



Aging With Grace®

March, 2014

If you don't see the registered trademark symbol, it isn't us

OPENING SOON!

Aging With Grace, Aging In Place—The Health Club for Seniors is scheduled to open in June of 2014. The exact opening day will depend on how quickly the owners, DG and Lawrence Gridley, can secure the start-up funds necessary to pay for supplies, equipment, staff training, advertising, the building lease, etc.

Lawrence is a school-teacher in the Scott County High School and DG has recently left her full time job as a financial consultant. Now she can devote all of her time and energy into opening 'the club'.

DG believes that to age with grace we need to have spiritual, financial, and physical health. DG feels that physical health is the foundation for aging with grace because without physical health, it is impossible to help oneself or others.

DG has served at Immanuel Baptist Church for nineteen years and knows that life is about service to others. "Do unto others as you would have them do unto you" is her guiding principle. That is why she is driven to help others age gracefully.

Potential members do



Grace Place (the clubhouse)

not need to wait until the club is open to apply for membership. There is an online form on our website: www.agingwithgraceinfo.org where you can schedule a tour, or if preferred, interested individuals can call 859 539 2147 or email: administrator@agingwithgraceinfo.org for more information.

—Elaine Linton

Inside this issue:

Your Body As A Car	2
Are You On Your Way....	2
Healthcare Providers...	2
Knowledge is Power	3
Legal Matters Matter	3
Long Term Care Insurance	4
Grace Place Mission Statement	4

Special points of interest:

- ◆ Preliminary tours of the clubhouse may be scheduled online or by telephone...pg. 1
- ◆ Immortalizing your name...pg. 1 and 3
- ◆ Follow the transformation of an automobile...pg. 2
- ◆ Legal help...pg. 3
- ◆ Long Term Care...pg. 4

Ever Dreamed of Your Name Becoming Famous?

There are many buildings around Lexington with famous names. The Hilary Boone Center is one that springs to mind. The Miller House is another. And of course there are historical homes such as the Henry Clay estate and

the Mary Todd Lincoln childhood home. Your name can become famous for a good cause if you donate the start-up costs necessary for opening the health club for seniors. The health club for seniors will be housed in a very special

building at 110 Ferndale Pass that has been renovated by Crawford Builders and is a testament to their excellent craftsmanship. We are calling it Grace Place, but for \$150,000, you may name the building (continued pg. 3)

Your Body As A Car

Remember that old television series, “My Mother the Car”? In the sitcom, a middle aged man’s deceased mother was reincarnated as a classic automobile. I saw the series as a child, and it planted the seeds of thinking of my body as an automobile. What if your body was an automobile? Would you take better care of it? My husband just bought a new (used) car because the car we bought new in 2000 is old and dilapidated, and definitely not a classic. He was reading the operating manual that came with



DG and Larry’s Caravan

his new car and shared with me how many regular maintenance chores it recommends that we never did with our 2000 Grand Caravan. He never read the manual for that car, and neither did I. We did keep the oil changed, however. Isn’t that like how many of us treat our bodies? We do not learn the best way to take care of our bodies, and think we are doing well to do one thing we think is good for our health, like eating balanced meals, which is similar to keeping the oil changed in a car.

You can trade in your car for a

newer model, and you can trade in your spouse (not recommended) for a newer model, but you can’t trade in your own body for anything. We can transplant organs now almost as easily as we can replace parts on a car, but wouldn’t it be better to do preventative maintenance? Unlike the sitcom where the mother came back as a car, I believe we cease to live on this earth in any form, and go to live in a better place. In the meantime, we need our bodies to be in tip top shape so we can do the most good while we are here on earth, loving and serving one another. Joining the health club for seniors is a good place to start on your journey to your best health ever!

Are You on Your Way to Improvement?

Our bodies as automobiles is an apt analogy for how we take care of our health. We own our cars and we own our bodies, and that means we are responsible for them. I love classic cars, because I believe that they reflect the love and care of the owners. Some of us have bodies best represented by Dodge Caravans, some of us are Chevrolet Corvettes, and some are even Lamborghini’s, but all of us need to spend the time, money, and attention necessary to make us the best that we can be—to make us as healthy as we can be! Stay tuned to future editions of this

“It can still get in better condition with the special efforts and love of the owners.”

newsletter to follow the transformation of our 2000 Dodge Caravan as a symbol of a human body in need of health improvement. The Caravan is in terrible shape now. It has been driven hard and has over 300,000 miles on it. In human years, it is about 56 years old (cars

become classic—heavenly bodies—at age 25, and we are going to say humans become heavenly bodies at 100 for our purposes here) and it has not been maintained properly. It has had some mishaps and bears the scars and rust of the road of life. But it is not too late! There is hope for the Caravan! It can still get in better condition with the special efforts and love of the owners. Little by little, the Caravan will be transformed into a fully functional, good looking vehicle. Each month a picture will be posted here with an update of the Caravan’s progress.

Healthcare Providers and Automotive Technicians

Healthcare providers and automotive technicians have the advantage over us because they have spent their entire lives learning the knowledge necessary to do their jobs well, and we have spent our lives learning to do other things well. At least we hope they have the knowledge to do their jobs well. In any case, we are at their mercy. We have to trust them to know what to do to help us. But what if they have other motives? What if it is in their best in-

terest not to help us? What if they will get more money by keeping us sick/our cars running poorly? That is why we are constantly seeking to find a doctor and a mechanic we can trust. Do you trust your current healthcare provider(s)? One way to ensure that you are getting the best care is by using



Who do you want on your team?

a team approach. The health club for seniors can be one part of your team, and your doctor another member, with your family as another part. The different team members can catch mistakes, which are common because we are human, and offer different perspectives. Accountability is important, too!

Knowledge is Power!

Each month the Aging With Grace® newsletter will contain articles that will hopefully serve to give you the knowledge needed to deal with common challenges of aging, or knowledge that will enable you to take advantage of new opportunities available to us older folks. Knowledge is especially valuable in managing our finances and our health, so most articles will focus on matters related to those subjects. If you have a particular question you would like answered in the



The more you know, the better your quality of life.

newsletter, please email DG at: administrator@agingwithgraceinfo.org And she will do her best to address the question in the following month's newsletter. Look for the 'Knowledge is Power!' title for follow ups to inquiries provided by readers. This is our maiden voyage, so instead of answering a reader's question, DG would like to share a piece of information that she found very helpful. There is a vital resource organization available to us called the Bluegrass Area Development

District. ADD's (Area Development Districts) should be thought of as partnerships of local units of government. The Bluegrass Area Development District (BGADD) is an excellent source for questions about the challenges and opportunities of aging, upcoming events of interest to us seniors, and can answer just about any other question or direct you to someone else who may have the answer. You can go to their website at www.bgadd.org or call them at 859 269 8021 or email them at cclark@bgadd.org You may also write or visit them: Bluegrass Development District, 699 Perimeter Drive, Lexington, KY 40517

Legal Matters Matter

What is Elder Law? Elder Law is the field of law devoted exclusively to helping older citizens. It is very different from estate planning. Estate planning is for the wealthy; Elder Law is for the middle class. Legal planning makes your dollars last longer. You can wait and plan for Medicaid assistance until you need it, if you need it, but planning ahead saves a lot more money than later. Some examples of what Elder Law can mean to you:

- It preserves and protects your assets to improve your quality of care, and to give you things you want and need above the \$40 a month Medicaid allows.
- Preserves assets so your spouse is not impoverished and you can leave an inheritance.
- Provides your loved ones with someone to help them through the process of obtaining care and the money for care.

"I wish I had known then what I know now. I would have saved a lot of money"

- Helps prepare documents such as powers of attorney, wills, living wills, health care surrogates, trusts.
- Can help with guardianships, if needed.
- Prepares wills and helps with probate

Ever Dreamed of Your Name Becoming Famous? Cont. from page 1

any name you desire. For example, if your name was Elaine Linton, you could call it Elaine's Place, or the Linton Landing, or The Elaine Linton Club House, etc. You could even name it in honor of a loved one. If we relocate, our new club house will still bear your name. Members and guests will be reminded of your generosity and legacy each time they enter the building, because in addition, your name and three additional lines of information you pro-

vide will be permanently engraved on a brass plaque mounted on the right side of the front door entrance-way, commemorating your key role in the beginning of a better way to spend our days as seniors. For more information, please contact DG Gridley at 859 539 2147 or by email at: administrator@agingwithgraceinfo.org



The _____
Clubhouse

Agingwithgraceinfo.org

Please give this matter serious thought.

Everyone who attends or visits the health club for seniors will be eternally grateful to you!

Aging With Grace®

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Our Goal is to keep our members out of nursing homes!



Aging With Grace® is the newsletter of Aging With Grace, Aging In Place—The Health Club for Seniors—called Grace Place. It is a new way for seniors to make the most of life by aging gracefully in a country club and spa like atmosphere.

Grace Place exists to IMPROVE your health and quality of life. Grace Place will provide services, in compliance with federal and state statutes, to all eligible participants regardless of age, color, creed, disability, ethnicity, gender, marital status, national origin, race, religion, or sexual orientation.

Respect: Grace Place respects you. You are a unique individual with dignity and a valuable history.

Appreciation: Grace Place knows we are employed because you are here. We are thankful for your patronage.

Sacrifice and Service: Grace Place wants to serve you. We will put your needs above our own.

Grace: Grace Place acknowledges that everyone requires unmerited favor at some time in our lives, and therefore we will bestow grace to all. We will treat others as we would like to be treated.

What is this Long Term Care Insurance?

While teaching at Sayre School a gentleman came to talk with us during a teacher's meeting about long term care insurance. It didn't have much of an impact on me at the time. Then, when my in-laws became ill and we learned their money was gone, I remembered the long term care insurance and the need for it that the man tried to communicate to us. I left Sayre soon after that to work on earning a master's degree in health administration at UK and came across a piece on the federal government website (www.CMS.gov) while researching for a paper. The article stated that the federal government was encouraging people to buy long term care insurance! More research was needed! I learned that because of the aging of the baby boomers, and the predicted rate, based on the rate that the population had historically accessed Medicaid monies to pay

for their long term care, the government was worried that the baby boomers would bankrupt the system if something was not done to stem the tide, so to speak. Encouraging baby boomers to buy long term care insurance is one solution. Using home and community based services, such as adult day centers, which is less expensive than nursing home care, was another proposed solution. Please log onto www.longtermcare.gov to learn more.

The baby boomers have been nicknamed 'the silver tsunami' by those who work on long term care solutions, and I am a part of that silver tide. I bought long term care insurance for myself and my husband soon after reading about it on the government website. I have since learned that many states, including Kentucky, have decided to incentivize citizens to buy long term care insurance to save their

state budgets by offering 'Partnership Programs'. Long term care insurance companies sell plans that fit the states' parameters and when purchased and used, that amount will be protected from being taken if the purchaser ever needs Medicaid money to pay for long term care. For example, if I live in a personal care home for two years and use up all my long term care insurance policy money, and then must access Medicaid money to pay for my care for two more years before I die, the amount I bought and used of my long term care insurance will be left to my spouse or my children. It will not be taken to pay for my care by Medicaid. I have worked hard to save money all my life and it feels good to know I can leave something to my spouse and/or children. I want my children to know that it is good to plan and save.