A True Story About Sex and Estate Planning Therapy

Caroline M. had married Ed "for better or worse," and grimly wondered if "worse" was on its way. She worried about how she and Ed would fare in the "older" age now upon them, especially now that their investments had lost value and gave them a daily dose of stress. Ed was not taking his hypertension and diabetes medicine. He was retreating to a private shell, putting serious distance between the two of them.

No wonder their sex life had gone south.

They had no estate plan, but Caroline insisted they needed wills, at least. The process invited them to talk, to actually speak their hopes, goals, and fears about the future - and to make decisions they had put off.

Finally they addressed these issues and ended up creating a family trust, along with their wills, bought a cemetery plot, and decided to buy a long-term care insurance policy. Upon securing this last item, Caroline and Ed went out to dinner. One thing led to another, and the champagne did no damage at all.

Most Estate Planning professionals could tell you some version or other of this story. They see over and over how Estate Planning:

Reduces stress
Relieves worries about the future
Restores teamwork to spouses
Empowers single people for more fulfilling activity
Settles who will get one's "stuff" after death
Produces peace of mind
Creates time to hold hands, date, kiss, and enjoy sex

Not bad therapy!

How Old Do I Have to Be?

In reality, younger people enjoy the mantle of immortality and don't stress all that much about older-age details. Their sex lives can perk right along for decades.

Caroline was 74 and Ed was 77. Their attorney said this was about average for her clients - many wish they had started earlier.

Baby Boomers have a special problem. Surveys have shown that they believe Old Age begins at 80. But the Bureau of Vital Statistics tells us that this is three years AFTER the average person is dead!

The optimum time for Stress-Avoidance Sex Therapy via Estate Planning is at that moment when you first realize, "Oh my gosh, I'm probably going to die someday."

"What'll happen if I get sick and go first?"

"Will my spouse be independent and have enough money when I'm gone?"

"Which daughter should get my wedding ring?"

"If I haven't spent all my money, who will get it?"

"I don't have a will. What will happen if my plane goes down over the Hudson River and the pilot isn't Sullenberger?"

"What if my spouse has a disabling stroke? Will I be the only caregiver - or able to afford help?"

Answering "yes" to any of these questions will qualify you for Estate Planning Sex Therapy. And the sooner you get it, the more sex you'll have.

I'm Single. Why Should I Worry?

Check any item that is true for you:

- ❑ I have no will.
- ❑ I haven't thought much about long-term care or insurance.
- ❑ I have no kids to help if I become disabled.
- ❑ My nieces and nephews live pretty far away.
- ❑ I have nobody expecting to act for me if I become so disabled I can't write checks or reject "heroic" measures to keep my heart beating after my brain has quit.
- ❑ I'd like my money to go to causes I have fought for all my life–but nobody knows that.
- ❑ I haven't heard that once I am 65 or older I have a greater than 70 percent chance of needing someone else to care for me before I die.
- ❑ I might marry or re-marry, but I wonder what will become of my assets in this community-property state?
- ❑ I'd regret it if my assets went to lawyers, for taxes, or to distant relatives I don't know very well.

Even if you checked only one thing, you are a candidate for more worry and stress, and less sex. Merely making a plan could change that.

A Typical Elder Journey

Caroline and Ed are happily on their path. What about you? Married or single, here's the path you're likely to take, assuming you make it to your retirement party as a healthy, vigorous senior.

- You develop a requirement for daily medicine.
- After 65, Medicare is for everyone, but few people think it's enough.
- You are in the hospital for an acute or chronic problem.
- You become less able to move about freely.
- Your memory fails to serve you well.
- You need outside help if you want to remain in your house.
- You can't stay safely in your house alone.
- You get so frail you move to a nursing home to live until...you leave.

The path is easier and less harrowing if:

≈ You plan ahead to protect your independence and money with legal documents that help you meet your goals.

≈ Your own savings keep you from becoming "poor" and a client of Medicaid.

≈ You've arranged it so that your care and other costs won't burden your spouse, children, or friends.

≈ Everybody who needs to understand, knows what you think of heroic measures that might give you one more bad week of life.

≈ You have more sex.

Time to begin your Estate Planning?

In Idaho? www.senioredgelegal.com

Elsewhere? www.senioredgelegal.com/Resources

ESTATE PLANNING - HOW TO BEGIN

1. Caroline knew she and Ed needed a lawyer. You will, too.

   A lawyer will make sure your will and "power of attorney" documents are complete and binding under the laws of the State of Idaho.

   A lawyer knows what is legally required to set up a Revocable Trust, a powerful way to keep your affairs private and provide great flexibility to protect assets during your life and after your death.

2. Consider a lawyer who specializes in Elder Law.

   These lawyers keep up with new laws, government rules, tax issues, and Medicaid rules, the fine points of Social Security and Veterans Affairs.

   These lawyers have seen it all when it comes to the stresses that come of procrastination, opportunities lost because of it, and ways to help people with a problem.

   All that special experience will benefit you. You may have many more options than you have been able to imagine. Maximize what you have during life. Maximize the amount going to your heirs. Maximize Life in General!

3. Recognize that there's more to Estate Planning than just...sex.

Creating a plan for your future, your spouse, your family, and your assets expresses a deep and profound love.

Your love says you care about your loved ones' well being, and want to use your energy for laughing and sharing dreams, sorrows, and your common history. Love is secret smiles, friendship, gifts for no reason, and just sitting together and holding hands.

Prepare to take your Life Journey
with family and friends in an atmosphere
of intimacy, friendship, and security.

How It Was for Caroline and Ed

1. Caroline asked around, and a friend suggested calling Susan Graham, an Elder Law specialist.

2. She called for an appointment, which was set for later that week. She learned that this 60-minute meeting would be free.

3. At the meeting, Susan asked Caroline and Ed why they had called, listened to the answers, and asked about their situation and their visions for their future.

4. Susan concluded that she could help Caroline and Ed with their goals.

5. Unclear about what the next steps would cost, Caroline bluntly asked.
   Susan - and other Elder Lawyers - set their fees based on the necessary work.
   For Estate Planning, understanding the complexity, nature, and value of the assets will help the attorney set a fee.

6. Caroline and Ed signed a "Legal Services Agreement", a simple contract specifying the work tasks, the fee, and the date for signing the planning documents.

7. Once Caroline and Ed made the decision to move forward with their estate plan, they started the communication that eventually led to their celebration dinner with champagne and you-know-what. Who WAS going to get Ed's antique rifles? Where DID they want to be buried? Would they leave some of their estate for a special scholarship fund? They made decisions, gathered up account names and numbers, deeds, and insurance policies.

8. When Susan received all the needed information from the couple she prepared their documents. Caroline and Ed went into the office one more time and signed the documents, and that was it.

And they lived

...happier

...than before.

FYI - Is Sex Necessary?

According to the National Center on Longevity, 39% of seniors would like more sex than they are getting. Most assisted living and skilled nursing care facilities limit sexual relations. Nieli Langer, gerontology expert and author of "Love and Sex: Are we Ever Too old?", wrote, "Just because we get older our desire for intimacy doesn't disappear. We have a real stumbling block in our country when it comes to recognizing that sexuality is a fundamental dimension of all human beings. Whether you are 25 or 65, the need for love, sex and belonging are normal and vital for life.

...men who reported a high frequency of orgasm enjoy a death rate half that of the laggards according to the "British Medical Journal" article published in 1997.

Overseas, elderly residents at one home in Denmark are more open-minded. You can call out for hookers and x-rated movies. (www.slate.com "Naughty Nursing Homes, is it time to let the elderly have more sex?" by Daniel Engber.)

"Stress affects your hormones, reducing your levels of testosterone, and your sex drive," explains Dr. Marilyn Glenville, a nutritionist in the U.K. "This happens anyway as we get older, but stress compounds the effect."

This e-Book on Estate Planning Sex Therapy has been brought to you by Susan M. Graham.

Educated at Cornell University, Boston University, and at the College of Law at the University of Idaho, Susan began practicing law in Boise, Idaho, in 1977. She soon began to specialize in the then-new field of "elder law." She is one of approximately 500 attorneys nationwide certified by the National Elder Law Foundation*.

Susan Graham decided to specialize in Elder Law because she took particular gratification when she saw how this work relieved so many of her family members and clients of stress, problems, anxiety, and uncertainty.

To ask Susan to speak with you or your group about Estate Planning – and its therapeutic results – contact her by:

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