

What's Your Plan?

I had the mixed pleasure of meeting with our retirement plan representative last week. I am admittedly not a person who has made financial self-care a top priority. I walked away recommitted to spending some time clarifying, consolidating, and ultimately recommitting to a plan. The goal of course is to invest resources wisely now, so that I will have resources later to provide options and security. I assume that financially, Lathrop residents have done a good job of that, making their life in this community possible. And I trust that those good habits will carry you forward.

We can't know what resources we will need to make a particular future possible. Have we brought enough clarity to imagining the kind of future we would wish for ourselves? Even then, it is only an imagined future. We know what they say about the best laid plans... Yet few among us would dispute the value of good planning to improve the odds of good outcomes. Financial resources obviously make more things possible. But there are lots of ways to keep investing in your future. We need resources of many kinds: physical, social, emotional, intellectual...it's our wellness wheel of balance. *What's your plan?*

1. **How do you plan to keep on your feet?** Much has been said by me on this. It's about continual challenge to strength and balance by walking, dancing, lifting, tai chi , yoga and the list goes on.
2. **How are you slowing the wear and tear?** Well, see #1. And then, what do you know about inflammation caused by your dietary habits? Does your plan include controlling BP, blood sugar, stress? Have you mastered the art of sleep?
3. **How are you working to keep your wits about you?** Of course like many things, this is a mystery and linked to genetics with much research being done, but yes, see #'s 1&2. And then...learn new things! Take up an instrument. Challenge your neural networks. Challenge old habits. Brush your teeth with your other hand. Watch the news on Univision. If you're already good at crosswords , doing more doesn't help. What about starting a chess club or learning cribbage?

Of course unless you're Bill Gates or one of the cursed immortals, the account will eventually run thin. Can we have a plan for that? You likely suspect where the weaknesses are in your portfolio: mobility limits from arthritis, a run-down ticker or the challenges that come from cognitive fade. Whatever the reason, we will likely all need some sort of supportive care. It's worth exploring now how a home care agency works, what the details are about that Long Term Care policy you were wise enough to purchase, and whether your former neighbor is doing better now in that specialized Memory Care neighborhood. Most importantly, who is lined up to execute the plan if you have to turn over control? (Am I really suggesting that there is "control"?) If it's a son or daughter, have you made your preparedness plan together? Do you know what a geriatric care manager can do? We all need a health proxy. Someone to make the legal decisions is important too. **There are two area of practical planning that all should consider. If you find yourself ill, at home or in an Emergency Room bed:**

1. Who do you want notified? Do you want your neighbors made aware? Is there a point person to help with getting the word out, arranging for meal help when you return, making sure your plants are watered?
2. And for caregivers, whether you're caring a two legged or four legged loved one, are arrangements in place to ensure that care continues? (this likely doesn't need to be said, but I don't assume...)

There are some among our community who may navigate this process deftly without need of the answers their planning provided, and some who do not ask the questions or let their imaginations prepare them for how "the market" may turn for them. I recently heard it said that "hope is not a plan." I am encouraged to know that our community is filled with many folks well prepared to ask questions, seek answers and live along-side possibilities. It is not necessary to do this work alone. We all are working on a plan.