



The Hidden Risks of Growing Older Without a Plan for Care

If you are like most people, you probably assume that when the time comes, someone, such as your spouse, your children, or maybe a close friend, will be there to take care of you. But the truth is that more Americans than ever are living alone as they age, often without a clear plan for support. According to AARP, more than 16 million adults over 65 now live alone, and 77% report having no plan for living assistance as they age. At the same time, even when family members are nearby, the realities of aging can strain relationships in ways few expect.

In this article, you'll learn why it's risky to assume someone will "just step in," how the transitions of aging affect you and your loved ones, and how creating a comprehensive plan ensures your care, dignity, and autonomy no matter what the future holds.

The New Reality of Aging Alone

Imagine being in your 80s and realizing you haven't seen another person for two weeks. For many older adults, that isn't a nightmare; it is daily life. In many areas of South Carolina, nonprofits such as Meals on Wheels deliver meals because so many elders live in isolation. Workers often describe being the only human contact their clients have. This trend will potentially become worse, as many programs are losing federal funding currently and may be much more restrictive about whom they can serve in the future.

This trend isn't limited to rural America. Across the country, higher divorce rates, longer lifespans, and families spread across states mean more people will face aging without a built-in support system. Even those with financial resources struggle to secure reliable help. Care workers are in short supply, and waiting lists for services grow longer every year.

When you assume someone will take care of you but have not made specific arrangements, you risk finding yourself without support when you need it most. And even if you do have children or family nearby, relying on them when you don't have a plan (or an old plan that hasn't been reviewed in years) creates different challenges that can affect relationships as much as they affect care.

Why Assumptions About Care Create More Problems Than Solutions

Most people have not sat down with loved ones and specifically discussed how they want to be cared for if they cannot care for themselves. Instead, they operate on assumptions that often lead to family conflict and outcomes nobody wanted.

Here is a common scenario: An aging parent always said they wanted to "age in place" and never go to a nursing home. But when dementia develops, staying home becomes dangerous. Adult children might have completely different opinions about the best solution. One wants round-the-clock home care, another insists on memory care, and a third wants the parent to move in with them.

Without clear, written instructions about your preferences for different scenarios, your loved ones may spend months disagreeing while your condition worsens. Without clear instructions, relationships suffer, and the parent often ends up in a situation they would not have chosen for themselves or their loved ones.

When you don't have a plan, you are not just leaving your care to chance; you are putting your loved ones in an impossible position. They must guess what you would want during one of the most stressful times of their lives.

Even if you have an old estate plan tucked away somewhere, it might not work when

your family needs it most. Laws change, relationships change, and decisions that made sense years ago might not reflect your current wishes.

How Early Planning Protects You and Everyone You Love

What if instead of making assumptions, you created a clear road map that protects your wishes and gives your loved ones confidence in their decisions?

Good planning does exactly that. Our process provides a comprehensive system that ensures your wishes are known, your assets are properly titled, and your loved ones or chosen caregivers have clear instructions about how to care for you if you cannot speak for yourself.

Here's how our planning process helps you prepare for aging, whether you are living alone or with family.

- *Ensures your care matches your wishes.* Your plan can spell out not only who makes decisions if you become incapacitated, but also what kind of care you want, from medical treatments to whether you prefer to age at home, in assisted living, or elsewhere.
- *Reduces family conflict.* By clearly documenting your choices and sharing them with your loved ones, you remove the potential for disagreements among adult children.
- *Protects your autonomy.* Your plan empowers you to make decisions now, while you're able, so your children don't have to step in and guess later. You remain in control of your life, even as your circumstances change.
- *Keep your assets safe.* Without a plan, property and accounts can easily be overlooked, mismanaged, or even lost to the state. Your Life & Legacy Plan ensures everything you've worked for is

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Hit 'Play' and Hit the Road

AUDIOBOOKS THE WHOLE FAMILY WILL LOVE

The stress of holiday road trips can tempt any parent to let their kids zone out in front of a screen, but don't give in! To prevent bored youngsters from disappearing into their tablets or phones during long drives, consider healthier modes of entertainment, such as audiobooks.

Unlike passive entertainment media such as movies and video games, audiobooks can accelerate a child's reading ability by making more complex language accessible. Also, the whole family can enjoy listening to a good audiobook, even sitting in separate seats in a moving car!

Apps like Libby or Hoopla provide access to audiobooks and ebooks through participating public libraries. Amazon Prime subscribers can access some free audiobooks through Audible. For suggestions on family fare, ask your local librarian or check out the nonprofit Common Sense Media website for recommended holiday-themed books.

For elementary school children, consider "The Snow Queen," a Hans Christian Andersen fairy tale. This classic story of a girl saving her friend from danger, read by Julia Whelan, will inspire listeners with its lessons about fidelity and courage. Another classic is "The Cricket in Times Square" by George Selden. Read with dazzling

energy by "Monk" actor Tony Shalhoub, this tale of a streetwise city mouse encountering a country cricket in a New York subway station is an engaging, easy listen.

For tweens, "The Mother-Daughter Book Club, Book 5" by Heather Vogel Frederick tells of five book club members setting out on holiday trips from the tropics to the Alps. Of course, numerous disasters befall them before the book's satisfying ending! Another Christmas-themed winner is "Nickel Bay Nick" by Blair Jackson, a coming-of-age novel about a troublemaking 11-year-old boy who gets a chance to redeem himself when a mysterious neighbor blackmails him to perform acts of charity in their down-and-out town. And "Juniper's Christmas" by Eoin Colfer is a Christmas adventure about 11-year-old Juniper Lane, who is accidentally exposed to North Pole magic after she asks for help from a mysterious woodsman living in a nearby park.

As you listen, you can enjoy knowing that in addition to entertaining the family, you are stimulating your child's imagination and language ability as they visualize the people and places in these delightful stories.



Embrace Autumn the Old-Fashioned Way

Try These Rustic and Cozy Hobbies

Fall is magical: the crisp air, changing leaves, and shorter days practically beg us to slow down. While modern life is often a blur of screens and schedules, autumn offers the perfect excuse to unplug and reconnect with simple pleasures. This fall, why not embrace a few old-fashioned hobbies that bring warmth, creativity, and nostalgia to your routine?

Cozy up with hand stitching or embroidery.

Nothing feels as soothing as stitching by a cozy window with a cup of tea nearby. Embroidery, cross-stitch, or simple hand-mending can be therapeutic



and productive. Whether embellishing tea towels or repairing a sweater, hand-stitching is a calming and purposeful way to unwind.

Bake like a grandma.

Fall and baking go hand in hand. Instead of scrolling for trendy recipes, try pulling out an old family cookbook, or better yet, Grandma's handwritten recipe cards. From flaky apple pies to buttery shortbread, baking the old-fashioned way fills your home with delicious aromas and memories to cherish.

Get lost in letter writing.

Snail mail might be considered a relic, but there's something satisfying about sending and receiving a handwritten letter. As the pace of life slows with the season, take time to write to a loved one. Share your thoughts,

your gratitude, or just say hello. It's a small gesture that carries a ton of meaning.

Forage and craft with nature.

Channel your inner homesteader and get outdoors. Fall is a beautiful time to collect colorful leaves, pinecones, or acorns for crafting. Whether you create a rustic wreath, press leaves, or show off your finds in a bowl, nature-based decor is grounding and beautiful.

Try your hand at canning.

What about preserving a bit of fall flavor for winter? Not only is it rewarding, but you also engage in a useful practice. Canning applesauce, jams, or pickled veggies brings an old-world skill back to life and leaves you with shelves full of delicious, homemade canned goods, yum!

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properly titled, accounted for, preserved, and directed to the people or causes you care about most.

- *Stays updated over time.* Your life isn't static, and your plan shouldn't be either.

If you created an estate plan more than five years ago, chances are it could fail when you and your loved ones need it most. The reason? The law changes, tax rules change, your health changes, and your relationships change over time. Decisions that made sense five or 10 years ago may be decisions you would never make today.

Planning is not just about protecting money; it's about protecting relationships, dignity, and peace of mind. When your family knows exactly what you want and how to provide it, they can focus on loving and supporting you instead of worrying about making the "right" decisions.

Protect Yourself and Your Loved Ones Today

The realities of aging are unavoidable: Health problems occur, relationships shift, and more of us will face the prospect of living alone. But you don't have to face uncertainty. With our comprehensive planning process, you can prepare now for the care you may one day need, ensure your wishes are respected, and give your family the priceless gift of clarity.

It all begins with a planning session. During this two-hour working session, you will:

- Get clear on what would happen to your assets and loved ones if something happened to you today.
- Create a complete inventory of everything you own so nothing is ever lost or overlooked.
- Explore your family dynamics, values, and goals to design a plan that reflects what matters most to you.
- Pick the right plan that fits your values, goals, and budget.
- Once you've chosen the right plan for you, we will create a plan together that works when your loved ones need it most.

Contact us today to get started:

Call our office at 803-358-7214.

Or

Complete our contact form.

This article is a service of Stratton and Reynolds. We don't just draft documents; we ensure you make informed and empowered decisions about life and death, for yourself and the people you love. That's why we offer a Life & Legacy Planning Session, during which you will get more financially organized than you've ever been before and make all the best choices for the people you love. You can begin by calling our office today to schedule a Life & Legacy Planning Session.

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-TC and Charity

EXTRA-CRISPY RANCH CHICKEN CUTLETS

INGREDIENTS

- Olive oil
- 4 boneless, skinless chicken breasts
- Kosher salt and freshly ground black pepper, to taste
- 3/4 cup flour
- 2 large eggs, beaten
- 1 cup panko breadcrumbs
- 1/2 cup freshly grated Parmesan cheese
- 1 oz ranch seasoning, store-bought (1 packet) or homemade
- Cooking spray

DIRECTIONS

1. Preheat oven to 375 F. Grease a 9x13-inch baking pan with olive oil and set aside.
2. Season both sides of chicken breasts with salt and pepper.
3. Set out three shallow bowls. In the first, combine flour and a pinch of salt and pepper. Add the eggs to the second bowl. Mix panko, Parmesan, and ranch seasoning mix in the third bowl.
4. For coating, dip seasoned chicken breasts in flour, coating both sides. Then, dip the chicken in the beaten eggs and, finally, the panko mixture.
5. Place each coated chicken breast in the prepared baking dish.
6. Spray the tops of the chicken with cooking spray.
7. Bake for 30 minutes, or until the chicken reaches 165 F and is golden brown.

Inspired by TheCookieRookie.com

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THE ULTIMATE FALL HIKING BUCKET LIST

LEAF LOVERS WELCOME

There's something special about getting outdoors and hiking this time of year. The air is crisp, the bugs are (mostly) gone, and the trees show off their fiery red, yellow, and orange leaves. Whether you're a seasoned trekker or just looking to enjoy leaf-peeping and fresh air, fall is the ultimate season to hit the trails. And the U.S. is brimming with stunning places to do just that.

Aspen, Colorado

Come September, the mountainsides come alive with beautiful golden aspen leaves, hence the name! Hikes like the Cathedral Lake Trail or Maroon Bells Scenic Loop offer beautiful views of alpine lakes with gorgeous foliage and snow-dusted peaks. Just be sure to bring layers as mountain weather can be moody!

Acadia National Park, Maine

If you want coastal charm mixed with fall colors, Acadia National Park delivers. Right along Maine's gorgeous coastline, this park is full of color and stunning ocean views, a rare combination!

Great Smoky Mountains, Tennessee and North Carolina

The Smoky Mountains are a fall favorite known for their endless ridgelines and misty valleys. Mid-to-late October is peak foliage season, especially along trails like Alum Cave or Clingmans Dome.

Columbia River Gorge, Oregon

If you're looking for some of the most gorgeous waterfalls you've ever seen, the Columbia River Gorge is the spot! Trails like Multnomah Falls or Eagle Creek offer pretty fall colors, mossy cliffs, and cascading waterfalls.



Shenandoah National Park, Virginia

Just a short drive from Washington, D.C., Shenandoah National Park is a hidden gem for fall hiking. The Dark Hollow Falls Trail offers a challenging climb with stunning views of the Blue Ridge Mountains. For something gentler, the Stony Man Trail is perfect for families and still offers breathtaking scenery. With over 500 miles of trails, Shenandoah is a fall favorite on the East Coast.