

August 2015

# NORTHSTONE

## Neighbors

**NorthStone  
Country Club**  
News and Events  
on pages 14-16

### **Hambright Veterinary Hospital**

NorthStone's Lori and David Hoe  
embark on new business venture

### **Meet the Candidates:**

With the Huntersville Mayoral election coming up,  
we're reaching out to early contenders to share their views

### **Advice on AGING**

Neighborhood resident and industry expert,  
Anthony Cirillo, provides tips for retirement planning  
and how to broach the subject with loved ones

### **FUN Things to do NOW!**

Area Event Calendar

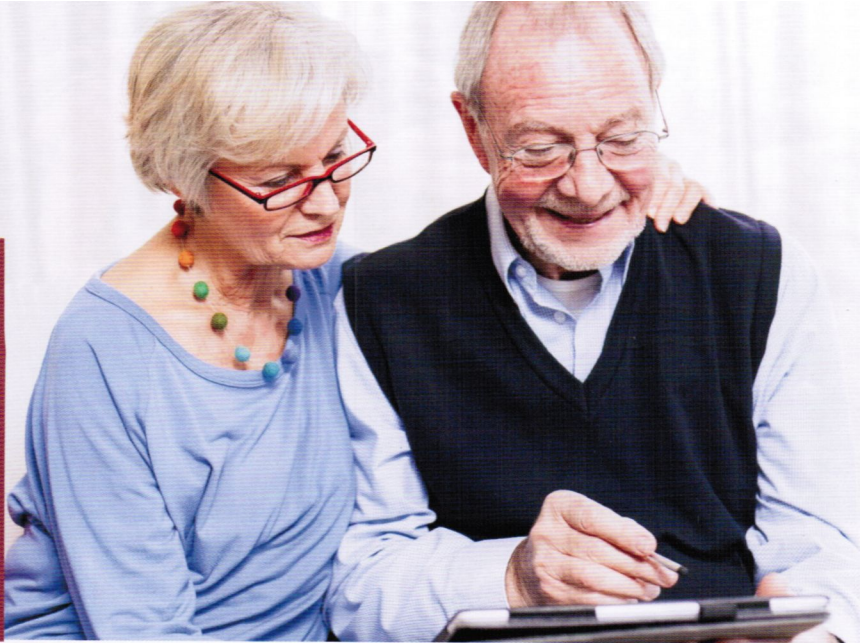
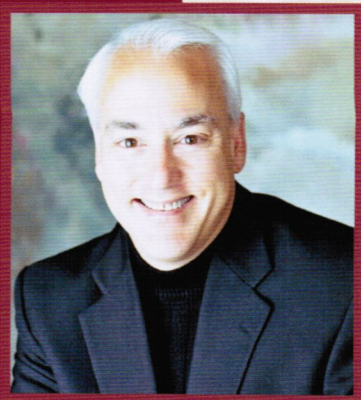
### **RALLY FOR THE CURE**

Help make a difference!

**And more!**



NorthStone resident,  
Anthony Cirillo, shares his  
expertise about  
the importance of  
planning ahead  
for retirement  
decisions



## Aging Isn't for Sissies — Prepare Now and Avoid Crisis Later

Contributed by NorthStone Resident, Anthony Cirillo, President, The Aging Experience

This month I will keynote the Charlotte Alzheimer's Association annual family caregiver event. The name of my talk is "The Meaning of Life." I impart eight life lessons that we can learn from our elders about living a quality life even in the places the public perceives as associated with death. All of the stories originate from fantastic elders in nursing and assisted living facilities who I have had the pleasure to meet during the course of my work as a consultant, speaker and performer.

I conclude my keynote asking people to think about preparing for their elder years sooner in life than later. I call it Educated Aging.

- 1) **Prepare emotionally:** What does it mean to grow older? What can we learn from seniors about resiliency, survival, gratitude?
- 2) **Prepare financially:** How will you pay for your long-term care? Thirty-eight percent of boomers have saved less than \$10,000 for retirement. Do you have a financial power of attorney? Have you considered setting up a trust?
- 3) **Prepare physically:** How you take care of yourself today will impact how you prosper or NOT when you age. The boomers are the first generation to enter their golden years in worst shape than their parents. Of course Gen X and Millennials can learn from the mistakes of my generation and statistics show that they are faring better in their savings than boomers. Still, 70% of people have done little to prepare for their long-term care and aging. That is why when things happen – a health scare, a fall, a spouse's death – it usually becomes a crisis.

I never expected my sister to pass away at age 66, just a month after her cancer diagnosis. She had none of her wishes spelled out and her death threw the family into chaos as we tried to pick up the pieces afterwards. And my sister was primary caregiver to mom (94 next month) who lived in her house. In six weeks, my wife and I relocated her to Charlotte. It went as smooth as it could thanks to our project planning nature and my own knowledge of the aging field. Still we did not plan for the contingency of having to take care of mom.

### Prepare Sooner

Everyone, including Millennials, can prepare now for their aging. The need becomes more acute the older you get. But life throws us curve balls and you never know what tomorrow will bring. The thing is someone has to take the lead. In the Crosby, Stills, Nash and Young song "Teach Your Children" there are two lines of note – "Teach your children well" and "Teach your parents well."

### Teach Your Children

AARP has a publication you may want to check out – *"The Other Talk – A Guide to Talking to Your Adult Children About the Rest of Your Life."* In short what it does is help older adults prepare for aging issues to avoid a crisis. It covers:

- *Financing your uncertain future*
- *Selecting the best living arrangements*
- *Getting the medical care you need*
- *Taking charge of the end of your life*



You get the idea. By getting these items in order you in turn have a plan for a conversation with your children. While you may need their help and advice in finalizing the plan, it is best to know what you want going in so as not to be swayed by children, each of whom may have their own agenda. When everything is in order, sit down with your children and spell it out. Talking about old age, death and dying may make them uncomfortable. After all, they have seen you as invincible. Be straightforward with them and let them know that you do not want them to go through what you might or are going through with your parents. It saves them from frustration, arguments and surprises.

### Teach Your Parents

ACTS Retirement Life Communities also offers tips for children talking to parents. Here is a sampling:

- *Start Discussions Early*  
While your parents are still in good health, use the opportunity to start the conversation.
- *Include Other Family Members*  
You are not in this alone. Bring other family members into the discussions.
- *Explain the Purpose of Your Conversation*  
Let your parents know you are concerned about taking care of them and you want to do the right thing for them.

- *Understand Your Parents' Need to Control Their Lives*  
Your parents have a right to make their own decisions, so try not to take away their sense of control over their lives.
- *Ask About Records and Documentation*  
Know where your parents' insurance policies, wills, health care proxies, living wills, trust documents, tax returns, and investment and banking records are located.
- *Provide Information*  
Your parents may not have enough information about the legal and financial options available to them. You can play an important role by serving as a resource to them.
- *Re-evaluate if Things Aren't Working Well*  
If you find that the conversations aren't going well, re-evaluate. A geriatric care manager could provide expert assistance.
- *Treat Your Parents With Respect*  
Treat your parents with love and respect and reassure them that you will be there for them. ♦

*Anthony Cirillo, FACHE is the president of The Aging Experience (theagingexperience.com). He helps organizations craft experiences and seize opportunities in the mature market. He helps caregivers thrive and individuals make educated decisions. A consultant and professional speaker, Anthony is a monthly contributor on The Charlotte Today Show; the about.com expert in Senior Care; a member and co-chair of the national Dementia Action Alliance; and a member of Huntersville's CARES, a Dementia Friendly Community initiative right here in our hometown.*



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