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**How to Notice Signs of Functional Decline
in Seniors**

After a certain age, some level of decline should be expected year after year. In our forties and fifties, this decline is incremental. It happens slowly, and while it can affect our physical and mental performance, most of us are still able to live our lives comfortably. But in our sixties and beyond, decline begins to speed up. Eventually, seniors reach a point of functional decline. This is the point where elderly care is required for seniors to live comfortably and safely.

Unfortunately, it can be hard to spot functional decline. While decline accelerates in seniors, it still happens gradually enough that the decline can go unnoticed. As a result, seniors who require elderly care in some form — either from family caregivers, in-home elderly care professionals, or facility living — may end up without the support they need. So, how can you spot signs of functional decline in elderly adults?

Learn the Signs of Functional Decline

To determine whether or not your loved one may need elderly care or another senior service, you need to know the signs of functional decline. Keep in mind that functional decline relates to physical and cognitive function, so you need to be aware of the signs of decline for both.

Signs of Physical Decline include the following: limited mobility, change in posture/gait, frailty/lack of strength, poor coordination, difficulty breathing, limited stamina, exhaustion, poor balance, pain/soreness, and signs of injury.

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**8 Reasons You May Need to Update
Your Will**

A will is a legal document that shares a person's wishes as to how their property is to be distributed after they pass away. Once a will is created, it will need to be updated based on the life events that take place. Here are the 8 reasons you may need to update your will:

1. A Change of Relationship

You never know what life has in store for you. You may get married, have children, get divorced, become distant to someone in your will, or rekindle your relationships with others. It is difficult to predict these life events, and because of this, you will have to update your will on a case-by-case basis as these potential changes occur.

2. A Change of Assets

The value of your assets can vary with time. Your assets may gain or lose value depending on when you decide to purchase and how old the assets are. Additionally, you will want to update your will if you start a business or purchase any new major assets.

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What Our Clients Say About Us

**“Marcia Campbell is
the finest CPA I have ever
dealt with.”
-KL**

How to Notice Signs of Functional Decline in Seniors
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Signs of Cognitive Decline include the following: memory problems, mixed-up words, confusion, aggression, irritability, anxiety, inexplicable behavior, poor self-care, poor housekeeping, and changes in financial habits.

Monitor Your Loved One for Signs

People sometimes miss signs of decline because they don't know what to look for. But more often, people miss them because they aren't really looking. Decline happens gradually enough that family members fail to recognize the point where elderly care may be necessary. To help prevent this from happening, family members should be making a conscious effort to monitor their elderly loved ones and track changes in their functional abilities.

One strategy is to take stock of the things your loved one has difficulty with over the course of a typical week or month. You can do this mentally or by taking private notes. This will allow you to compare how your loved one is functioning now compared to the past. Gradual changes become much more stark if you can compare how well they're doing now to six months or a year ago.

You may also wish to have conversations with family members. Sometimes, individual family members each notice different signs of decline, but nobody notices all of them. Conversations with your loved one will also give you a better sense of the areas where they feel they're having the most trouble. These conversations can also give insight into signs of decline that occur in private.

Should you determine that your loved one is suffering from functional decline, you may wish to explore elderly care options.

Source: www.seniornews.com

Please contact our office for more information.†

FIRST DAY OF AUTUMN

SEPTEMBER 22, 2020



“Success is walking from failure to failure with no loss of enthusiasm.”

~Winston Churchill

8 Reasons You May Need to Update Your Will
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3. A Change in Location

It is challenging to predict where you will be living. You may need to move because of a new job opportunity, or your children move out of state and you decide to follow them. If you do move, you will need to make those adjustments to your will. Be mindful that laws regarding wills vary from state to state.

4. A Change in Heart

Is there a charity you've joined because you support their cause or one you've decided to leave because they no longer align with your personal beliefs? If so, these could be reasons to update your will.

5. Someone in Your Will Has Passed Away

When someone dear to you passes away, it is devastating and can take a lot of planning to decide what will happen afterward. If this individual is listed in your will, you will need to remove them in order to give someone else the spot. This ensures that your assets are taken care of if you pass away.

6. The Will is Outdated

With time, even wills become outdated and hard to read if handwritten. Take the time to update your will to ensure there are no issues and that it is legible to read. It is best to annually review your will before tax season to make sure all of your affairs are in order.

7. Retirement

Have you updated your beneficiary designations of IRAs, 401(k)s, and other retirement plans? Taking the time to update the beneficiary designations is especially important if the value of your account has substantially increased. In addition, you may have new insurance policies or pension plans for which you can name beneficiaries in your will.

8. Selected Executor or Trustee is Not Available

Although you may want someone to act as your trustee, it does not mean they are willing or able to take on the responsibility. If this is the case, you will need to make those changes and hand over this task to someone who is willing and able.

Source: www.mccampbellcpa.com

Please contact our office for more information.†



You can e-mail us at
Jessica@MCampbellCPA.com
 to receive your newsletter
 by e-mail!