

# The Blitz

August 2019

Information on Tax and Estate Planning from the  
Masonic Charities of the Grand Lodge of Pennsylvania



## Taking Control of Your Destiny

I have been traveling the country for almost 20 years for the Masonic Villages and have seen how people deal with the so-called “golden years” of their lives. As we age, “change” becomes a difficult word to swallow. However, resisting change usually results in a bad outcome. I have worked with many of our fellow brethren and their spouses, or widows, who due to failure to prepare for life’s latter years, are forced into unfortunate circumstances for themselves and their loved ones. I thought I would take a moment to reflect on some steps you can take to address this matter before it is too late.

### Should I move to a continuing care retirement community (CCRC)?

The most common statement I hear at the receptions I conduct throughout the country is, “I am attending this reception to hear more about Masonic Village in case I need to go there.” Unfortunately, it would be better to ask, “How can I best determine whether I should move to the Masonic Villages (or any other retirement community)?” There is no simple answer to this question, but facing the reality of our eventual declining health and mortality is much better than considering infirmity or death as optional. I am no expert in this area, but I believe that preparing a plan for your future while you still have choices available is the best way to consider whether to move to a retirement community. Let’s look at how proper planning can impact your future in two scenarios.

*Continued inside*

## The Successful Scenario

One couple who I have known for many years and admire for their long commitment to each other and their ability to address the eventual decline in health made a good and thoughtful decision. In their early 70s, they decided to sell their home and move to a 55-plus retirement community. This required them to downsize and make decisions which would lead to a better lifestyle as aging seniors while still preparing for their eventual health decline. They had a wonderful number of years at their retirement community townhome and participated in many activities designed to address their stage in life.

As time went on, the husband was diagnosed with dementia, which required them to make another hard decision. They realized home health care was affordable for them, but confronting the disease over the long-term may require a higher degree of care, perhaps even around-the-clock care. Worse yet, if the wife became seriously ill or passed away, the decisions about care for the husband may be thrust upon a third party. This could result in a very unwelcome outcome.

This couple decided to make the move to a CCRC with an excellent health care reputation. They have coped well with the husband's declining health as his dementia has progressed. He is able to keep a level of independence and socialization that would not be available in another environment. The wife is able to stay active and have necessary free time each day to assist her in coping with the situation. In the end, having faced their eventual health decline together in their earlier years and making key decisions to take advantage of the resources available to them, they made it easier for their loving relationship to continue throughout their senior years. They enjoy a balance of independence and quality time together while their health problems are addressed, without needing to rely on other individuals to eventually make life decisions for them.

## The (Almost) Unsuccessful Scenario

A second couple I know had a long relationship at their "castle" since the 1950s. They each had some health issues, but nothing that prevented them from doing daily activities. We talked on numerous occasions about them moving to a CCRC, including the Masonic Village at Elizabethtown. Time flew by, and their 70s became their 80s. The "stuff" continued to accumulate at their home.

Finally, the inevitable happened. The husband had a debilitating stroke. Family members from afar rallied to help, but time took its toll. Then, the wife had medical problems and landed in the hospital. Decisions on care and where to live became limited and were thrust upon them by the circumstances. Family members could only do so much. In the end, I worked with this loving and generous couple to move the husband to the Masonic Village at Elizabethtown to receive healthcare services and arranged for the wife to meet with a sales representative to find an apartment on the campus so she could be near her husband. Neither spouse was happy with the rapid change in living arrangements, but it was the best that could be done under the circumstances. As for all the accumulated personal property, we worked with a specialist who disposes of such property and put the real estate up for sale. Decisions on what to keep and the time available to dispose of the property were limited. It didn't have to be this way, but this is not an uncommon scenario.

## Conclusion

The old saying goes, "It's no fun getting old." This is true to an extent, but being prepared for the aging process will definitely lead to a "soft landing" when the time comes for declining health. It also takes the stress off of you and your loved ones while permitting decisions on care to be made in a measured manner. Here are some of the action items to consider when preparing for your golden years:

1. Make sure you have updated wills and/or trusts, along with a financial power of attorney (POA), medical POA and Living Will in place before it is too late. Also, make proper arrangements for funeral and burial instructions.
2. While you are able, discuss with your spouse and loved ones where you want to spend the latter years of your life and how you are going to address issues of declining health. This is the hard part of the decision making process. I find that many people can't "pull the trigger" on making these decisions and are then thrust into very unfortunate living arrangements with limited alternatives. My observation is that those who make arrangements for their golden years in their 60s and 70s tend to be happier, more social and active in their 80s and beyond. Most individuals who wait until their 80s or 90s generally don't make such care arrangements and just wait for the inevitable and hope they die in their sleep one day (which my doctor tells me rarely happens). Such individuals are overwhelmed about getting rid of their possessions and the process involved for moving, which results in a freeze mentality for making key decisions.
3. Consider home health care, but be aware of its limitations and costs. Do you have the funds to pay for it? Where will you go if you outlive this arrangement and need a health care facility?
4. Consider a CCRC and its benefits. You can still live independently, receive home health care at most places and be assured of a place for constant nursing care, if needed. Not all CCRCs are alike. Do your homework and make sure the community provides quality care and a lifestyle you can enjoy. If you have limited assets, make sure you can stay even if you run out of funds. Masonic Villages provides compassionate care for skilled nursing for PA Masons and PA Eastern Star members and their families, meaning that if you are 65 or older and have limited or no assets, you will be accepted for retirement living or health care provided there is a place available. Many good CCRCs have several year waiting lists, so don't wait until the last minute to apply. My suggestion is that you start this process at or before the time of retirement.
5. Those that approach planning for life in their golden years like they do for other major life decisions are most successful. Think of the process you went through to pick your college, financial advisor, lawyer, doctor or where to retire. Use the same process. Visit several CCRCs to see if they are right for you. Start the process for downsizing your personal possessions. Investigate several home health care agencies, and most of all, determine what you can afford. The process can be quite rewarding if done together in a measured manner and will provide peace of mind for you and your spouse.
6. Call our Outreach department (800-462-7664), or Sales department (800-676-6452) to see what we can do to help. Or, call our office (800-599-6454) to speak to a gift planner or our Relations Administrator for Masonic widows for advice and direction on how to proceed.
7. **DON'T WAIT!** We are here to help no matter what your situation or stage of life, but the earlier you start the process, the more options you will have available to take charge of your life in a meaningful way.



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As Chief Gift Planning Officer for the Masonic Villages in Pennsylvania, Alvin H. Blitz, Esq., serves the Masonic Charities of the R.W. Grand Lodge of Pennsylvania, which consists of the Masonic Villages, the Masonic Children's Home, the Pennsylvania Masonic Youth Foundation, the Masonic Library and Museum of Pennsylvania and the Masonic Charities Fund. Attorney Blitz holds a Bachelor of Science degree from the University of Scranton, a Master of Arts degree from Fairleigh Dickinson University, and a Juris Doctorate from Dickinson School of Law. He has given estate planning seminars throughout the country and is a member of Carlisle Lodge No. 260, Carlisle, Pa.

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## Ask Alvin In Person!

Catch up with Alvin in person to learn updates on the Masonic Charities of the Grand Lodge of Pennsylvania and more about tax and estate planning.

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| Sept. 22 - 26:    | San Antonio & Dallas, TX |
| Oct. 1 - 4:       | San Jose, CA             |
| Oct. 21 - 25:     | Raleigh, NC              |
| Oct. 30 - Nov. 1: | Daytona Beach, FL        |
| Nov. 6 - 9:       | Tampa, FL                |