



Flourishing in Old Age

Remembering Ronald Reagan – A Perspective

At his first inauguration, most people thought that Ronald Reagan was rather elderly to say the least. Other people thought that he would have a difficult time keeping up with the times and issues.

President Reagan served for a very active eight years – well into his 70s. His energy reminds us that the senior years have become redefined. Senior years are now viewed as a highly productive period – filled with energy and opportunity to serve one’s family and community.

However, there can be an eventual downside. President Reagan’s encounter with Alzheimer’s for ten years is well documented. We should recognize that this terrible disease is affecting over four million American families today. Without a cure, the number of Alzheimer’s victims will grow each year. Again, as we look forward and grow older, dementia and Alzheimer’s will become every family’s greatest concern and possibly greatest challenge. Dementia duration can be five, eight, ten years or ten years plus.

Longer life expectancies and related dementia risks add to the importance of intelligent life planning. The decisions we make today will very likely impact the quality of life in our senior years. Are we prepared?

- John B. Linvill Jr., CSA

Managing Our Medical Files

I work with many, many individuals and families hoping to be accepted by the long term care insurance company. Medical underwriting plays a critical role in LTC, life, disability and medical insurance. It is critically important that your medical records be complete and accurate!

We have all visited our doctor and complained that we have or may have a certain issue that could be serious. Just by mentioning your self diagnosis, the doctor may jot down your comment and it will be in your medical record. Suggestion – tell your doctor about the symptoms, how you feel. Let the doctor make the diagnosis. In this way, your medical records will be accurate. Very often I find that clients have misinformation in their medical file and this can easily lead to an insurance decline or special rating – reduced benefits and/or higher premiums.

Also, one should periodically ask to look at their medical records to make sure that comments are accurate. One could be surprised. Protecting your insurability is an important responsibility.

- John B. Linvill Jr., CSA

"A good plan today is better than a great plan tomorrow."

- George S. Patton

Mission Statement:

To assist people in making sound, appropriate decisions about their Independence, Security and Dignity.

Health Corner – Cholesterol, Arthritis, Blood Pressure, Strokes

My cardiologist just gave me permission to stop taking my cholesterol medicines. I have found a high quality fish oil product that has lowered my cholesterol numbers considerably. The same product may help prevent high blood pressure, arthritis and strokes. I have received information that some tests have indicated that fish oil reacts with bad cholesterol by moving the cholesterol to the intestines. Feel free to call me for additional important information regarding product, dosage, etc.

Planning Tools:

Visit www.jlinvill.com for a complete tool kit for LTC planning: Articles, The Process “Let’s Walk Before We Run”, key links and my companion site: www.jlinvillLTC.com.

For broader education about Long Term Care planning issues, please visit my *Articles & Newsletters Library* at: www.jlinvill.com.

For specific information about Long Term Care insurance, related terms, taxation and consumer information, please visit www.jlinvillLTC.com.