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your estatematters

Care For Your Aging Parents

Prepare and Find Services You Can Trust

Taking care of an aging parent who lives far away is a challenge millions of Americans face, especially now when people are living longer and moving more frequently. Dealing with emergencies and day-to-day issues can create logistical and emotional difficulties. How will you know what daily help your parents may need? And how do you find that help when you aren't familiar with local resources?

The process starts with a delicate conversation with your parents. Explain that you want to be able to help in case they encounter an emergency or illness. Stress that your goal is to assist, not take over. Then gather as much information as you can: financial records such as bank and investment accounts (and passwords), insurance policies, health information, such as physician's names and prescriptions, and any other legal documents. The goal is to have important information at your fingertips.

Then, make sure your parents obtain an estate plan, including key legal documents. Our office can help with three that are especially important: a Durable Power of Attorney that allows you to make legal and financial transactions on their behalf, a Healthcare Power of Attorney that allows you to make medical decisions if your parents are ill or incapacitated, and a HIPAA Power of Attorney that gives you access to otherwise confidential information about their condition, prognosis, and possible treatment plans.

Finally, find assistance locally. The Eldercare Locator **(www.eldercare.gov)** can connect you with local agencies and volunteer programs that belong to the National Aging Network, a government-sponsored program that provides funding for home and community-based services for the elderly.

The time and effort is worth it. Today's preparation could put the help your parents need tomorrow at your fingertips.

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Dealing with Your Loved One's Chronic Pain

Chronic physical pain doesn't just hurt those who are ill or injured. It can be incredibly difficult to watch a person you love suffer. Chronic pain can also create extreme emotional pain for those who love them.

If someone you care for has a long-term pain condition, pay attention to signs expressing how they feel: changes in facial expressions, heavy breathing or sighing, unusual body movements, general behavior changes like not wanting to eat or sleep, and emotional changes such as irritability or sorrow. Remind your loved ones to follow their treatment plan—including exercise, periods of rest or activity, and taking medications on time. Encourage them to continue doing the things they normally enjoy. Since pain levels often vary, put a priority on experiencing fun rather than practical activities when your loved one feels up to doing a little more than usual.

The key is to help your loved one manage his or her pain and not be overwhelmed by it. See your loved one's pain as a condition you will fight and overcome together. Step in and help coordinate and communicate with physicians and other healthcare professionals. Take an active role and do everything you can to ease the burden your loved one already carries. You and your loved one will be glad you did.

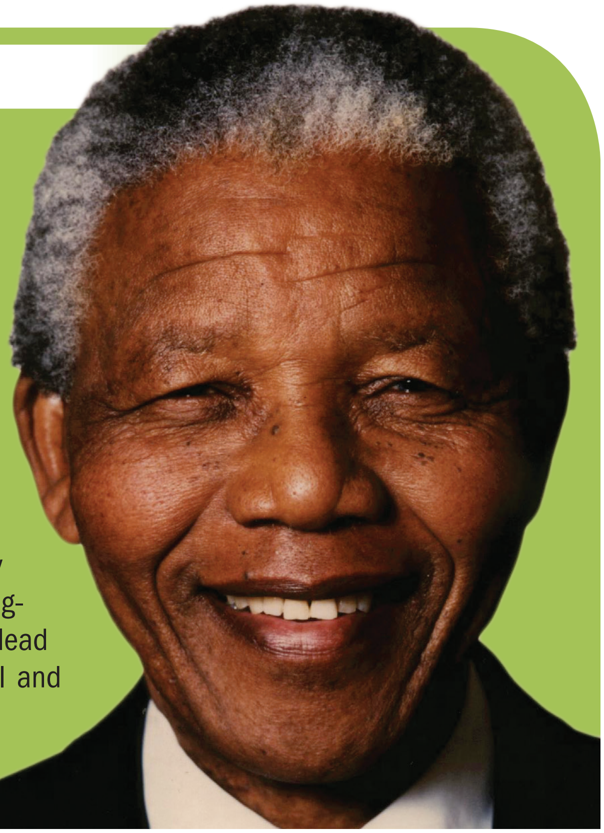
If you are a caregiver, don't forget to take care of yourself, since the physical and emotional burdens can be huge. Accept help from family and friends, not just for assistance with your loved one but also for emotional support. Allow others to provide food, help with doctor visits, or simply give you a break. Also, watch for signs of sadness or even depression in yourself, and get professional help if you need it.

Powerful Money-Saving Ideas

A great way to save money is to pay attention to expenses you no longer think about. Below are some money-saving ideas as well as expenses worth revisiting and reducing:

- **Property Taxes.** If home values have fallen in your area, ask for your property to be re-assessed: the lower the assessed value, the lower your tax bill.
- **Health Insurance.** Sometimes Medicare Savings Programs can reduce premiums and co-pays, and increase Social Security benefits net of the Medicare premium. Go to **www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html** for more information.
- **Phones.** Individuals over a certain age can qualify for a free cell phone plan in many states. Lifeline **(www.lifelinesupport.org)** also offers discounts on local phone services.
- **Volunteer.** Giving back can also generate income. Senior Corps and the Senior Community Service Employment Program provide paid stipends for service. Check out **www.nationalservice.gov** and **www.doleta.gov/seniors**.
- **Discounts.** Many retailers provide additional discounts to customers on certain days of the week. Plan ahead to leverage the savings.
- **Subscriptions.** Recurring charges, especially for online services, phone apps, and magazines can easily be forgotten. Check your credit card bill for any subscriptions or monthly charges you no longer use or even want.

What's in a Legacy?



Despite his early struggles, Nelson Mandela was determined to transform his nation from persecution and discrimination. Arrested within days of returning to his country as a guerilla leader, he then spent 27 years in prison, unable to make decisions or assist in the fight against apartheid in any significant way. In many ways, he could have been seen as a failure.

Yet, he emerged from prison and became his country's first black president, following a remarkable path of compromise, understanding, and peace—a path that led to the liberation and reconciliation of all South Africans.

Despite the way he was treated, Nelson Mandela became arguably the most influential and beloved political figure of our time. His willingness to forgive healed and transformed a nation. We may not all lead a country, but we can all choose to forgive—and in doing so, heal and transform our relationships with others.

What will your legacy be?

4 Estate Planning Documents Everyone Needs

Planning for incapacity or even death may not be fun to consider, but failing to create an effective estate plan will only add to the confusion, emotional upheaval, and even legal issues your family may experience.

That's the bad news. The good news is we can help you—or your parents—prepare for the worst by creating four basic documents:

1. **Durable Power of Attorney—**This document gives another person the legal authority to act on your behalf. A Durable Power of Attorney allows you to choose who will act on your behalf in financial or business situations. It is also extremely flexible: you can limit your agent's authority to a specific situation, such as closing on the sale of a home or signing a specific contract, or give them authority over a broad range of situations or circumstances. This can be temporary or permanent, if you wish, it will take effect only if you are incapacitated, and can be revoked at any time.
2. **Health Care Power of Attorney—**This document allows you to appoint another individual to make health care decisions on your behalf if you are incapable of making decisions for yourself due to illness, injury, or incapacitation. Health Care Powers of Attorney can be amended or revoked at any time as long as you are competent.
3. **Living Will—**A Living Will provides written guidance on what kind of life-sustaining medical treatment you do or do not want if you are terminally ill, allowing you to specify whether or not you wish to receive certain types of pain relief, feeding, hydration, or resuscitation, to name a few. In some states, a Health Care Power of Attorney and Living Will are combined into one document, called an Advance Health Care Directive.
4. **HIPAA Power of Attorney—**The Health Insurance Portability and Accountability Act (HIPAA) protects your medical privacy and confidentiality, and regulates how health care providers may share your health information. While this is a good thing, it means that your agent under your Health Care Power of Attorney or your successor Trustee under your Trust may run into roadblocks in getting needed information. The HIPAA Power of Attorney allows your agent, successor Trustee, and others you designate to access your health information. This will allow them to make sound decisions on your behalf.

If you already have these important documents in place, it is important to review them periodically to make sure they will operate the way you want.