



# HEALTHY BODY, HEALTHY MIND, HEALTHY ESTATE

How Wellness and Planning  
Empower Aging Adults



A health handbook written by Barbara Darby, Founder of Happy & Healthy with B, and Attorney Tom Manzi, The Law Offices of Thomas J. Manzi

# THE POWER OF PREVENTION: STAYING STRONG IN BODY, MIND, AND LEGACY

Aging well isn't just about living longer — it's about staying vibrant, independent, and confident in every sense of the word.

Nutrition, exercise, and mental stimulation are crucial to maintaining health, but the same principle of “prevention” applies to another area we often overlook: our estate health. Just as neglecting your body can lead to disease, neglecting your estate plan can leave your loved ones with unnecessary stress, conflict, and financial strain.



Small, consistent actions - nutrition, hydration, movement, and social engagement - build resilience over time. Prevention matters.”

**BARBARA DARBY, FOUNDER  
HAPPY, HEALTHY WITH B**

## BARBARA DARBY'S TOP HEALTH TIPS

- **Eat colorful, nutrient-dense foods:** Prioritize vegetables, fruits, and lean proteins to support energy, muscle preservation, and immunity.
- **Stay hydrated:** Water is essential for digestion, cognitive function, and overall vitality.
- **Move consistently:** Walking, stretching, and light resistance training maintain balance, bone strength, and mental clarity.
- **Prioritize sleep & hygiene:** Good sleep, oral care, and personal hygiene reduce risk of infection and improve overall wellness.
- **Stay socially and mentally engaged:** Community involvement, learning new skills, and maintaining purpose protect brain health.



## KEY CULPRITS TO AVOID:

- High fructose corn syrup and sugar in its many forms (glucose, sucrose, cane sugar, agave).
- Artificial sweeteners and alcohol sugars.
- Partially hydrogenated oils and seed oils.
- Genetically modified foods (GMOs).



“Processed foods today are not what they were when we were kids,” Barbara notes.

Even favorite staples like macaroni and cheese or cereals have been reformulated for cost, not nutrition. Europe regulates many of these additives more strictly than the U.S., which helps protect public health.

Movement is equally important. “Walking, stretching, and light resistance training maintain balance, bone strength, and cognitive health,” Barbara says.

Good hygiene, sleep, and social connection matter, too. When we take care of our bodies, we protect our independence — and this mindset carries over to financial and legal health.

## TWO LIVES, TWO OUTCOMES: MEET DON AND BOB

Let's look at two seniors whose daily choices shaped very different outcomes:

At 86, Don rides his bike and, until recently, played racquetball. He gardens, volunteers locally, and maintains a rich social life. A retired entrepreneur, Don has always valued discipline - in health and finances alike. He stays hydrated, eats clean, exercises, and maintains mental sharpness.

Years ago, he worked with his attorney to establish a power of attorney, healthcare proxy, and estate plan, ensuring his assets and wishes are handled exactly as he intends. Don is active, alert, and at peace knowing both his health and legacy are secure.



Bob, 78, is largely sedentary. His days revolve around TV and computer screens.

His diet is full of processed snacks, diet sodas, and frozen meals, and he often neglects hygiene routines like cleaning his sleep apnea machine. Chronic back pain and neuropathy limit his activity. Bob's health has declined sharply, leading to repeated hospitalizations.

Worse, his finances are in disarray; his family doesn't know where accounts are, which bills must be paid, or how to make decisions on his behalf. He has not created a healthcare proxy or power of attorney.

The difference between Don and Bob isn't luck — it's preparation. Both health and estate wellness are lifelong habits that start long before a crisis.



## ESTATE PLANNING: PROTECTING YOUR FAMILY'S FUTURE

Attorney Tom Manzi sees the same principle applied in legal planning: "Ignoring estate planning is like ignoring early warning signs in your health. It can cause serious complications for your family."

Many assume a spouse or children automatically inherit everything. But without proper wills, trusts, or account designations, assets can become tangled in probate, leaving families stressed and paying unnecessary attorney fees.



"These are heartbreaking, preventable scenarios. Proactive estate planning, like proactive nutrition, protects your family, your legacy, and your peace of mind."

**ATTORNEY THOMAS J MANZI**

### EXAMPLES OF PREVENTABLE ISSUES:

- A second spouse inherits the bulk of an estate, unintentionally cutting out biological children.
- Bank accounts without joint ownership or transfer-on-death (TOD) designations become frozen.
- Health care proxies and powers of attorney are missing, leaving families scrambling to make critical decisions.



## PROBATE: THE “INDIGESTION” OF ESTATE PLANNING

Tom draws a parallel between nutrition and legal planning: “Probate is like poor digestion — if you don’t prepare, everything clogs up.”

Even assets that seem straightforward can get tied up for months or years in court. Proper planning - naming beneficiaries, establishing trusts, and creating powers of attorney - keeps the process smooth, just as proper diet and lifestyle prevent physical setbacks.

## PRACTICAL STEPS FOR “ESTATE NUTRITION”:

- Add TOD or POD designations to accounts.
- Keep both spouses’ names on shared assets when appropriate.
- Update your will, trusts, and power of attorney documents regularly.
- Create a health care proxy to ensure medical wishes are honored.
- Communicate openly with loved ones about your intentions.

## EXERCISING THE MIND AND YOUR DECISION-MAKING MUSCLES

Mental sharpness comes from more than crossword puzzles. Staying engaged with community, learning new skills, and maintaining a sense of purpose are forms of mental exercise. Knowing your affairs are in order also reduces stress and increases clarity — helping you make better decisions for yourself and your family.

## STAYING EMPOWERED: IN EVERY SENSE OF THE WORD

Barbara and Tom agree: the best time to act is when you’re healthy, alert, and capable. Physical wellness strengthens your body and mind, giving you clarity for important decisions. Estate planning protects your legacy and ensures your wishes are honored without conflict or stress.

“Prevention, whether for your body or your estate, always pays dividends,” Barbara notes. Tom adds, “When you plan while you’re healthy and mentally sharp, you give your family the greatest gift: clarity.”



# LEGAL WELLNESS TIPS FROM ATTORNEY TOM MANZI

## At a bare minimum, you will want to start with the following:

1. Review your Will and beneficiaries every 3–5 years or after major life changes.
2. Add Transfer-on-Death (TOD) or Payable-on-Death (POD) designations to key accounts.
3. Create a Living Will and Healthcare Proxy while you're healthy.
4. Consider a Revocable Trust if you want to simplify or avoid probate.
5. Make sure at least one trusted person knows where your documents are stored.
6. Make sure you have access to online and digital accounts, passwords, etc. to access information digitally when needed.



# TAKE ACTION TODAY

Longevity isn't just about years — it's about quality of life, independence, and peace of mind. By caring for your body and your estate now, you protect yourself and your loved ones from preventable challenges later.

Schedule a consultation today:

- Barbara Darby, Certified Nutritionist & Health Coach – 631-748-8749 – [happyandhealthywithB.com](http://happyandhealthywithB.com)
- Tom Manzi, Elder Law & Estate Planning – 631-270-6500 – [thomasjmanzilaw.com](http://thomasjmanzilaw.com)

Because prevention — in health or estate planning — empowers you to live fully today and secure your legacy tomorrow.

