

# SENIOR **RESOURCES** GUIDE

**Plan Ahead  
With Our  
Guide to  
Caregiving  
and Other  
Arrangements  
for Your  
Golden Years**



Addie Stock/Lumos sp

**WashingtonJewishWeek**



**Jewish Council for the Aging**  
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# It's Not Too Soon to Plan Ahead for Your Golden Years



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**P**arents strive to give their children the best they can to help them grow into responsible and self-sufficient adults. Making sure they do their schoolwork, have regular medical and dental appointments and take on chores are just part of growing up.

Now, the tables have turned. It just may be the time for those children, regardless of whether they have families of their own or not, to make sure those who guided them for years receive some caring advice. For those adults who may not have family to turn to, it is still crucial to plan ahead.

No one likes to think they are getting old, and very few people plan for medical emergencies, moving out of a beloved home or writing wills with end-of-life care decisions included. But unfortunately, the time may come when events move faster than you can handle and carefully considered

decisions are no longer in the cards.

This Senior Resources Guide, written by the Jewish Council for the Aging of Greater Washington, is designed to guide you through some of those difficult conversations and decisions. The time to think about the future is when things are going well, not when the world seems to be caving in.

The guide will cover several topics, including downsizing, moving, caregiving, living wills and funeral planning.

There may come a time when climbing up and down the stairs becomes painful and caring for a three- or four-bedroom house is overwhelming. Sure, moving to a smaller home may seem overwhelming, but it doesn't have to be.

Every item you own has at least some sentimental value, including clothes, furniture, trophies earned by now-grown children, accumulated

artwork and, of course, the memories of deceased relatives. Getting rid of an item, no matter how long it has been since you used it, is hard.

Downsizing can become necessary once the children have left home or you have retired. Other times, the decision is thrust upon you. The death of a spouse, a divorce, a change in income, a new job, the chance to live closer to your grandkids or the need to care for a friend or relative in need are some of the many impetuses that cause people to move from the homes they have lived in for decades and on to new horizons. It may seem like only yesterday when you entered the front door as a newlywed. Since then, you have accumulated so much, it couldn't possibly hurt to rid yourself of some of it.

Let's get one thing straight before we get into the nitty gritty: Your children don't want all your favorite possessions

and have no intention of filling up their own homes with them. Chances are, they don't even want those boxes filled with their own childhood memories that you have been saving for them since preschool or the things from their room they left in the house when they first moved out. In fact, family members may be most helpful when they say, "Just get rid of it."

Nobody dreams one day of buying a smaller house, said Geoff Williams and Annalisa Burgos in their HGTV article, "Should I Downsize My Home?" However, many homeowners do anticipate the day when they are no longer responsible for maintenance, leaf raking, snow shoveling or lawn mowing and all the accompanying costs. "Minimal maintenance is definitely an upside to not living large," the authors noted.

Adults 55 years and older are leaving the suburbs and moving into



condos or lofts in nearby cities, the authors note. The idea of walking to museums, restaurants and nightlife could be very attractive. Sure, you know where the grocery store with the best produce is located, and you love the neighborhood Chinese eatery, but remember there will be other supermarkets and restaurants near your new, smaller home. Who knows, you could even end up preferring the new ones.

If you purchased your home many years ago, while it could easily have increased in value many times over, it still may not match the price of today's homes. Make sure you understand the value of your new home before buying it or before you even begin looking at options. Map out your future costs, like condo fees, so you are not taken by surprise. If you want to keep costs down as you search for that new dream house, remember that a townhouse generally will cost less than a single house with a large yard. If you really want a garden, you could be fortunate

enough to move to an apartment that has lots of room to sit outside and enjoy the flowers, that has a large and sunny balcony or that offers gardening plots nearby.

When shopping for that next home, it is important to look for something that will allow you to age gracefully. There should be few, if any, stairs. Entryways and halls should be wide enough to accommodate a resident with a walker or wheelchair. Good lighting, both inside and out, is vital. Another thing to look for is a low-crime, pedestrian-friendly area. Someday, if not now, you may want to give up your car. If you are walking distance from a supermarket and other shopping as well as a library, restaurant and movie theater, giving up your keys will be easier. You might also consider moving into an area well covered by public transportation.

When searching for a smaller home in your senior years, choose one with a bedroom and bathroom on the first floor. Make sure there is plenty of space around your bed to maneuver and

there aren't entry steps. If not already included, you'll want to have railings and bars installed in the bathrooms. Everything on one level, including a laundry room, is ideal, as steps are not always your friends as you age. Make sure you can reach closet and cabinet space without using a step stool.

Marni Jameson's book "Downsizing the Family Home," published by AARP, is packed with great advice and tips to make the transition as smooth and easy as possible. Jameson is a cohost of "Clean House" on the Style Network.

Break the downsizing process into doable chunks, Jameson advises. Gather up clothes that no longer fit or are too out of style to dare be seen in and donate them to a charity like Goodwill, Purple Heart or GreenDrop.

If you have a box of your parents' love letters, keep a few precious ones and dispose of the rest. These items are more of your parents' memories than yours, Jameson points out. A good middle ground could be to digitize the letters and keep them on

a computer rather than in a box in the basement, where they probably have been suffering from the effects of mildew and age.

Step into a closet or pull open some stored boxes. Ask yourself — Do I love it? Do I need it? Will I use it? Does it even still fit me? Answering those questions could make what seems like a monumental task a bit easier. Jameson suggests that you totally empty each closet, each drawer, and then put back what you want to keep and give away what didn't make the cut. Guilt, she says, is not a good reason to keep something, especially if it's your parents or your children's memories, not yours. Stop thinking that you may someday need a particular item. "Live in the present," she urges.

While it may seem tedious to go through your furniture and clothes, often the hardest items to deal with are photo albums, vacation mementos, military medals, important papers and letters from spouses, parents and other loved ones. It's important to

  
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keep family records of marriage, birth certificates and college diplomas, but some of these can be scanned onto your computer and kept in electronic files.

Repeat after Jameson: “We are not our stuff. Our loved ones are not their stuff.” And if all this still feels too overwhelming, consider hiring a professional downsizer.

### Caregiving

Rather than moving, consider having someone to help you stay in your home. America has a tradition as old as our nation of caring for those in need to improve the quality of their lives at every stage. We call this selfless act “caregiving,” but most caregivers simply say, “This is just what family does” or “I am being a friend to someone who has been a friend to me.”

Although we use different words to describe the caring role we fill, it is amazing to realize just how many of us are caregivers and how many families have passed along the caregiving role from generation to generation, from the old world to the new, from yesterday to today.

Caregiving is likely to be alive and well for generations to come. The future is one of a rising demand for caregivers from a pool of smaller families. In 2010, there were 7.1 potential caregivers for every family member at least 80 years old. By 2030, there could be as few as 4.1 potential caregivers to assist loved ones who are at least 80, according to AARP’s Valuing the Invaluable series.

Caregiving takes patience. It takes money. Over time, it can be wearying and demoralizing. It also can be special, according to Howard Gleckman’s book “Caring for Our Parents: Inspiring Stories of Families Seeking New Solutions to America’s Most Urgent Health Crisis.” “In many ways, caring for our parents was the most rewarding thing Ann and I have ever done. It was a special opportunity to give back some of the love and care they’d given us when we were kids. But it was also the toughest thing we’ve ever done,” Gleckman wrote in the book. Gleckman is a past president of the JCA board of directors.



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As with many things in life, caregiving starts with communication. Families need to talk about the issues they face as parents age and greater needs arise. Such conversations can be difficult, especially at the beginning, if your parents believe that you are cross-examining them to prove they are incompetent or incapable.

Here are some tips for getting started. Let your parents know what worries you. You might tell Mom that you are worried that one day she is going to fall down those stairs to the basement; that it “keeps me up at night thinking about it.” You might tell Dad that the house he has lived in most of his adult life may not be safe for him anymore and he needs to add some safety features. You’ll want to be straightforward but not hurtful. Work with them. Don’t expect to make great strides the first time you mention an idea. The more you talk heart to heart

about subjects that matter, the more normal those subjects become.

### Taking the Car Keys

Have some of these same conversations about driving. If your aging loved ones have had a recent car accident or changes in their health, it just may be time to have a conversation about giving up the car keys.

Keep in mind, driving means freedom to go where you want, when you want, so this probably will not be an easy conversation.

“You want to maintain a person’s self-respect throughout this entire process,” noted Neil McCallum, the driver safety state coordinator at AARP Wisconsin. “It’s a very hard decision to make.”

Make sure they understand how to use Uber or Lyft or where to turn locally for car rides to doctor visits and grocery shopping.

### Passwords

Caregivers and family members should obtain a list of passwords and user names for various accounts. If you are locked out of a phone or financial accounts, it will make it more difficult. You can get legal permission, but that takes time and doesn’t include some of the information you will need to help settle accounts. Get a list of streaming subscriptions or any other things you’ll want to cancel.

### Wills, Directives

There may come a time when it will be hard to think straight or you are incapacitated. That’s why it is so important to let loved ones — and your attorney — know your wishes. Making these decisions when you are thinking clearly and then letting your loved ones know what you want will make it easier for everyone.

No one likes to think about his or her



mortality, instead believing that death is years, if not decades, away. Still, it is inevitable, and it makes good sense not to push it out of your mind, both for your own sake and the sake of your loved ones.

Don't leave those major decisions to a grieving loved one or enable a doctor who has never met you to make decisions that you may not have preferred. Setting the terms of how you want your last days to occur makes a lot more sense than attempting to answer life-and-death questions moments after you have been given a terminal prognosis. According to the Mayo Clinic, planning can "avoid unnecessary suffering and relieve caregivers of decision-making burdens during moments of crisis or grief." It is a way to avoid family squabbles and confusion at a difficult time.

That is where advance directives and living wills come in.

An **advanced directive** is a written statement of a person's wishes

regarding medical treatment, made to ensure those wishes are carried out should the person be unable to communicate them to a doctor. It can also include other legal issues, especially the naming of a proxy to whom you give permission to make decisions.

A **living will**, which is a type of advance directive, also is a written statement detailing a person's desires regarding his or her medical treatment should that person no longer be able to give informed consent. It typically is more directed toward medical decisions of a terminally ill person, while advance directives often are made for people of all ages.

Once you have decided whom you trust to make decisions for you, it is best to grant that person power of attorney. Choose wisely and make sure that person is someone who can speak freely about life-and-death decisions and who is willing to follow your wishes. There may be matters that

neither you nor this person considered beforehand, so be sure you trust him or her to be your advocate. Your surrogate could be a spouse or other family member, a friend or even a member in your faith community.

A living will often spells out the specific medical treatments you would or would not want to keep you alive, pain management and organ donation once you have died. Are you willing to extend your life, no matter the situation, awaiting a possible cure, or do you want to decide now when enough is enough?

The Mayo Clinic lists these items to consider:

- **Cardiopulmonary resuscitation (CPR)** restarts the heart when it has stopped beating. Determine under what circumstances, if any, you would want to be resuscitated by CPR or by a device that delivers an electric shock to stimulate the heart.
- **Mechanical ventilation** takes over your breathing if you are unable to

breathe on your own. Consider if, when and for how long you would want to use a mechanical ventilator.

- **Tube feeding** supplies the body with nutrients and fluids intravenously or via a tube in the stomach. Decide if, when and for how long you would want to be fed in this manner.
- **Dialysis** removes waste from your blood and manages fluid levels if your kidneys no longer function. Determine if, when and for how long you would want to receive this treatment.
- **Antibiotics or antiviral medications** can treat many infections. If you were near the end of life, would you want aggressive treatment for infections or would you rather let infections run their course?
- **Comfort care (palliative care)** includes any number of interventions to keep you comfortable and lessen pain while abiding by your other treatment



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## senior resources

wishes. This may include enabling you to die at home, getting pain medications, being fed ice chips to soothe mouth dryness and avoiding invasive tests or treatments.

- **Organ and tissue donations** for transplantation can be specified in your living will. If your organs are removed for donation, you would be kept on life-sustaining treatment temporarily until the procedure is complete.

Even without an advance directive or living will, you should at least have a do-not-resuscitate or intubate order, if that is what you wish. Tell your doctor what you want and ask him or her to place your desires in your medical record.

Advance directives are written documents, and each state has specific forms and requirements. In many states, a witness or notary must sign the documents. Lawyers can do this for you, but if you want to save money, there are forms on the internet and from many medical care facilities, including hospitals, that enable you to generate your own documents. If you decide to go this route, make sure you are using reliable sites, including those of the American Bar Association, AARP and the National Hospice and Palliative Care Organization.

Once completed, keep the original in a secure but easily accessible place. Give a copy to your doctor, the person you chose to make decisions for you and any family members you believe should have a copy.

These documents need not be a once-and-done deal. You could update or change them at any time. Make sure you distribute your latest wishes to the same people who have the first documents, and ask them to destroy the previous documents to avoid any confusion.

Some states recommend the creation of physician orders for life-sustaining treatment. People who already have a serious illness use this document. It would not replace your other documents but rather serve as instructions to medical professionals, including emergency room doctors, to guarantee the treatment delivered — or lack of — is what you want.

A doctor fills out the orders, typically

on a standard form, and it is treated much like a prescription. It details what treatments not to use, under what conditions certain treatments may be used and when treatments should be withdrawn, according to the Mayo Clinic. These treatments may include, but are not limited to, resuscitation, mechanical ventilation, tube feeding, use of antibiotics, pain management and requests not to be transferred to an emergency room or admitted to a hospital.

## Funerals

Planning for your funeral is also smart. The Funeral Rule, which is enforced by the Federal Trade Commission, enables people to choose only the goods and services they want and pay just for those. This holds true whether you are preparing well in advance or deciding soon after the death of a loved one.

Under the Funeral Rule, you have the right to:

- **Buy only the funeral arrangements you want**, including such separate goods as a casket and various other services. You do not need to accept a package loaded with items you do not want.
- **Get price information on the telephone.** Funeral directors must give you price information on the telephone if you ask for it. You do not need to give them your name, address or telephone number first.
- **Get a written, itemized price list when you visit a funeral home.** The funeral home must give you a General Price List (GPL) that is yours to keep. It lists all the items and services the home offers and the cost of each.
- **See a written casket price list before you see the actual caskets.** Sometimes, detailed casket price information is on the funeral home's GPL. More often, though, it is provided on a separate casket price list.
- **Receive a written statement after you decide what you want and before you pay.** The statement should show exactly what you are buying and the cost of each item.
- **Make funeral arrangements without embalming.** No state law

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requires routine embalming for every death. Some states require embalming or refrigeration if the body is not buried or cremated within a certain time, while others do not require it at all. In most cases, refrigeration is an acceptable alternative. In addition, you may choose services like immediate burial, which don't require any form of preservation. When choosing a final resting place, consider location, whether it has a religious affiliation and cost. You also want to find out if there are restrictions on monuments, memorials or burial vaults, for example. Learn if you may leave flowers or other mementos on your loved one's grave whenever you visit. Don't forget to ask if the cost of perpetual care is included.

Before putting down any money, the FTC suggests customers ask the following questions:

- What are you paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?

- What happens to the money you've prepaid? What happens to the interest income on money that is prepaid and put into a trust account?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost. Hopefully, this guide will spur you on to plan your future. Making decisions, writing them down and sharing them will help both you and your loved ones. ■

*This guide was written by Suzanne Pollak, senior writer/editor at The Jewish Council for the Aging of Greater Washington. Learn more about JCA at [accessJCA.org](http://accessJCA.org) or call us at 301-255-4200 or 703-425-0999. Follow us on Facebook at [facebook.com/AccessJCA](https://facebook.com/AccessJCA) or X at [x.com/AccessJCA](https://x.com/AccessJCA).*



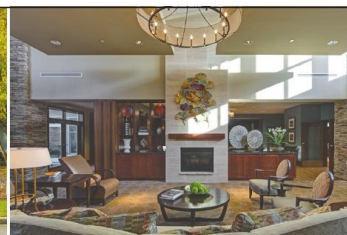
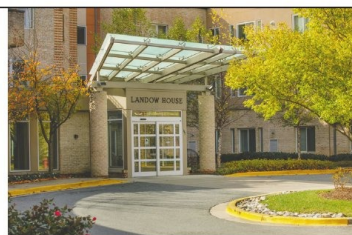
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