

The Elder Law Advisor

Derryl Molina


**TODAY'S ADVICE:
ELDER ABUSE FACTS**

Elder abuse is a serious problem because persons over 65 often live in fear that they will be abandoned, injured, neglected, yelled at or hurt if they reveal their situation. So they deny the abuse and live in a dangerous state of despair.

- **Abuse** does not come in just one form – it may be physical, mental, emotional, financial or sexual. Elder Neglect can be self-neglect or neglect by a caregiver.
- **Physical injuries**, like cuts, scratches, bruises and welts can become infected. Broken bones can cause constant pain and can impede movement which can lead to premature death or intensify existing health problems.
- **Emotional abuse** results in extreme fearfulness and anxiety causing the abused to be apprehensive of others, depressed and unable to bestow trust.
- **Financial Exploitation** occurs when a trusted person knowingly, through deception or intimidation, takes control and possession of a vulnerable person's personal or real property.
- **Financial Exploitation** includes failing to use the vulnerable person's assets to provide for that person's necessary care.
- **Most elder abuse and neglect takes place at home.** One out of every 10 persons living with a family member is subjected to abuse—approximately 2.5 million a year. One of every 25 elderly persons is victimized annually.
- **Elder abuse affects men and women over 65** in all socioeconomic groups, cultures, IQ and education levels, races and ethnicities.

**Call today to sign up for a FREE one-hour question and answer seminar with The Elder Law Advisor.
(408) 244-4992.**

DERRYL H. MOLINA is an Elder Law Attorney in San Jose, California, who helps clients with preventing and rectifying issues of Abuse. Also knowledgeable in Trusts and Mediation, she can serve as your Full Life Care Planning Attorney. Contact Derryl H. Molina at 408.244.4992 or at attderryl@comcast.net. Visit her website at: www.fulllifecareplanner.net.



“Retire?”

People often ask me: “when are you going to retire?” Not yet is my standard reply at age 74. The truth is I love what I do and plan to work until I drop.

Many of my long time friends retired many years ago. Some seem happy. Others “so so.” A tennis buddy of mine retired six months ago at a company he had worked for 25 years. I asked, “how’s retirement?”

“Not so great,” was his reply. “After I retired, my colleagues stop coming to me for advice, even though I still work part time there as a consultant.”

“Retirement is a huge, difficult readjustment for me. People at work treat me differently as if I don’t have any thing to offer. I’ve become the invisible person.”

Another long time friend retired at age 50 because he could financially. “That was the biggest mistake of my life,” he often confided to me. Work was his life even though he didn’t know it. His job provided “structure and meaning.” When work ended, his life ended for all practical purposes.

After a few years of retirement, he shocked me and his family by divorcing his wife of 30+ years. There was no “other” woman. Knowing that my good friend was suffering from deep depression, I took him to Cabo San Lucas, Mexico on a fishing trip.

The fishing adventure seemed to give him peace of mind but a few years later, he dropped dead at age 60 from a massive heart attack. I believe depression killed him and it accelerated when he retired.

Most retired friends of mine seem happy, “active” and very busy doing things. Staying active and engaged in life is key. People who plan an active life tend to be happier than those who have no plans or routines.

Me retire? Someday but not right now. I’m having too much fun!

A recent study by Merrill Lynch reveals that three out of four pre-retirees (72 percent) want to work after they retire. Not because of the need for money but the desire to remain “youthful, mentally active and socially engaged.”