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## Forethought and Preplanning

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*"The time to repair the roof is when the sun is shining". — John F. Kennedy  
[State of the Union Address January 11, 1962]*

As we grow older, anything can happen. Preplanning makes sense. As a professional guardian, and one who assists elders, I have witnessed firsthand the results of not having a plan in place. Your wishes may or may not be carried out as hospitals and medical professionals are required to sustain life. This could mean having a ventilator or other life sustaining measures regardless of your brain health. One's body may be kept alive indefinitely regardless of quality of life. These decisions should be made by you and with preplanning; that is possible. Everyone should have, at the very least, advance directives, which include a DNR, a Living Will, documents naming a Power of Attorney for healthcare and one for finances, and a Last Will and Testament. Those best prepared have also done a life care plan.

DNR literally means do not resuscitate. This becomes relevant if your heart stops beating for any reason. If you have signed the document, CPR will not be performed and no life sustaining approaches will be offered. Keep in mind that in some situations, paramedics and ambulance personal may not recognize the DNR and will often perform CPR in route to the hospital. DNRs should be considered when quality of life is already compromised.

A Living Will states one's personal choices regarding medical care and life sustaining procedures relating to end of life matters. Ultimately, it lets others know your choices if you should ever become unable to express them yourself. These choices should be made before any abilities to make sound decisions are compromised.

Designating a Power of Attorney for healthcare is an extremely important decision. Selecting a person to make your healthcare decisions, if you are not able to, needs careful and thoughtful consideration. It is best to select someone that you completely trust to make decisions based on what you would have wanted regardless of their personal preferences and emotions. Your choice will depend on your situation and relationship.

A Power of Attorney for finances is equally important. This person needs to be someone that you trust to be honest, with a high level of integrity. A financial power of attorney, in some states, can be activated and used before incapacity. This person will have access to your finances and will take on the responsibility of paying your bills and protecting your assets. Again, choose wisely. While Durable Powers of Attorney are available on the internet, they are complex legal documents that include important legal decisions about the extent of power to be granted to an agent. Failing to include certain powers may impair the ability to do asset protection planning, if access to government benefits

is needed in the future. If a durable power of attorney is done when a person's capacity is waning, and it is done improperly, the door may be closed to fix problems if a person's capacity further deteriorates.

A Last Will and Testament will instruct how one's assets and property are to be distributed after death and should be completed with an attorney.

Life Care Planning is the least familiar step in preplanning. There is a national network of Elder Law attorneys that specialize in getting the best care for the aged while utilizing asset protection and estate planning tools. All of the previously discussed planning steps could be completed with an Elder Law attorney.

Take the steps early to assure that you and your loved one's wishes for healthcare and financial decisions will be in accordance with your true desires. A DNR, a Living Will, Power of Attorney documents, a Last Will and Testament, and a Life Care Plan are steps that you can take to safeguard your personal desires relating to your healthcare choices and financial wellbeing. Forethought and preplanning is prudent and wise. Take the steps necessary to repair the roof on a sunny day!