

# SAFE PLANNING

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## Random Thoughts On a New Year

By Ric Cochran

I think of the end of every calendar year as a time to reflect on the year passing and the year ahead. Every year we lose clients to death or dementia. It's the world we walk in. We receive news of their passing or news they've slipped beyond recognizing even close family members, much less us. Some are clients we never knew personally because their family members came to us for assistance to help preserve their quality of life by preserving their resources. Those family members often share stories with us of their loved one that help us know them as people rather than just names. Many clients become treasured friends over the years. Their life stories inspire us; their desire to leave something behind, if nothing more than to leave order rather than chaos, motivates us.

Our clients' life stories not only enrich our lives, they often become nuggets of wisdom for others. I just

got off the phone with a sweet client who was telling me of hiring a dog trainer to come train their highly energetic dog to walk on a treadmill so it could work off its natural energy in a healthy way. I would have never thought of that! And now I've shared it with you. We keep bookcases with hundreds of case binders so we can reference much of what we learn from past Medicaid cases as well as present ones. It's a rich body of work and knowledge we draw from regularly.

As this year winds down, I pray for you and your loved ones to be blessed. We're looking forward to a short respite and fellowship with our loved ones. We're looking ahead to a new year of helping clients who want to protect what they've worked hard for over a lifetime from being squandered to long-term care costs along with the pitfalls of poor planning. May God richly bless you and yours!

## Testimonial *by Corey Ryan*

In May my family received the news no one wants to hear...stage 4 bone and liver cancer for my mom. This was followed by aggressive radiation treatment and three different hospital stays. Her health rapidly deteriorated, and we were forced to make some hard decisions about round-the-clock care. Where would we go? Will they take care of her the way we would? How would we pay for it?

The entire process was overwhelming until we went to see Blake and Steve at S.A.F.E. Planning. They sat with us and took us through the process of getting everything set up to take care of Mom and then making sure Dad had peace of mind for the future.

The team at S.A.F.E. Planning gave us the ability to spend the last month of Mom's life with her and not worry about finances and the load of forms that needed to be filled out and filed.

Call S.A.F. E. Planning at 318.869.3133 to get back the quality time you can spend with your loved one.



Susie, Corey, Larry and Casey Ryan

**LA S.A.F.E. workshops are: January 7, and March 4. Reserve your seat!**



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## S.A.F.E. Planning

# Walk a Mile in Her Moccasins

*By Elaine Marze*

There was a time when I was young and mouthy that my husband told me, "Walk a mile in her moccasins before you criticize," and I was smart enough to follow his advice which has helped me be more sympathetic to those around me the past 40 years. I thought I had great empathy and sympathy for those on crutches and in wheelchairs until last Thanksgiving when I broke my leg.

I was house hunting in Shreveport, having decided to move back here following the death of my husband. I tried using crutches, but ended up falling on my face or rear until finally I decided crawling would be preferable to breaking more bones. I found out that crawling is hard on the knees when you are a certain age – unlike toddlers who can scoot across a room on all fours faster than you can get the breakables out of their reach.

My realtor, Dottie, was very patient at having a client who had to load, unload, and maneuver a wheelchair during the house hunting. As a side note, wheelchairs and walkers do not fit in every doorway, and the damage I did to baseboards wasn't pretty. Wheelchairs aren't easy to steer! The big boot the doctor told me to wear bothered me so much that I mostly carried it around in my lap. In fact when my son took me to the orthopedic doctor he had the nerve to tell the doctor that the only time I put it on was to come to see him. The truth was I had put it on several times. I just couldn't keep it on more than a few minutes.

Dottie heard family and friends fussing at me about not wearing the boot. Remembering that, the other day she called me to get my advice because she had fallen Thanksgiving Day and seriously injured her foot and had to wear a boot. She said it hurt her, and against doctor's orders she couldn't keep it on – now she was the one getting fussed at. She wanted to know if I was permanently damaged because I didn't keep the boot on, and she needed to vent about how terrible it was not being able to walk and being dependent on other people to help her. She'd also been told by her doctor that her foot would never be the same, and for sure my leg isn't as good as it was.

When I used to hear older folks talk about how they didn't ski or roller skate anymore for fear of breaking a leg I'd think, "I'll never be like that." Well, I was wrong, and now I feel exactly the same. A night of roller skating with the grandkids isn't worth months of having to have help getting into the shower or loading a wheelchair for every excursion so my advice for this New Year: If you have young bones, be thankful and helpful to those who don't, and if you have older bones, protect them with all diligence because things can change in a second! And, come in for a FREE consultation with our S.A.F.E. Planning guys in case you break something more serious than a leg – plan for future security because we're all vulnerable.

