Atlanta) and I have been diligently been planning for this day and we started about three years ago.

My Father, Frank just spent his 90th Birthday in I.C.U. at the local Hospital after having being diagnosed with Pnemonia and my Mother (Josephine) who is 86 is now living in an Assisted

Living Community nearby their home waiting for my Father to come home. They now live in a two bedroom apartment on the first floor with no stairs. They have a small kitchen, two baths and living room. It is approximately 850 square feet inside which is far less than their 2,000+ interior square foot home.

As of this writing my Father is out of the Hospital and is recovering (we hope) in a Nursing Home, still being treated for Pneumonia and is trying to regain his strength to perform his six days per week Physical and Occupational Therapy. His eventual outcome is up to a higher power and we all just have to pray and see what happens.

When one or both of your Parents becomes as old as mine are (if they are lucky) they will not be able to take care of themselves competently or they end up in a Hospital with serious Health issues, it is too late to begin planning for their eventual departure from this Earth. Hopefully this article will provide you with some tips of what to do and not to do when your time comes when your parents are too old to intellectually and physically take care of themselves.

What to Do Before This Happens:



As we go through life each and every one of us will collect "things." My parents had a virtual Ton of things. I moved them from a 1,400 interior square foot, two story Town House in San Francisco, California back in year 2006 to Atlanta. My Mother will not fly so I purchased a new Honda Odessy and drove them from San Francisco to Atlanta and was that ever a trip but that is a another story for another time.

The point is that we all have "things" or possessions we deem necessary to support a happy life-style. Truly, possessions do not bring happiness and although it is nice to have "things" they are not absolutely necessary to life.

Before selling my parents place in San Francisco I suddenly realized that when we got to the other side, in Atlanta we did not know what size home they were going to purchase. My Brother, my wife and I worked furiously for two weeks clearing out "things." There was Norataki China, Teak Furniture, the Old Steamer Trucks packed full of cloths, books, jewelry, mementoes of a life time and the list went on and on and on of what we had to pack up, take to the Salvation Army, the dump, of what we deemed not necessary to move to Atlanta. We also had to figure the Essentials of what was going to go into the new Honda Odessy Van to take on our trip.

Why did we have to this? We did this because first off my Parents had become recluse. They had a few friends but rarely left the house or entertained. They use to be Active, go out. They use to go to the City for Plays, Dinner, etc. but that all changed as they became older. They wanted no part of proposed Garage Sale or 'strange' people coming over to the house to paw through their possessions and 'God forbid' they would have to talk to these 'Strange' people or negotiate on pricing for the tresures they had a life time to collect. Their life, more or less revolved around the Television News which protrays the sensational, murders, burgleries and worse. They became fearful of the Outside World.

Never the less the move was made, a New Home was purchased in Atlanta and they moved in and purchased all new furniture, bedding, Artwork, Televsions (four flat screens approximately 60 inches each for two people), Lamps, beds, etc. After that was accomplihsed, frequent trips to Costco and various places like it by Parents single handled attempt to stimulate the Economy by shopping made it necessary to acquire steel racks with shelves for storage for what they purchased: Cases of Tuna, 5 Gallons of Olive Oil, 12 jars of Peanut Butter, Giant cans of Coffee Creamer, Gatorade, Beans, and Catsup and on and on. These new purchases took up two of the four bedrooms now in the house. I mean they totally took up the space in two of the bedrooms. They became storage rooms.

It did not end there. My Mother who has continually watched the like of Doctor Ozz started purchasing all those exotic herbs, powders, pills, vitamins that are often promoted on shows of this kind and she did so of course along with the assorted acrutraments such as massive, giant blenders and accessories. Pretty soon the house was packed.



What Next?

In light of the current situation with the hoarding and storage of food items and appliances it became readily apparent that things needed to change two years ago I started clearing out the house of any unnecessary items. I gave much of it away to Neighbors and of course places that could really use it like the **Salvation Army** and **Goodwill**. Closet by closet, I went through to weed out what I thought was no longer necessary for my Mom and Dad. I used the Garage as a staging area after I had gone through everything it contained and gotten rid of the excess and unneeded.

I cannot tell you how important it is to do this for your parents and do it early. There simply is never going to be a better time to do this as you will never know when your parents will have a debilitating disease.

My Mother was diagnosed with **Alheimers** a few years ago and I suppose this prompted me to begin the aforementioned process. She also has all of her major arteries leading to her heart all blocked except one which is at 90% blocked. As you know, my Father is recovering from Pnemonia at 90 years old and we are still waiting for the outcome of whether or not he will beat it.

As for the Legal Side:

It is absolutely necessary to have a **Living Will** or **Trust**. I advise all to have copies of their Parents Living Will or Trust at their earliest opportunities along with a **Durable Power of Attorney**. If you and your spouse do not have one, get it done and get it done now. It is never too early to start on getting **your** life organized so that when you are no longer capable of taking care of yourselves or making financial decisions, your Children or someone else can be designated to do so for you.

I think it was the **\$30,000** check to the Georgia Water Board that did it for my Brother and me when dad inadvertently wrote this amount on the check he mailed to the Board for a bill of \$300.00.

Now my Brother has all the bills going to his home and he exercises his Durable Power of Attorney to make all the necessary decisions on behalf of my parents.

Deteriorating diseases such as **Alzheimers** as well as normal **Demensia** and **Sun-Downers** Syndrome that frequently occurs with older folk will make the Caregivers, Children's life as miserable as you can not even possibly imagine.

My Father who has been retired now for more fifteen years was in the car with me almost two years ago in the passenger side when we stopped to purchase the Sunday Newspaper after Church asked me for the car keys. I asked why and he said he had to go to work. I said: "Dad you do not work anymore." He said: "Of course I do. What is wrong with you as you know I work in the Doctor's Office in Town." It was then I realized that I never would give him back his car keys. This decision was hard on both of us but today he readily admits he is glad he does not have to drive anymore. This is especially true since my Parents housing area exits onto an Inter-State route, which is two lanes, with Semi Tractor-Trailers doing 55 miles per hour in both directions.

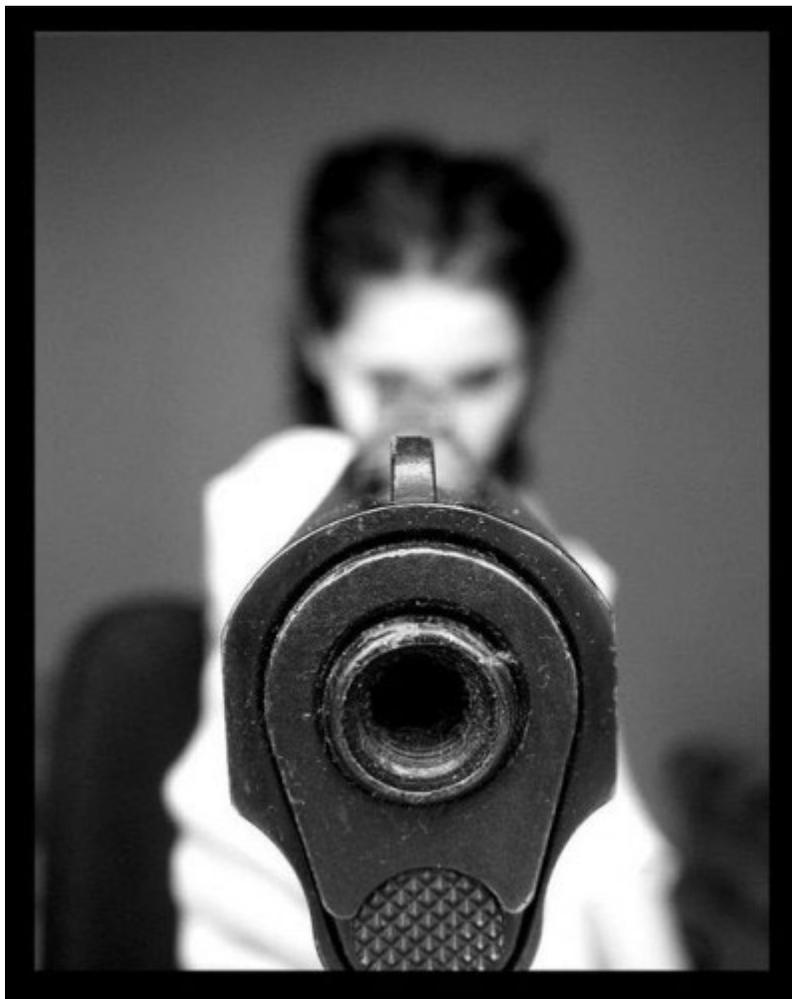
Imagine what an almost 90 year old driver with poor vision, slower thinking and responses can do with a vehicle in terms of an accident, damage, deaths and serious financial loss.

Get control of your Parents Finances early and follow the directives in the Living Trust such as "**Do not Resuscitate**" if that is their Health Care directive as outlined in their Living Will. One day you are going to have to deal with it and its ramifications.

Neurology and Lawyers:

I also recommend you familiarize yourself with your Parents Doctors, their Health Condition and most importantly their **Neurologists**. The latter are responsible for overall assessing your Parents mental, emotional and physical states and at some point they will be called upon to write-up your Parents that they are no longer capable of competently handling their own affairs.

This statement will have the utmost consequences on your ability to care for them in the remaining years of their life as the Law is very clear: 'Even with a Living Trust and or a Durable Power of Attorney any of the Parents may revoke the Durable Power of Attorney or alter the Living Trust or Will.'



Having declared your Parents incompetent to handle their own affairs in itself is depressing and will be an emotional time for you but if you truly care to help them in their Twilight years it is absolutely necessary to have one of these declarations or two of them for each Parent done by a Neurologist and updated as necessary. It will protect you from any changes your Parents might want to make like my Mother with Alzheimers who told my Brother one day in the Neurologist's waiting room that if she had a gun or a knife she would kill him. Of course this was stated along with the littyany of other hurtful comments such as **"I wish you were never born"** or **"You are my biggest disappointment in my life."** It is not easy but you have to remember it is the disease, not the person.

Assisted Living and Care/Nursing Homes:



Of course in Hawaii along with everything else, it is more expensive to care for the Elderly than most other areas in the United States. Go figure.

My Parents Assisted Living, two bedroom, two bath Condo, with all meals, all medications given on time, rides to Walmart, rides to all Doctor Appointments, Activities, etc. runs over \$6,000 per month. For most of us this cost exceeds any of their retirement or investment income. Get prepared to spend massive amounts of money and time in preparing for this eventuality as today most people live longer and the steady 'Ca-Ching, Ca-Ching, Ca-Ching' of Medicare charges the Medical Profession is well prepared to issue on an average weekly basis is shocking.

Assisted is Living is just that, your Parents will only receive assistance and not Health Care, not even in an emergency. In an emergency the Assisted Living Staff will only call 911 as in almost every case they will do nothing without a Doctor's Order.

Be prepared for the eventuality of Assisted Living and be prepared for incidences of your Parents falling down, falling down in Parking Lots, falling down in Showers, falling down over Living Room rugs, falling out of their beds and more and more falling down. Of course the falls may also introduce other harmful effects such as broken bones, head injuries, blood loss, etc. and then it becomes necessary to move them into a **Nursing or Care Home**.

Nursing and Care Homes:



If your parents have similar lives and have had events such as I have described above and have gone to Assisted Living, these Assisted Living Homes will **not** take your Parents back in until they are capable of performing most physical and mental tasks that they were capable of doing when they first moved in. This is not what they are designed to do. Nursing Homes or Long Term Care Homes can often be the last step in life. They are there to help the patient recover enough to get out of bed, eliminate most temporary debilitating occurrences such as my Father's Pneumonia and get them back to the Assisted Living Home when they can feed themselves, shower themselves, cloth themselves and at least be able to walk with the assistance of a walker for twenty feet and get in and out bed. If they cannot do these things they stay where they are and now in a Nursing Home and you may have two bills each month. One Bill for Assisted Living perhaps for one Parent at **\$6,000** per month and another for **\$5,000** per month from the Care Home. That is now **\$11,000** per month. This is a bit scary is it not?



It is not an easy task to care of your Parents when they are no longer capable to do so anymore and it is even more difficult if you fly home to do this like many of us living in Hawaii. Be prepared for lots of expenses, loss of personal income, your own Health Issues and Physical and Mental well being and the time away from home from your Family and Friends. In most cases I think you will feel as I do sometimes and that is: You No Longer Have a Life. **Get over it and push on!**



My Brother and me were lucky. After my Mother's Alzheimers rant in the Neurologist's office that she wanted to kill him, she had worked herself up so much that she started having chest pains and the Office Staff called for an Ambulance. Upon the Ambulance arrival my Mother said to my Brother: **"I just want to die. I wish God would take me now or I will kill myself."** This statement issued in front of the Ambulance Attendants got her not only a ride to the Hospital but a two week stay in a **Mental Hospital**. We used the time to speed up moving them out of the house, setting up the Assisted Living, moving furniture, etc. and when Mom was finally released she was told "Gee Mom, all your Doctors said you cannot go back home and that if you want to get out of the Mental Hospital you are going to have to move to Assisted Living where Dad is now." Do not be afraid to blame the Doctors and take the heat off of you!

You may not be so lucky and you will have to have a Game Plan. Be prepared for many objections, heated exchanges etc. when discussing Assisted Living with your Parents and do not allow them to shut you down because the 'incidents' such as falling, fires in the home, repairs to the home, etc. will always come back to you as you will be required to keep putting out the 'fires.'

I recommend you present your Parents with the following choices when the time comes to prepare them to move into Assisted Living:

1. Do you want 24 hour care in your current Home?
2. You choose Assisted Living.



That's it; do not offer any other choices unless you have plans, the patience and the capability to have them move in with you or some Uncle, Nephew, Niece or somebody close to your Family. This presentation usually works as older folks will not want some 'stranger' living in their home telling them what to do and they will opt for Assisted Living.

Back to the Home:



After this is all said and done you will still have in most cases a home still packed with Furniture, Family Photos, Safe Deposit Boxes, Checking Accounts, Savings Accounts, Investment Accounts or even a safe filled with Bonds and Cash such as my Parents had and they longer rememberd the Combination. On top of that we are still discovering Financial Accounts that we did not even know about and it does not end there as you are going to write, call, beg each and everyone of the Financial Institutions to allow you to use your Durable Power of Attorney and liquidate their assets to keep paying their Monthly Overhead for Assisted Living, Nursing Homes and such.

Now you will have to prepare the home For Sale. Are you exhausted yet? You will be. Push On!



Get a Realtor who knows what they are doing. Be prepared to have many copies of your Durable Power of Attorney and Living Will as your Realtor is at least going to need the Durable Power of Attorney and in many cases the "Original" where it clearly shows the "Raised Seal" of the State or Nortary.

Be realistic in your expectations and sell the home for as much money as you can in the least amount of time. If you have siblings, have a meeting early and make sure everyone listens to the "**Executor**" whom your Parents chose in your Living Will and for your Durable Power of Attorney as this person should have the final say and utmost control over all of your Parents matters.

Decide what needs to be done to the home to prepare it For Sale. Spend the money for needed repairs but do not up-grade. Ask the Realtor as many questions as necessary to approximate what your profit or loss is going to be and ask specifically what needs to be done prior to the home hitting the Market.

You may expeience arguments with your siblings or simply tension. It is best to get them Up-Front, dealt with and out of the way. Some of your siblings might be more concerned about how much money if any they may receive upon the Parents death, some may be more concerned for your Parents Health and circumstances than the money. I suggest you just take a deep breath and deal with it. It is all Human Nature and it is "**As Real As Life Gets.**"

Although I did not cover much in terms of Real Estate Sales or Statistics for this Month's article I felt it necessary to share my own personal experiences in dealing with your Parents

Twilight years and what impact it will have upon their lives, your lives and their assets such as their home and so forth.

Remember, most of all: "You are not the only one dealing with these issues." As the age of the population in general is getting older there are many of us in our Mid-Lives having to deal with these issues now. It is important to start early in planning.

If you want to contact me, please do, I would love to hear from you.

Much Aloha,

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