

# RETIREMENT

## readings



### TYPES OF LONG-TERM CARE SERVICES

The U.S. Department of Health and Human Services estimates that the older population in the United States (age 65+) will more than double by the year 2030, to over 71 million Americans. When coupled with increasing life expectancies, this "aging of America" has led to a rapidly growing variety of options available to senior citizens who require medical and personal care services. By planning ahead, you can help assure that you receive the quality of care and the quality of life you desire should you need long-term care services in the future.

#### Nursing Homes

Residents in nursing homes are in need of more intensive medical and physical services. The goal of a nursing home (also known as a skilled nursing facility, extended care service, or health care center) is to help residents meet their daily needs and to return them home whenever possible.

#### Assisted Living Facilities

The goal of an assisted living facility is to provide assistance and personal care services as needed, while maintaining maximum resident independence in a more home-like setting than that provided by a nursing home.

#### Continuing Care Retirement Communities

The goal of a continuing care or life care retirement community is to provide a range of services, from independent living through full-time skilled nursing care, that can be modified to respond to a resident's changing needs.

#### Home Health Care Services

By providing a variety of medical and personal services through nurses, therapists and home care aides, the goal of home health care is to make it possible for senior citizens to retain a measure of independence while receiving care in the environment they most prefer...their own homes.

**If you would like assistance with planning to pay for health care needs in retirement, please contact my office.**

Brought to you by:



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About our firm:

## QUOTES

*from the Masters...*

### On Happiness

"Happiness is not something you postpone for the future; it is something you design for the present."

-- *Jim Rohn*

"The person born with a talent they are meant to use will find their greatest happiness in using it."

-- *Johann Wolfgang Von Goethe*

### On Contentment

"I am beginning to learn that it is the sweet, simple things of life which are the real ones after all."

-- *Laura Ingalls Wilder*

"For peace of mind, we need to resign as general manager of the universe."

-- *Larry Eisenberg*

"I am a big believer in the 'mirror test.' All that matters is if you can look in the mirror and honestly tell the person you see there, that you've done your best."

-- *John McKay*

## MESSAGES

*from the Masters...*

### THREE RULES FOR CHANGING STRESS INTO SUCCESS

*by Denis Waitley*

**1. Accept the Unchangeable** - Everything that has happened in your life to this minute is unchangeable. It's history. The greatest waste of energy is in looking back at missed opportunities, lamenting past events, grudge collecting, getting even, harboring ill will, and any vengeful thinking. Success is the only acceptable form of revenge. By forgiving your trespassers, you become free to concentrate on going forward with your life and succeeding in spite of your detractors. You will live a rewarding and fulfilling life.

Your enemies, on the other hand, will forever wonder how you went on to become so successful without them and in the shadow of their doubts.

**2. Change the Changeable** - What you can change is your reaction to what others say and do. And you can control your own thoughts and actions by dwelling on desired results instead of the penalties of failure. The only real control you have in life is that of your immediate thought and action. Since most of what we do is a reflex, subconscious habit, it is wise not to act on emotional impulse. In personal relations, it is better to wait a moment until reason has the opportunity to compete with your emotions.

**3. Avoid the Unacceptable** - Go out of your way to get out of the way of potentially dangerous behaviors and environments. When people tailgate you on the freeway, change lanes. If they follow you at night, drive to a well-lighted public place.

When there are loud, obnoxious people next to you at a restaurant or club, change tables, or locations.

Also, be cautious of personal relationships developed via the Internet. With the massive number of individuals surfing the net, the number of predators increases in like proportion. Always be on the alert for potentially dangerous situations involving your health, personal safety, financial speculation and emotional relationships.

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