



## Georgia Christensen

Georgia Christensen is Jackson & Rebecca Keane and Brad & Jenn Einsphar's daughter. She's in second grade with Mrs. Bruck. Emmett, Tillie, Savannah & Harley are her siblings. They have lots of pets: Mara, Mosby, Daisy, Oliver, Bud, Boone & 29 chickens!

Georgia enjoys her math and science classes the most, but in her free time she likes to draw, exercise, read and play. She's going to be a babysitter when she's older.

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*Dear Savvy Senior,  
What kinds of legal documents do I need to help my family take care of me in my elder years? I would like to get my affairs in order but could use some help.  
Approaching 80*

## THE SAVVY SENIOR

### Dear Approaching,

All adults, especially an older adult like yourself, should have at least five legal documents to protect yourself and your family. These documents will make sure your wishes regarding your estate are legal and clear and will help minimize any conflicts and confusion with your family and your health care providers if you become seriously ill or when you die. Here are the key documents you need, along with some tips to help you create them.

**Durable Power of Attorney:** This document allows you to designate someone you trust to handle your financial affairs if you become incapacitated.

**Advance Directive:** This includes two documents that spell out your wishes regarding your end-of-life medical treatment. The two documents are a "living will" which tells your doctor what kind of care you want to receive if you become incapacitated. And a "health care power of attorney" (or health care proxy), which names a person you authorize to make medical decisions on your behalf if you're unable.

To complement your advance directive, you should also consider getting a Physician Orders for Life-Sustaining Treatment – see POLST.org. This is a state specific form that your doctor would fill out that translates your end-of-life wishes into medical orders to ensure your wishes are carried out.

**A Will:** This lets you spell out your wishes of how you'd like your property and assets distributed after you die, whether it's to family, friends or a charity. It also allows you to designate an executor to ensure your wishes are carried out and allows you to name guardians if you have dependent children.

In addition to a will, if you own real estate or have considerable assets, another option you may want to consider is a "revocable living trust." This functions like a will but allows your estate to avoid the time and expense of probate (the public legal process that examines your estate after you die) and helps ensure your estate's privacy.

**HIPPA Release:** This form gives your healthcare provider permission to discuss your medical care and medical bills with those you designate. You may need specific HIPAA release forms for each medical professional or health care establishment you deal with.

### Do-It-Yourself

If you have a simple estate and an uncomplicated family situation, there are do-it-yourself resources that can help you create all these documents for a few hundred dollars. Some top-rated options to consider include Quicken WillMaker & Trust software (see WillMaker.com), Trust & Will (TrustandWill.com) and Legal Zoom (LegalZoom.com).

### Get Help

If, however, you want or need assistance or if you have a complicated financial situation, blended family or have considerable assets, you should hire an attorney. An experienced lawyer can make sure you cover all your bases – especially when writing a will or living trust – which can help avoid family confusion and squabbles after you're gone.

Costs will vary depending on where you reside, but you can expect to pay somewhere between \$500 and \$2,000 for a basic estate plan that includes a will, power of attorney and advance directive. If you want your estate plan to include a living trust, that can run anywhere between \$1,500 and \$5,000.

The National Academy of Elder Law Attorneys (NAELA.org) and the National Association of Estate Planners and Councils (NAEPC.org) are two good resources that have directories on their websites to help you find someone in your area.

If money is tight, check with your state's bar association (see FindLegalHelp.org) to find low-cost legal help in your area. Or call the Eldercare Locator at 800-677-1116 for a referral.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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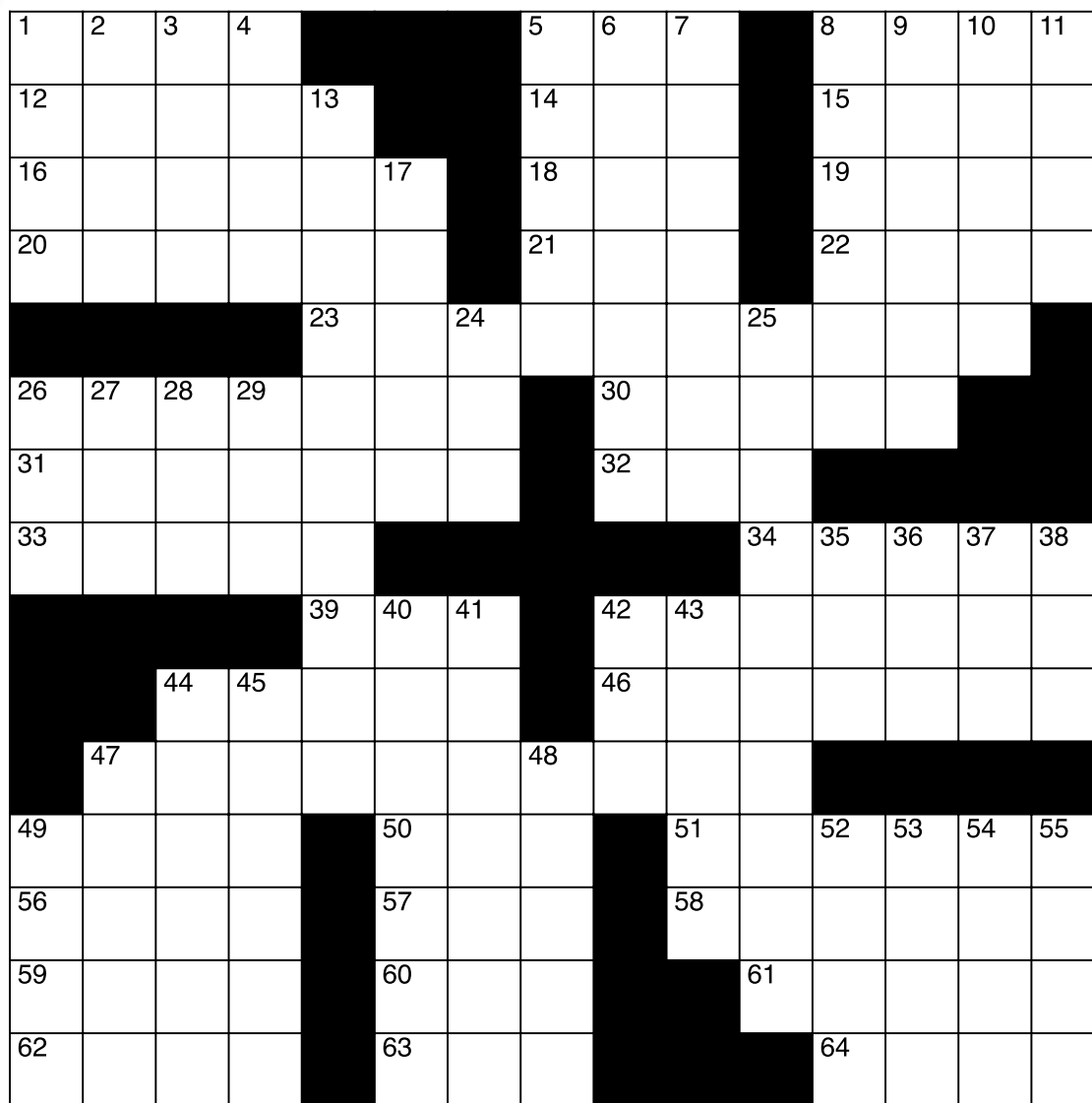
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### CLUES ACROSS

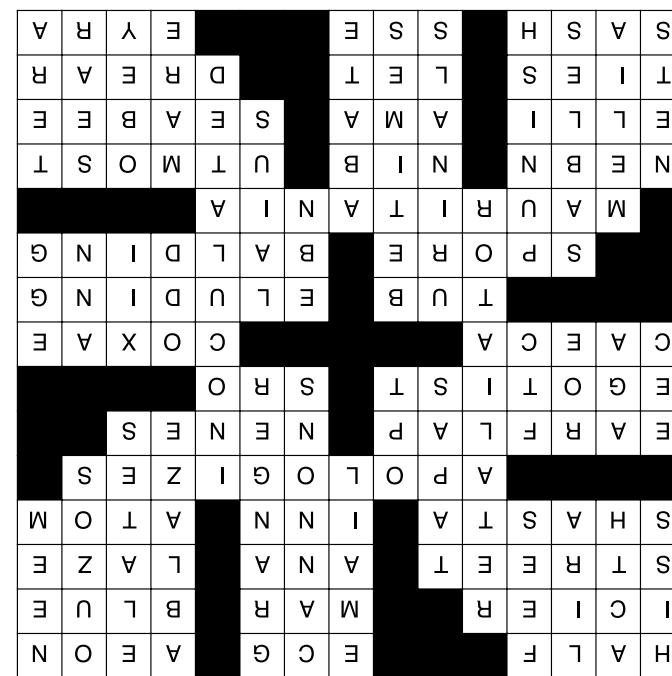
- 50 percent
- Records electric currents
- Charlize Theron flick "\_\_\_ Flux"
- More frosty
- Disfigure
- Sky color
- A thoroughfare in a town or city
- Actress de Armas
- Spend time in a relaxed way
- California peak
- Lodging option
- Small amount of a thing
- Expresses sorrow
- Keeps an ear warm
- Babies (Spanish)
- A conceited and self-centered person
- No seats available
- Pouches
- Hip joints
- A place to bathe
- Evading
- Minute, one-celled unit
- Losing one's hair
- A country in W Africa
- One point north of northeast
- Pointed end of a pen
- Extreme
- Norse personification of old age
- Doctors' group
- Member of U.S. Navy
- Mens' fashion accessories
- A way to allow
- Gloomy
- Grads wear one
- Between south and southeast
- Jaguarundi cat

### CLUES DOWN

- Snakes do it
- Hormone
- The standard monetary unit of Turkey
- Fixed charges
- Electronic communication
- Artilleries
- "Strangers on a Train" actor Farley
- Burning
- Makes ecstatically happy
- Greek liqueurs
- Tropical Old World tree
- Someone who takes vengeance
- Style of cuisine
- Select
- Immunized against disease
- Old world, new
- Honorable title (Turkish)
- Court case: \_\_\_ v. Wade
- Supervises interstate commerce



- Not divisible by two
- Twelve
- Commentator Coulter
- Encourage
- Plumbing fixtures
- Early
- One point north of due east
- King of Thebes
- Short-tailed martens
- Impose a penalty on
- Consort of Poseidon
- A way to lessen
- Brooklyn hoops team
- Female of a horse
- Do as one is told
- A way to prepare meat
- Unit of measurement



*This crossword puzzle is provided for your enjoyment by*



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**TAPED WORSHIP SERVICES**

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<b>Sunday -</b> 7:00 AM Church of Christ presents: In Search of the Lord's Way 1:30 PM Congregational United Church of Christ and Harlan Methodist Mission Church 4:00 PM St. Michael's Catholic 6:00 PM Immanuel Lutheran 7:30 PM Christ's Church presents: Finding the Way	<b>Monday -</b> 1:30 PM Congregational United Church of Christ and Harlan Methodist Mission Church 2:30 PM First Baptist	<b>Sunday -</b> 4:00 PM St. Michael's Catholic <b>Mondays</b> 1:00 PM First Baptist <b>Tuesday -</b> 1:00 PM First Methodist <b>Wednesday -</b> 1:00 PM Congregational United Church of Christ and Harlan Methodist Mission Church 4:00 PM Immanuel Lutheran	<b>Wednesday -</b> 1:30 PM Congregational United Church of Christ and Harlan Methodist Mission Church 2:30 PM First Baptist 4:00 PM St. Michael's Catholic 6:00 PM Immanuel Lutheran 7:30 PM First Methodist <b>MEDIACOM CH. 18</b> <b>Monday -</b> 10:00 AM First Methodist

**SUNDAY RADIO SERVICES**  
KSOM 96.5 FM - 8:00 a.m. Light of the World  
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