

Reflecting, Understanding, and Planning!

By, Attorney Lindsay C. Jones
Hehr & Myers Co., L.P.A.

As we come to the end of this Holiday season, many people turn their attention to the future. They plan out their resolutions for the New Year, and try to exchange old habits for new, preferably healthier, ones. But lasting change is not just about the future- it is also about the past, and the present.

A famous example of this is Charles Dickens' novel, "A Christmas Carol," where Ebenezer Scrooge finds himself confronted with the Ghost of Christmas Past, the Ghost of Christmas Present, and the Ghost of Christmas Yet to Come. Only after confronting all three Ghosts was Scrooge able to reflect upon his past deeds, understand how they had impacted his current life, and plan ahead to make better choices.

What would your Ghost of Christmas Past show you? Perhaps the vision would be of you going to Probate Court for a family member who had no valid Will, or trying desperately to get information from a doctor without a Power of Attorney. Would your Ghost of Christmas Present show you worried about leaving money to a child who you fear will inappropriately spend it? Do you fear that the Ghost of Christmas Yet to Come will show you a scene of unending guardianship hearings and competency testing? We have all had situations where hospitals, banks, and even the Probate Court have impacted the present of someone we know or love.

Transitioning from home care to a Nursing Home or Assisted/Independent Living Facility can be hard on everyone involved, both emotionally and financially. Yet if correctly worked through, the experience can be rewarding in the long run. The first step is often ensuring that your loved one has a Will Based Estate Plan in place. An Estate Plan will help prepare them- and you- for the emergencies ahead, and allow you to set up plans that will continue to guide your family. Wills, Living Wills, Powers of Attorney, and HIPAA authorizations are all must-haves for you and your loved ones. When special needs and goals are being considered, a higher level of individualized planning can be used to take care of your family's precious Tiny Tim. Trust or Business Succession planning enables you to decide why and even how your legacy will be spent.

Don't let a 'bah, humbug' attitude keep you from living a more proactive life!