

THE MONEY COACHES



“Remember that failure is an event, not a person.”

- Zig Ziglar

Some advice on caring for elderly loved ones



As money coaches, we continue to learn as we face life's challenges. Those lessons we learn, we try our best to pass on to our friends and clients.

Recently, that learning experience has been in caring for our elderly parents during a difficult time. It began with one trip to the emergency room with more to follow. Before long, it resulted in a 20-day stay at a rehab center. For those who don't know, as we didn't, 20 days is the maximum allowed by Medicare, regardless of progress from the patient.

After seeking aid from specialists and attempting to find a pain-management option, we were faced with that 20-day deadline, and more tough decisions. We were permitted to appeal the dismissal decision, however that resulted in a quick denial, followed by another ER visit and a relocation to a new rehab center.

We don't yet have the answers for how this all will turn out. However, we wanted to take some time to share some things we've learned from this experience.

It is important for the local family member who will be the patient advocate to have all medications listed along with copies of Medicare and Medicare supplement cards available and ready to hand to right personnel at the ER, rehab center, or nursing home. If you don't have power of attorney, it is essential that you get it. These things allow you to best be able to help advocate for and care for your loved one.

If you are not the local family member caring for your relative on a day-by-day basis, remember that your ability to care for them is limited. If you cannot care for your loved one in person, you are likely not the best option to be the power of attorney, or to keep track of all your loved one's medications and diagnoses.

Keep in mind the difficulties for all involved. There is a tremendous burden on those who are daily in the fight. Support them and encourage them as you can. Keep lines of communication open, and don't allow the natural frustrations to become toxic to valuable relationships.

Make sure that if you are the local family member dealing with these daily struggles, that you give yourself a respite. For those helping from out of town, it is valuable for you to give them that time when you can. Do your best to understand their sacrifice, and help make a way for them to be refreshed so that they aren't struggling alone.

Some version of this situation happens with nearly every family. We don't always know what it will look like or how it will play out. What we do know is that it is best to be realistic about our roles, be understanding of one another, and to communicate details as best we can. A significant amount of grace is necessary all around.

Our goal is to provide the best advocates for our loved ones and to help them to live with dignity and grace as best they can. If you have questions about elder care or are preparing to face these challenges yourself, don't hesitate to reach out.

Katie and I are walking this path and realize there are no easy answers. We'll continue to update you on our journey and would be happy to listen and learn from your experiences.

Social Security



Back at the beginning of the year, we introduced you to Allen Cobb, the newest member of The Money Coaches team. Allen has come on board specifically to help out those people who are seeking help understanding social security.

Like Rich and Kathy, Allen is a certified money coach and his background in both accounting and business education make him well-equipped to help answer any question you may have on your finances, and in particular, with regard to social security.

Allen will specifically be working with our newest service, Social Security Analyzer (SSA). SSA is a service that utilizes data compiled from thousands of scenarios, resulting in a program that can provide

analysis for married, single, widowed, and divorced clients.

With it, you can work with Allen to get answers that will help you prepare to begin receiving your Social Security benefits, optimize your benefits if you've already begun receiving them, and can guide you in decisions about disability, family benefits, non-covered pensions, and more.

It is difficult to get a handle on exactly what you need to do regarding Social Security but getting it right can mean a huge variation in your overall benefit. The best way you can make sure you have your ducks in a row is to make an appointment to talk with Allen and find out what steps you need to take. He can give you advice on your best strategy and can do so with the entire context of your finances in mind. Don't wait, reach out now to get started!

Reach out to Allen to talk about Social Security!

Find out more about how you can benefit from Social Security Analyzer by contacting Allen by email at allen@themoneycoaches.com.

You can also visit our website at www.themoneycoaches.com!

Cherry Mango Crumble (Gluten Free)

Ingredients

- 1/5 sec Olive Oil, No-Stick Cooking Spray
- 2 Mango
- 16 oz Frozen Unsweetened Dark Red Cherries
- 1 tbsp 100% Corn Starch
- 1/3 cup agave nectar
- 1/8 tsp Sea Salt
- 1/4 tsp Cinnamon
- 4 pinch Nutmeg (Ground)
- 3/4 cup Gluten Free Whole Grain Oat Flour
- 3 Organic Medjool Date
- 4 tbsp Butter
- 1/8 tsp Sea Salt
- 1/2 cup Gluten Free Old Fashioned Rolled Oats

Instructions

1. Defrost the cherries.
2. Preheat oven to 350 degrees. Spray bottom and sides of a medium size casserole or glass baking dish with preferred cooking spray.
3. Place mangos and cherries in a large bowl.
4. In a small bowl, whisk together corn starch, agave nectar, sea salt, cinnamon, and nutmeg until combined. Drizzle over mango and cherry mix and toss gently just until combined.
5. Pour mixture into the casserole dish. Place in the oven for 15 minutes while you make the crisp topping.
6. In a food processor pulse the oat flour, dates, butter and just a pinch of sea salt until it resembles coarse sand. Or combine ingredients in a bowl with a pastry cutter until it resembles coarse sand. Add in the whole oats and pulse until just combined (you want to leave the whole oats intact as much as possible).
7. Remove the hot mango cherry mixture from the oven and crumble the topping evenly on top, using your hands to gently shape some of the crumble topping into larger chunks.
8. Continue to bake for 40 to 45 more minutes, checking after 30 minutes. The top should be golden brown and the filling should be bubbling. Keep an eye on it to prevent the top from burning.
9. Serve warm Cherry Mango Crisp with all natural whipped cream if desired.

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