



Is the solution enough?

January 2024
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Thomas Clark

“Have been in the business longer than John and his talking points are the most complete and effective I have ever seen. **These alone are worth a fortune!**”

Jose Rodriguez Jr

“I really enjoyed today’s presentation. Thank you all, *Real Wealth*® is the best.”

Roger Relfe

“I have 3 businesses who need to work on next generation succession now!!”

Laurie McNamara

“Today’s speaker really spoke to Me! I am already forming my Top 3 for this year!”

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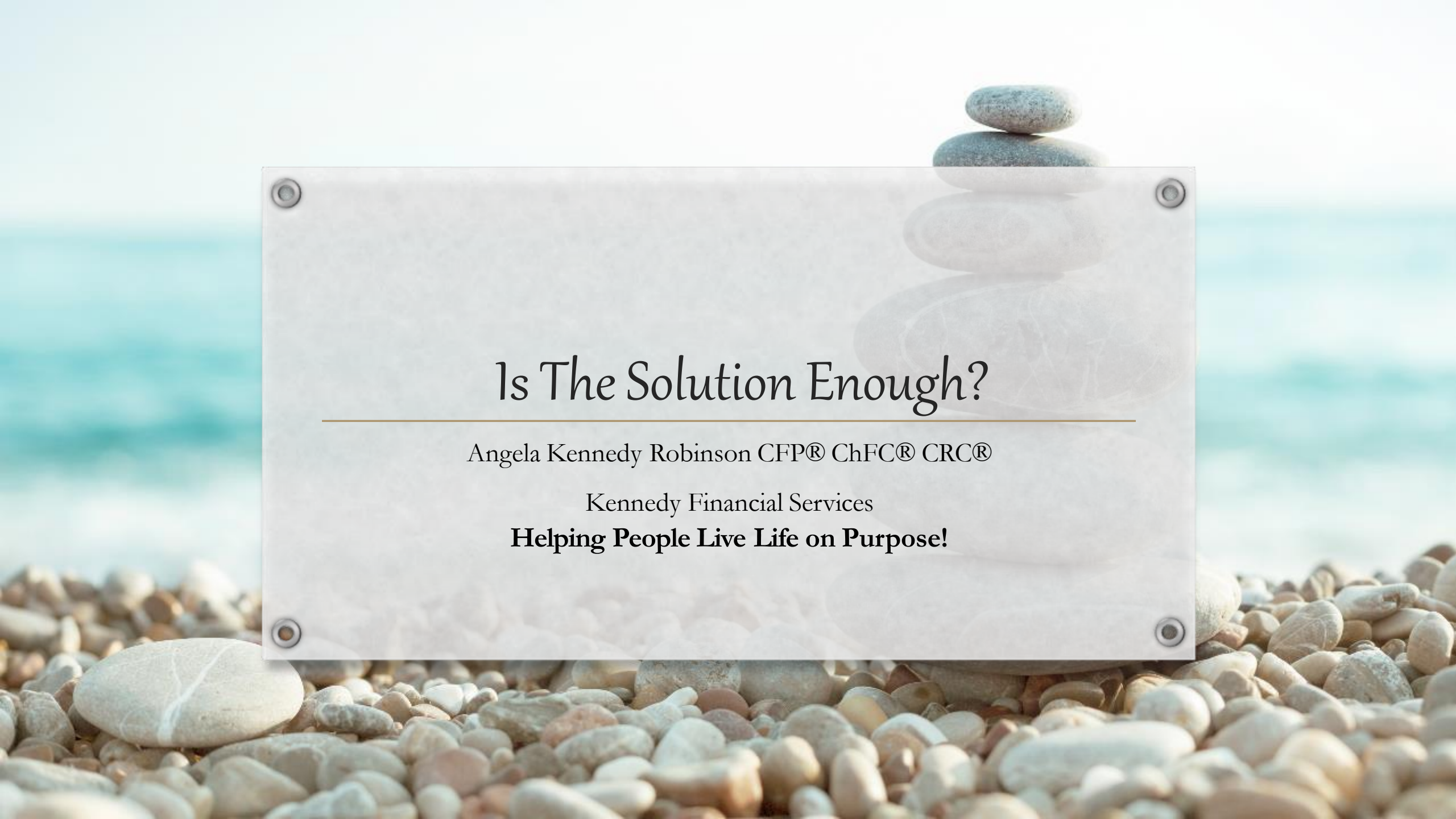
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Is The Solution Enough?

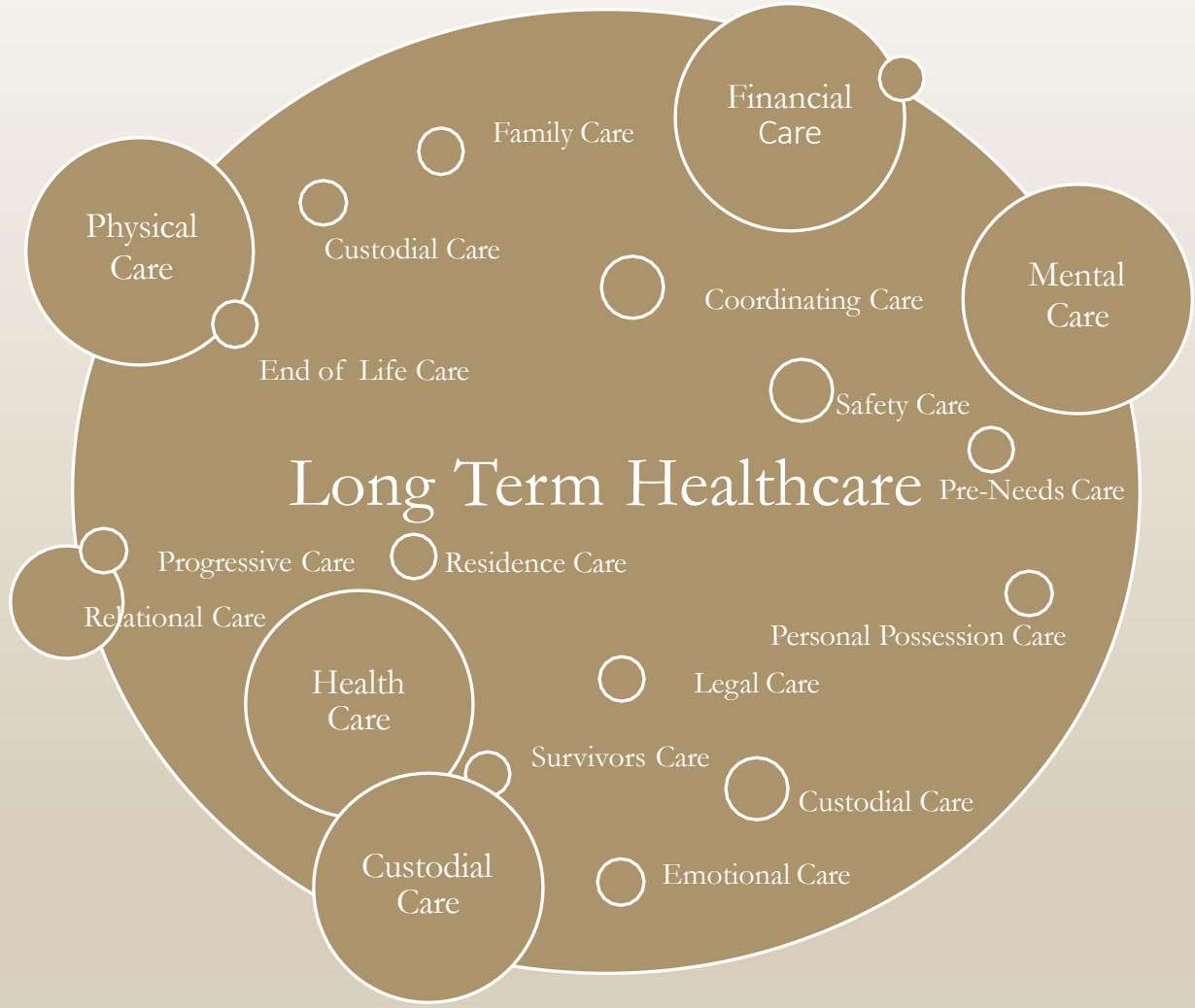
Angela Kennedy Robinson CFP® ChFC® CRC®

Kennedy Financial Services

Helping People Live Life on Purpose!



The solution is not enough



Physical Care

Family Care

Financial Care

Mental Care

Coordinating Care

Custodial Care

End of Life Care

Safety Care

Pre-Needs Care

Long Term Healthcare

Progressive Care

Residence Care

Relational Care

Personal Possession Care

Health Care

Legal Care

Survivors Care

Custodial Care

Custodial Care

Emotional Care

too much
STUFF



too many
CHOICES



too much
INFO



too
FAST



Caregiver Care????



Health



Family



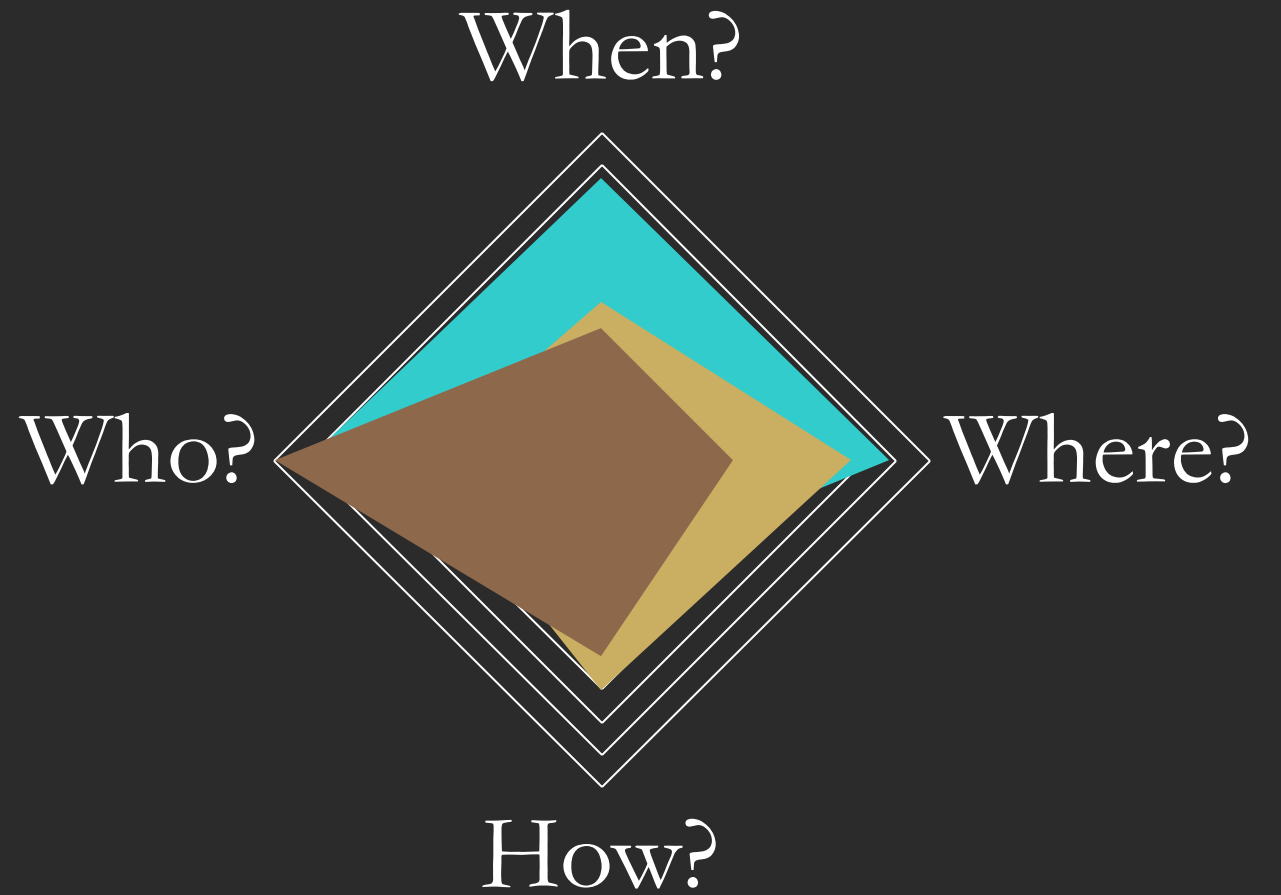
Wealth



Future

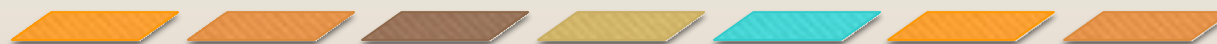
The solution is not enough

A Real Plan of Care



Why It Isn't Done?

Not dinner topic worthy



Not easy to think about



Not certain of how to do it



Wise is the one who dumbs it down.

—Curtis Tyrone Jones

3 Steps

1 Decision



1 Meeting



1 Letter



**“CONTROL YOUR OWN DESTINY OR SOMEONE
ELSE WILL.”**

JACK WELCH

© Lifehack Quotes

<https://teepasnow.com/blog/6-gems-you-need-to-know-for-a-positive-approach-to-dementia-care/>





The LIVING GEMS®

The GEMS model recognizes the dynamic nature of the human brain and its abilities. Unlike other cognitive models, it acknowledges that everyone's abilities can change in a moment. Modifying environments, situations, interactions, and expectations will create either supportive positive opportunities or result in distress and a sense of failure. Just as gemstones need different settings and care to show their best characteristics, so do people. Rather than focusing on a person's loss when there is brain change, seeing individuals as precious, unique, and capable encourages a care partnership and is the core of this model. Providing supportive settings for everyone, including care providers, allows them to use what they have to be their best. The GEMS advocate that everyone living with brain change when given the opportunity will shine. Teepa Snow and Positive Approach® to Care Team



SAPPHIRE – True Blue – Optimal Cognition, Healthy Brain

- True to self: personal preferences remain basically the same
- Can be flexible in thinking and appreciate multiple perspectives
- Stress/pain/fatigue may trigger Diamond state: back to Sapphire with relief
- Able to suppress and filter personal reactions: chooses effective responses
- Selects from options and can make informed decisions
- Processes well and able to successfully transition
- Aging doesn't change ability: processing slows, more effort/time/practice needed

"My brain is healthy - true blue. If I am aging normally or distressed, it may be hard for me to find words. I can describe what I am thinking so you understand. I may talk to myself because I am giving myself cues and prompts. I can learn new things and change habits, but it takes time and effort. Honoring my choices and preferences, when possible, is important. I need more time to make decisions. Give me the details and let me think about it before you need an answer. I am able to remember plans and information but supports are helpful. I may like specific prompts such as notes, calendars, and reminder calls. Health changes in vision, hearing, balance, coordination, depression, anxiety, pain, or medication may impact my behavior, but my cognitive abilities remain the same."



DIAMOND – Clear and Sharp – Routines and Rituals Rule

- Displays many facets: behavior and perspective can shift dramatically
- Prefers the familiar and may resist change: challenged by transitions
- More rigid and self-focused; sees wants as needs, when stressed
- Personal likes/dislikes in relationships/space/belongings become more intense
- Reacts to changes in environment; benefits from familiar; functional/forgiving
- Needs repetition and time to absorb new/different information or routines
- Trusted authority figures can help: reacts better when respect is mutual

"My overall cognition is clear and sharp. When happy and supported, I am capable and shine in my abilities. When distressed, I can be cutting and rigid and may see your help as a threat. I have trouble seeing other points of view and may become less aware of boundaries or more possessive about my relationships, personal space, and belongings. I have many facets so people see me differently depending on the situation. This can cause conflict among my family, friends, or care team as it's hard to tell if I am choosing my behavior or truly have limits in my ability. I can socially engage and have good cover skills. People will vary in their awareness of what is happening to me. I want to keep habits and environments as they have always been even if they are problematic for me or others. I am often focused on the past, personal values, or finances. I will need help to make changes in my life; it's hard for me. I can be in a Diamond state for reasons other than dementia."



EMERALD – Green and On the Go With a Purpose – Naturally Flawed

- Sees self as able and independent with limited awareness of changes in ability
- Lives in moments of clarity mixed with periods of loss in logic/reason/perspective
- Understanding and use of language change: vague words and many repeats
- Cues and support help when getting to/from places and doing daily routines
- Awareness of time, place, and situation will not always match current reality
- Strong emotional reactions are triggered by fears, desires, or unmet needs
- Needs to know what comes next: seeks guidance and assistance to fill the day

"I am flawed; it is part of being a natural emerald. I tend to be focused on what I want or need in this moment and may not be aware of my own safety or changing abilities. I can chat socially, but I typically miss one out of every four words and cannot accurately follow the meaning of longer conversations. I won't remember the details of our time together, but I will remember how your body language and tone of voice made me feel. I may hide or misplace things and believe someone has taken them. My brain will make up information to fill in the blanks which makes you think I am lying. If you try to correct me or argue I may become resentful or suspicious of you. I am not always rational, but I don't want to be made to feel incompetent. My brain plays tricks on me, taking me to different times and places in my life. When I am struggling I may tell you 'I want to go home.' To provide the help and assistance I need you must go with my flow, use a positive, partnered approach, and modify my environment."



AMBER – Caught in a Moment of Time – Caution Required

- Focused on sensation: seeks to satisfy desires and tries to avoid what is disliked
- Environment can drive actions and reactions, without safety awareness
- Visual abilities are limited: focus is on pieces or parts not the whole picture
- What happens to or around an Amber, may cause strong and surprising reactions
- Enters others' space and crosses boundaries attempting to meet own needs
- Has periods of intense activity: may be very curious or repetitive with objects or actions
- Care is refused or seen as threatening due to differences in perspective and ability

"Like a particle trapped in an amber, I am caught in a moment of time. It may surprise you to see how I take in the world around me. I may not know you or see you as a whole person. I react to you based on how you look, sound, move, smell, and respond to me. I like to do simple tasks over and over and may need to repeatedly move and touch, smell, taste, take or tear items apart. While it may exhaust or frustrate you, it soothes me. I don't recognize danger; you will have to safeguard my environment. I'm intolerant to discomfort because my mouth, hands, feet, and genitalia are highly sensitive due to changes in my nervous system. Therefore, activities like eating, taking medication, mouth care, bathing, dressing, and toileting may distress me. Please notice my reaction and stop if I am resisting. I can't help myself and one or both of us may get hurt emotionally and/or physically. If this happens, wait a few minutes, connect with me, and try a different approach; possibly substituting one area of focus for another."



RUBY – Deep and Strong in Color – Others Stop Seeing What is Possible

- Makes use of rhythm: can usually sing, hum, pray, sway, rock, clap, and dance
- When moving can't stop, when stopped can't get moving: needs guidance and help
- Big, strong movements are possible, while skilled abilities are being lost
- Danger exists due to limited abilities combined with automatic actions or reactions
- Tends to miss subtle hints, but gets magnified facial expressions and voice rhythms
- Can mimic actions or motions, but will struggle to understand instructions/gestures
- Able to pick up and hold objects, and yet not know what to do with them

"As the deep red of a ruby masks detail, my obvious losses make my remaining abilities harder to notice. Although my fine motor skills have become very limited, remember I am able to move and do simple things with my hands. You will need to anticipate, identify, and respond to all of my needs, even though I may not be aware of them. Plan to create a supportive environment, help with the details of care, and structure my day. Just as a crossing guard directs traffic, you will need to guide my movement and transitions. I can rarely stop or start on my own and switching gears is a challenge. Move with me first, then use your body to show me what you want me to do next, going one step at a time. Hand-under-Hand™ assistance helps me to feel safe and secure and to know what to do. Danger is part of my life due to losses in visual skills, chewing abilities, balance, and coordination. You can reduce the risks to me, but not eliminate them. I can still have moments of joy when you are able to provide what gives me pleasure."



PEARL – Hidden Within a Shell – Beautiful Moments to Behold

- Will frequently recognize familiar touches, voices, faces, aromas, and tastes
- Personhood survives, although all other capabilities are minimal
- Understanding input takes time: go slow and simplify for success
- In care, first get connected by offering comfort then use careful and caring touch
- Changes in the body are profound: weight loss, immobility, systems are failing
- As protective reflexes are lost, breathing, swallowing, and moving will be difficult
- Care partners benefit from learning the art of letting go rather than simply giving up

"While hidden like a pearl in an oyster shell, I will still have moments when I become alert and responsive. I am near the end of my life. Moments of connection create a sense of wholeness and value between us. Use our time together not just to provide care, but to comfort and connect with me. To help me complete life well, it's important to honor my personhood when making medical or care decisions; please don't talk about me as though I am not still here. I respond best to familiar voices and gentle rhythmic movements. I am ruled by reflexes and will startle easily. My brain is losing its ability to control and heal my body. Be prepared to see me having difficulty breathing or swallowing. My body may no longer desire food and drink as I prepare to leave this life. I may not be able to stop living without permission from you. Your greatest gift at this time in my life is to let me know that it is ok to go."

Positive
Approach
to Care

www.TeepaSnow.com

November 23, 2022

Dear Family,

*The intention behind our decision to have a Quality-of-Life Plan of Care™ is to make difficult decisions for our future selves so that our family does not have to.. The most important things in our lives are **God and family**. It is our goal that making this intentional will help keep those two things the focus during a difficult time such as this and afterward. This letter will address both our physical and financial needs should our quality of life begin to decline in different scenarios.*

Both Living and Cognitively Strong

1. We prefer to stay in our home as long as possible.
2. We do not want to be each other's caregiver as it could take an unnecessary toll on both of us. We want to protect each other's quality of life.
3. We prefer to have a professional care giver attend to continence and other highly private matters over any other family member.
4. If we are not mobile and our friends are no longer in the range to assist us with basic needs and transportation, we would be willing to relocate near our children or grandchildren that are able and willing to help. Our preference is to stay in the state of _____, but if needed we will move to _____. It is very important to us that we are not a burden on any of our children or grandchildren, but be surrounded by family who can visit us and help manage the administration of our care.
5. There are no specific assets dedicated toward funding this event. Our preference is to use funds in this order:
 - a. Medicare and other resources available through government and community as limited as they may be.
 - b. Cash flow from all of our income sources less the necessary expenses to maintain our lifestyle.
 - c. Investments

Surviving Spouse and Cognitively Strong

1. I prefer to stay in our home as long as possible.
2. I prefer to have a professional care giver attend to continence and other highly private matters any other family member.
3. If I am not mobile and our friends are no longer in the range to assist us with basic needs and transportation, I would be willing to relocate near our children or grandchildren that are able and willing to help. My preference is to stay in the state of _____, but if needed we will move to _____. It is very important to us that we are not a burden on any of our children or grandchildren, but be surrounded by family who can visit me and help manage the administration of my care.
4. There are no specific assets dedicated toward funding this event. My preference is to use funds in this order:
 - a. Medicare and other resources available through government and community as limited as they may be.

- b. Cash flow from all of my income sources less the necessary expenses to maintain my lifestyle.
- c. Investments

Both Living and One of Us is Not Cognitively Strong

*Please reference the *Positive Approach to Care—The Living Gems®* as approaching the Ruby state to understand what would construct this need.

1. We prefer that the healthy one of us be able to stay in our home as long as possible or consider a healthcare community in which we both could live.
2. We prefer that if one of us is not cognitively well “RUBY” that this person go into a care facility for the health, wellbeing and safety of those family around them.
3. There are no specific assets dedicated toward funding this event. Our preference is to use funds in this order:
 - a. Medicare and other resources available through government and community as limited as they may be.
 - b. Cash flow from all of our income sources less the necessary expenses to maintain our lifestyle.
 - c. Investments

Surviving Spouse and is Not Cognitively Strong

*Please reference the *Positive Approach to Care—The Living Gems®* as approaching the Ruby state to understand what would construct this need.

1. I prefer to go into a care facility for the health, wellbeing and safety of family those around me.
2. I do not have a preference as to the location of the care provided—specifically _____ or _____. It is very important to me that I am not a burden on any of my children or grandchildren, but be surrounded by family who can visit me and help manage the administration of my care.
3. There are no specific assets dedicated toward funding this event. My preference is to use funds in this order:
 - a. Medicare and other resources available through government and community as limited as they may be.
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 - c. Investments

We love all of you very much and want you to continue the _____ legacy of making memories together, laughter and love for many years to come. It is our hope that you will focus on the well-being of our family in its entirety and lean on Kennedy Financial Services to help you navigate through these tough times if they occur. Truth and grace—the truth is this not a good dinner table topic, but you may go through it. Have grace with one another and us...because we will need it!

Much love,

Proverbs 24:3-6 NLT

A house is built by wisdom and becomes strong through good sense.

Through knowledge its rooms are filled with all sorts of precious riches and valuables.

The wise are mightier than the strong, and those with knowledge grow stronger and stronger.

So don't go to war without wise guidance; victory depends on having many advisers.



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QUESTION & ANSWER

Type in your questions now!

Don't forget to register
for these *every month!*

Second Friday @ 10:30 am CST



TUNE INTO NEXT MONTH'S **POWER SESSION LIVE**

...and every second Friday of
the month



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