



Estate planning essentials for seniors: Assisted living

This article was provided by Samantha Norris and Keyan McAreavy of BrownWinick Law, Silver Sponsor of TRAIL's Johnson County Senior Housing and Services Guide.

As you age, planning for the future becomes more than just a wise decision—it becomes essential. For seniors preparing to move into assisted care facilities, having a clear and updated estate plan is one of the most important steps to ensure peace of mind, financial security, and protection from potential exploitation.

1. Keep Your Estate Plan Current

An estate plan is more than just a will. It includes powers of attorney, healthcare directives, and possibly trusts. Before entering assisted living, review your estate documents with a qualified attorney to ensure they reflect your current wishes and circumstances.

Key questions to consider:

- **Is your designated power of attorney still the right person?**
- **Do your health care directives align with your current medical preferences?**
- **Have you accounted for changes in assets or family dynamics?**

Updating these documents can prevent confusion and legal complications later, especially if health issues arise that limit your ability to make decisions. Make sure that updated copies of the relevant documents are shared with your medical provider, the assisted living facility, the holder(s) of your power of attorney, your legal counsel, and your financial institutions.



2. Review Assisted Living Contracts Carefully

Assisted living facilities can often involve lengthy and complex contracts. These documents outline services, fees, policies, and your rights as a resident. Before signing:

- **Understand the fee structure:** Are there additional charges for medical care, transportation, or special services?
- **Know your rights and options:** What happens if your health declines and you need more intensive care?
- **Clarify refund policies:** If you leave the facility or pass away, what happens to prepaid fees?

Continued on page 3



From Executive Director Christine Scheetz

Demographic shifts call for new thinking about aging

In May I had the opportunity to attend the New Age of Aging Summit with keynote speaker Dr. Ken Dychtwald. Since 1986 Dr. Dychtwald has been the founder and CEO of Age Wave, a think tank and consultancy focused on the lifestyle, marketing, health care, economic, and workforce implications of our unprecedented demographic shift, the “age wave.” Dr. Dychtwald is a psychologist, gerontologist, and best-selling author of 19 books on aging-related issues.



Dr. Ken Dychtwald

“We need to...
work to close the
gap between our
healthspans and
lifespans.”

Watch for
TRAIL’s fall
2025 community
education
series on
this issue.

At the summit, he shared the **top five course corrections** he believes are needed:

New Longevity Lifestages After many years of recognizing only three stages of life—childhood, adolescence, and adulthood—human development researchers incorporated an additional category of early adulthood (initially 18-24 years of age and now 18-34 years), but Dr. Dychtwald believes further stages must be added to segment stages of adulthood. He has labeled these Middlescence, Late Adulthood, and Elderhood.

Matching Our Healthspans to Our Lifespans The average life expectancy for an American is 78.5 years, but the average American is expected to be healthy for only 66 years. Meanwhile, the U.S. spends more on health care than any other country. We need to draw attention to this disconnect and work to close the gap between our healthspans and lifespans. (Watch for TRAIL’s fall 2025 community education series on this issue.)

Averting Mass Elder Poverty 81% of Americans don’t know how much money they’ll need to fund their retirement. The greatest financial worries are health care and long-term care. Social Security is an essential lifeline for so many older adults. We need to increase financial literacy for later life and protect the financial stability of older adults.

Eliminating Ageism When the U.S. was founded in the late 1700s, adults had a life expectancy of 37 years. Dr. Dychtwald’s vision for a world without ageism is one where the strengths of people of all ages are honored and appreciated, and public policies ensure all of us can thrive at any age.

Establishing a New Purpose for Maturity Older adults need our help and we need their help. Dr. Dychtwald, who advocates for a national Elder Corps, believes volunteering, mentoring, prioritizing well-being, and staying active, engaged, and intellectually stimulated are critical components of establishing a new purpose for later in life.

For more information about Dr. Dychtwald’s work, visit [agewave.com](https://www.agewave.com).



Thanks to CarePro Home Medical for sponsoring this month's newsletter.

Your Health is
Our Priority


CPAP/BIPAP MOBILITY HOME SAFETY BATH SAFETY

Helping you connect with the people
and answers you need.


CarePro
HOME MEDICAL
Connect with people and answers you need.

 Cedar Rapids: 319-298-0953
Coralville: 319-351-3930
careprohs.com



Entering assisted living *continued*

Having an attorney review the contract can help you avoid hidden fees or unfavorable terms. Don't hesitate to ask questions or request changes—this is your future home.

3.

Beware of Reverse Mortgage Scams

Reverse mortgages can seem appealing to seniors looking to supplement income, especially when facing the costs of assisted living. However, they come with risks:

- **Scammers often target seniors**, promising easy money while hiding fees and terms.
- **Some reverse mortgages can jeopardize your home**, especially if you move out permanently into a care facility.
- **Family members may be affected**, particularly if they live in or expect to inherit the home.

Before considering a reverse mortgage, consult with a trusted financial advisor or attorney. Legitimate options exist, but they must be approached with caution and full understanding.

Final thoughts

Transitioning into assisted living is a major life change, but with proper planning, it can be a smooth and empowering experience. Keeping your estate plan updated, understanding your rights in care contracts, and protecting yourself from financial scams are key steps in safeguarding your future. In addition, we always recommend ensuring your family understands your plan and that your professional advisors are aligned on the various components of your financial, medical, and legal wishes.

If you or a loved one are preparing for this transition, consider scheduling a consultation with an estate planning attorney. A little preparation today can make all the difference tomorrow.



Lunch at Chicken Salad Chick

Nancy Husted, Bob Brooks, Betsy Fischer, Susan Spaziani, and Marie Evans enjoy lunch on July 14 at a new Coralville restaurant.

Engaging volunteers



Meet Neil Quellhorst

Neil Quellhorst was looking for the “perfect” volunteer opportunity—something flexible that would also stimulate his intellectual side—and the retired engineer seems to have found his niche as a TRAIL volunteer. ■

As a service volunteer since April of 2024, Neil has helped TRAIL members with computer hardware, software, smart phones, and other technology issues. He even assembled a wheelbarrow for one member.



“I enjoy the challenge of solving problems for the members, helping them with technology they need or want to use,” says Neil.

And, providing the services at times that are mutually convenient to Neil and members allows him flexibility for international travel

with his wife, Nancy, and visiting family members, including their two adult sons.

Full member Valerie Scher is very grateful for Neil’s work installing software on her new laptop computer. “I didn’t even know TRAIL offered that service, but I was so impressed when

Neil came to help me. He really went above and beyond to make sure everything was done right and was very kind and patient. He is a tech superstar!”

Quellhorst gained his technology, leadership, and entrepreneurial skills throughout his career at small start-up companies, as well as Honeywell and Rockwell Collins, designing electrical equipment such as cell phone systems, avionics, and public safety radios. Shortly after retiring from Collins in 2014, he embarked on a passion project, becoming one of the founders of Protostudios. The nonprofit organization promotes Iowa’s economic development by supporting entrepreneurs, inventors, and University of Iowa faculty in creating proof-of-concept devices using advanced 3D design and manufacturing tools.

In addition to being a service volunteer, Quellhorst was recently elected to the TRAIL Board of Directors, which meets monthly to oversee operations. “I am just really impressed with the organization. We do so much with such little overhead,” Neil says.

■ If you or someone you know is looking for a perfect volunteer opportunity, contact the TRAIL Office at 319-800-9003 or membersupport@trailofjohnsoncounty.org.

Technology help: by the numbers

Since 2020, eight volunteers have completed more than 40 requests for help with technology.



*through July

As with all services for Full and Affiliate members, technology help from TRAIL volunteers is free. That is a real value, as the minimum charge for technology support is \$100 an hour for most contractors.

Do I need a measles shot?

With the recent increase in measles cases across the U.S., including here in Iowa, many older adults are wondering if they should consider getting the vaccine, whether as a booster or for the first time.

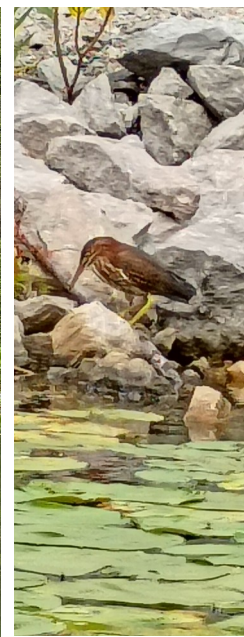
The standard two-dose measles vaccine is 97 percent effective in preventing the disease and generally safe, with mild if any side effects. But the disease itself can lead to serious complications in older adults. And that's worrisome, because measles is so contagious.

The disease spreads through breathing in infected droplets in the air after a person with measles coughs or sneezes. If someone breathes this air or touches an infected surface and then touches their eyes, nose, or mouth, they too could become ill. Measles can remain in the air or on surfaces for up to two hours after a sick person leaves the area, and a sick person can spread measles to others before they even have symptoms.

According to University of Iowa Health Care, most people who have been vaccinated with the MMR (measles, mumps, rubella) vaccine will be protected for life and do not require a booster. This applies to adults who were born after 1957, after which the current two-dose vaccine was widely administered to children.

Those born before 1957 are assumed to have natural immunity due to having had the disease as children. Regardless of birth date, however, if you don't recall having had measles or don't have access to your vaccine history, it may be worth considering a booster shot. This applies to unvaccinated adults as well, who have a 90 percent chance of contracting measles if exposed.

As is true of any medical issue, you should consult with your health care provider about the best course of action, especially if you have a weakened immune system.



LEFT: On August 6, Ben (Kent Park bluebird house project leader), Kristen Morrow (leader and Kent Park naturalist), Barb Stein, Julie Elliot, Cheryl Miller, Mari (staff), Phyllis Black, Betsy Fischer, and Dwight Tardy kayaked at beautiful Kent Park.

RIGHT: The birders in the group, always on the lookout, were rewarded when catching site of this green heron.



Cycling Without Age at the Bike Library

Johnson County has an extensive bike trail system. But if you're not a bicyclist—or if limited mobility keeps you off the saddle—and you want to feel what it's like to wheel along local trails, a new Iowa City nonprofit offers a unique opportunity.

Cycling Without Age at the Bike Library (CWA@BL) is part of a global movement that aims to reduce social isolation and promote physical and mental health by bringing the joy of cycling to seniors, adults, and youth who are unable to bike independently.

Utilizing uniquely designed e-trishaw bikes, trained volunteer “pilots” are paired with one or two passengers for safe outdoor adventures, conversations, and new relationships. Riders become active and visible in their neighborhoods while experiencing the simple pleasure of feeling the fresh breeze on their faces.

A group of local bike enthusiasts learned about Cycling Without Age a few years ago. Volunteer Nancy Footner made a trip to Denmark to meet the group's founder and learn more about how the nonprofit has helped establish chapters in 41 countries.

Nancy and other volunteers partnered with Iowa City's Bike Library to start a chapter here—the first in Iowa. CWA@BL has now purchased its first trishaw and earlier this year received a 2025 AARP Community Challenge Grant that will allow the group to expand its programming to include wheelchair users.

Want to learn more, take a ride, or volunteer as a pilot? TRAIL is hosting a Cycling Without Age demonstration ride on September 16 at 10 AM. If that date doesn't work for your schedule but you are interested in getting involved as a rider or pilot, contact Nancy Footner at nfootner@gmail.com to arrange an alternative time for yourself and a few friends. Rides are free, but donations to CWA@BL are always appreciated.

Your voice in TRAIL's future

In the coming months the TRAIL Board of Directors will begin a strategic planning process to set the organization's priorities and goals for the next three to five years. Participation in that process from our members, volunteers, donors, and community partners is essential to our long-term success. **Where would YOU like to see TRAIL in the years ahead?**

**YOUR
OPINION
MATTERS!**

While it's impossible to predict what the future will bring, we know these trends are real and will impact the audience we serve:

- The population of adults aged 65+ in Johnson County is growing and will continue to increase.
- It is highly likely that the percentage of income-challenged households among the senior population will increase as well.
- Recent cuts to and uncertainty around programs such as Medicaid, Medicare, SNAP, and other benefits will cause greater hardship for older adults struggling to make ends meet.
- All nonprofits are feeling the pain of federal and state budget cuts, increasing the competition for volunteers and for private support from individuals and organizations.

From your perspective as a member of the TRAIL community, how can we turn these challenges into opportunities? How can we address what will surely be a rising demand for our services while maintaining our volunteer numbers and the financial resources needed to run a robust organization? What other services might we consider offering to our members and/or the community as a whole?

To share your thoughts about TRAIL's future direction and priorities, we encourage you to complete this online survey. Your thoughts and opinions matter and will be gratefully received. We will report on our strategic plan outcomes in a *TRAIL Guide* story later this fall. Thank you!



NOTE: Some events are virtual, while others are in person. Full details for each event can be found on [TRAIL's online calendar](#).

New events are frequently added, so check TRAIL's weekly calendar preview emailed on Fridays or the [online calendar](#) to stay up-to-date.

Calendar key: **BLUE** events are for TRAIL members. **GREEN** (virtual) and **YELLOW** (in-person) events are hosted by other groups but may be of interest to TRAIL members.

Members pay their own fees if there is a cost associated with an event (\$).

Want to attend an event, but need a ride? Call Jessica at 319-800-9003 or email her at membersupport@trailofjohnsoncounty.org.

TRAIL Guide is published on or about the 15th of each month by the TRAIL Marketing and Communications Committee for the benefit of TRAIL members, donors, volunteers, and friends. If you have questions or suggestions about the newsletter, email info@trailofjohnsoncounty.org.

Upcoming TRAIL Events Calendar

The TRAIL office will be closed on Friday, August 22, and Monday, September 1.

TRAIL Book Club: *The Lion Women of Tehran* by Marjan Kamali

(via Zoom)

Monday, August 18, 1 to 2 PM

Dine Around at Baxa in Sutliff

Wednesday, August 20, 4:30 to 6:30 PM

Baxa Sutliff Tavern, 5546 130th Street, N.E., Lisbon

"Live at FeatherStone" Outdoor Music Series

Thursday, August 21, 6:30 to 8 PM

FeatherStone at Hickory Hill, 2450 Hickory Trail, Iowa City

Senior Summer Series

Tuesday, August 26, 4:30 to 6:30 PM

Gloria Dei Lutheran Church, 123 East Market Street, Iowa City

Yarning Group

Thursday, August 28, 1 to 3 PM

Vicky Tardy's house

Fantastic Feathers: When a Fashion Craze Creates Tragic Results by Rebecca Gelman

Wednesday, September 3, 10 to 11 AM

Iowa City Senior Center, Room 302, 28 South Linn Street, Iowa City

Member Happy Hour \$

Tuesday, September 9, 4:30 to 6:30 PM

Orchard Green, 521 South Gilbert Street, Iowa City

Thread by Thread: Weaving a Costume Design Career in the Big Apple with Cathy Parrott

Wednesday, September 10, 10 to 11 AM

Iowa City Senior Center, Room 302, 28 South Linn Street, Iowa City, and on Zoom

Cedar Rapids Art Museum and Lunch at The Class Act

Thursday, September 11, 11:30 AM to 3 PM

Cedar Rapids Art Museum, 410 3rd Avenue, S.E., Cedar Rapids

TRAIL Book Club: *Small Mercies* by Dennis Lahane (via Zoom)

Monday, September 15, 1 to 2 PM

Cycling Without Age Ride & Info Session

Tuesday, September 16, 10 to 11 AM

Terry Trueblood Recreation Area, 579 McCollister Boulevard, Iowa City