



Own your future Part 1: legal planning

Published on Wed, Jul 7, 2010

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SENIOR CROSSROADS ...

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Are you ready for the big "what ifs" in life? What if ... you fall and break a hip? What if ... you get pneumonia or shingles? What if ... you suffer a neurological disorder? What if ...?

Accidents, injuries and illnesses aren't discriminating. They can affect anyone of any age at any time. Unfortunately, those "what if" moments become more prevalent with every birthday

we celebrate.

If you suffered a medical emergency and were unable to communicate to the medical professionals, who would be there to relay your wishes regarding medical decisions to the medical professionals in charge of your care? Having been in the health care arena for quite some time, the most common answer I hear to that question is, "My family knows what my wishes are."

Not necessarily.

While it may sound good in theory, the truth is that when it comes to making important medical decisions, the heart supersedes the brain. This is especially true when family members are handed that decision-making task in times of crisis. Protect yourself and your wishes legally. Advance Directives, Living Wills and Health Care Directives are types of legal documents that ensure your wishes are followed.

Who make the decision?

In the absence of one of these documents, medical professionals look to the power of attorney, parent, spouse, eldest child or other family member to make those decisions for you. Having a legal document to spell out your wishes not only protects you, it protects your loved ones. It is recommended that you have a discussion with your physician regarding your choices before finalizing the document.

Another very important document is a Power of Attorney. What would happen if you were unable to make those important decisions in life? If you were unable to manage your financial affairs? Unable to make important medical decisions not covered in another legal document? A Power of Attorney could act on your behalf fulfilling your wishes, desires and obligations.

Many people are afraid of designating a Power of Attorney because they believe that once they do, they are giving up their independence and decision-making abilities. Legally a Power of Attorney can be activated only under certain conditions and criteria. Designating a Power of Attorney only should be done after thorough review and consideration of many factors. Is the person someone you trust completely? Have they been there for you or with you for a period of time? Are you comfortable with the way they handle their own affairs and issues?

Be very wary of those who appear suddenly in your lives, either for the first time or after a lengthy absence wanting to "help." Or the person who can be very persuasive and convinces you to make decisions you aren't completely comfortable with. Or someone who always is needy, has a sob story or has family/friends who always are in need of help or handouts. Trust your gut instinct. It is unfortunate that every hour of every day there are people who prey on others as a means to benefit themselves.

While there are many types of these forms in stationery stores and on the Internet, it is best to contact a legal professional for guidance.

Next month: Own Your Future Part 2: Your next move.

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