

# Get Your Ducks In a Row!

Estate & Long-Term Care Planning News  
from Carolina Family Estate Planning

April 2017

## Understanding Death & Dying

Last month, I kicked off a discussion about the threats to your children's inheritance and what you can do to defend against those threats. I will continue this discussion in our May issue. This month, we have a special presentation coming up, which sparked some additional thoughts about End-of-Life Planning that I needed to share with you.

As an estate planning and elder law firm, we discuss the topics of death and disability day-in and day-out. Fortunately, most often we're just planning for the future *possibility* of disability or death, but sometimes, we find ourselves having difficult conversations with clients and their loved ones who are facing imminent end-of-life decisions. I don't think any amount of advice, reading, etc. can fully prepare someone for having to go through end-of-life decisions first-hand, but there are certainly things that I have learned that I wish more people understood about the end-of-life process.

I recently joined a national group of elder law attorneys on a new "Death & Dying Project. About this challenging topic, I can't feel anything but somber. But I am excited to be involved with a group of the best minds around, coming together to help people better understand the dying process. The reality is that many people are in the dark about what's

involved until they have a first-hand experience.

To that end, I recently read the book, *Being Mortal: Medicine and What Matters in the End*, by surgeon Atul Gawande. I had been given a copy of this back in 2014 after it first came out, but at the time I was reading something else, it got put on the bookshelf, and I forgot about it. I'm glad I picked it back up. Gawande is a gifted storyteller, and the book is an engaging read that I would highly recommend.

Additionally, over the past couple years, I've attended presentations from palliative care physicians and read numerous articles. While I would not consider myself an expert on the topic, I have learned some things along the way that I thought are worth sharing:

- Doctors are human, and are prone to unintentional biases. For example, Gawande noted that when doctors are asked how long a terminally ill patient has to live, they overestimate on average by a factor of *five*.
- Doctors are traditionally trained to solve problems, but many are not well-trained on what to do when there's no cure to be had. As a result, they continue to focus on solving problems by prescribing an endless array of treatments, often with detrimental side-effects, in an effort to prolong life. What if instead, doctors started telling their patients how to live the best remaining life possible and talked to them about how to die? Modern medicine seems to exalt longevity over a life worth living.
- Aging well, whether at home or in an assisted living community or similar, is often bolstered when the senior feels a sense of purpose and independence. This might involve helping care for pets, volunteering, or activities as health permits.

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### Carolina Family Estate Planning

51 Kilmayne Dr., Suite 203, Cary, NC 27511

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**Jackie Bedard, Author and Estate & Long-Term Care Planning Attorney**

# Understanding Death & Dying

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- Doctors sometimes overlook some important questions. If your loved one is ill, ask them:
  - What are you wanting to accomplish with your care?
  - How can I help you with your goals for your care?
  - How much are you willing to go through to have a chance of living longer?
- Hospice and palliative care do not mean giving up. Many families put off hospice and palliative care far too long because there is a perception that it is giving up and means stopping other treatments. Palliative care is specialized medical care focused on providing relief from symptoms, pain, and stress of the illness with the goal of improving quality of life for the patient and the family. Gawande cited a 2010 study in which half of a group of stage IV lung cancer patients were assigned palliative care specialists. "The result: those who saw a palliative care specialist stopped chemotherapy sooner, entered hospice far earlier, experienced less suffering at the end of their lives—and they lived longer."



This topic can be overwhelming in many ways. To continue this conversation, our office is co-presenting a special seminar at the end of April.

## Thank You For Introducing Your Friends & Family to Our Office!

We are dedicated to delivering first-class service to our clients. It is an honor when clients, partners, and friends refer their family and friends to us. We would like to thank the following people for telling others about us:

**Don Steichen**, Edward Jones  
**Ray Stancil**, Brookdale Cary  
**James Mertens**, Du Lac Wealth Services  
**Rick White** Patriot Wealth Management  
**Linda Ward**, Ward Family Law  
**Robert Villareal**, Charles Schwab  
**Cary Senior Center**  
**Terry & Kathie Vermouth**  
**Karen Fazekas**  
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**John & Debbie Lepper**  
**Thomas & Brenda Kucin**  
**Pam Pace**  
**Molly Lurene King**  
**Susan Cummings**  
**Tim Murray**, Aware Senior Care  
**Maura English Silverman**, Triangle Aphasia Project  
**Amanda Doby**, Morningside of Raleigh  
**Joel Ledbetter**, Ledbetter and Titsworth, P.A.

### It's Your Life: Making Informed End-of-Life Decisions

Friday, April 28th 10:00-11:30 am  
(light refreshments will be served)

**Morningside of Raleigh**  
801 Dixie Trail  
Raleigh, NC 27607

Register online: [vip.CarolinaFEP.com/yourlife](http://vip.CarolinaFEP.com/yourlife)

Call to Register: **919-694-4405**

**Seating is limited! Call today!**

### Attend this free presentation to learn:

- How to open the door to a conversation with loved ones about your wishes.
- How to talk with your medical providers about your choices and the spiritual considerations that affect your end-of-life planning,
- How to develop and use your living will, and what legal documents you need now that will protect your wishes and your family.

Hosted by: **Morningside of Raleigh, 801 Dixie Trail**  
Guest Speaker: **Cooper Linton, Transitions LifeCare**  
Legal Document Overview: **Jackie Bedard, CFEP**

# Nala's Nook

Nalsworth Dogglethorp, III, Esq. here (a.k.a, Nala). Okay, now that you've made it through all that serious mumbo-jumbo, let's have some fun. My job is to bring you something fun or interesting each issue:



## Salted Toffee Chocolate Squares

These crunchy sweet treats are delicious for a snack or after dinner. Makes 24 squares.

### Ingredients

13 graham crackers	1 cup (2 sticks) unsalted butter
1 bag (8 oz.) toffee bits	3/4 cup (4 oz.) bittersweet chocolate, chopped, or chocolate chips
1 1/2 cups chopped toasted natural almonds	3/4 tsp. coarse salt
1/2 cup sugar	



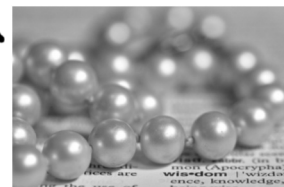
### Directions

Preheat oven to 350 degrees. Line a rimmed baking sheet with foil. Place graham crackers in a single layer on sheet, edges touching. Sprinkle toffee bits and almonds over graham crackers.

In a small saucepan, bring sugar and butter to a boil over medium-high heat. Reduce heat and cook at a rapid simmer, swirling pan occasionally, until mixture is syrupy, 2 minutes. Immediately pour over graham crackers. Bake until sugar topping is bubbling, 12 minutes. Remove from oven and immediately sprinkle chocolate and salt over graham crackers. With a sharp knife or pizza cutter, cut into 2-inch squares. Let cool completely on sheet on a wire rack. Store in an airtight container, up to 1 week.

## We want your mom's pearls of wisdom!

For Mother's Day in May, we are planning to print some lessons we've learned from our mothers. Do you have a one of your mom's pearls of wisdom you would like to share with our readers? Email it to [newsletter@carolinafep.com](mailto:newsletter@carolinafep.com), and we'll print some of your favorites.



## NEW SEMINAR!

Planning for the 2<sup>nd</sup> Half of Life in these Political and Economic Times...

## 11 Threats to You, Your Family, and Your Assets

Upcoming Free Seminars: *RSVP required*

April 13th: 6:30 pm • April 19th: 3:00 pm • April 27th: 6:30 pm

Register by phone: **919-694-4437** or online: [seminars.carolinafep.com](http://seminars.carolinafep.com)

*Can't attend? Call us & we'll update you about future presentations or other resources.*

## CAROLINA FAMILY ESTATE PLANNING

51 Kilmayne Dr., Suite 203

Cary, NC 27511

Phone: 919-694-4437

www.CarolinaFEP.com

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For up-to-date information and recent announcements, remember to



## ***What's New at Carolina Family Estate Planning***

### **Meet Cheryl Karlos** Client Services Assistant

Please welcome our afternoon Client Services Assistant, Cheryl Karlos, to the team. When Cheryl was looking for a part-time job, she noticed an ad that looked familiar. One of the job requirements in the ad was to help bake chocolate chip cookies for clients. Having recently completed her family's estate planning with CFEP, she couldn't recollect any other law firm she'd ever worked with having fresh-baked cookies at each meeting. Could it be the same place? If so, this was where she wanted to be!



Originally from Indiana, Cheryl now calls North Carolina home. She resides in Fuquay Varina with her husband, Milt. Their daughter, Alexandra, is a freshman at East Carolina University. You can usually find Cheryl in the pool, on a bike, or at the gym training for her next major event. Most recently, she participated in the Cycle NC Mountain to Coast week-long bike ride covering over 500+ miles. She also enjoys volunteering at her church for the Brown Bag Ministry to help feed the homeless of Raleigh.

Next time you are in the office, make sure to say hello to Cheryl, and we'll make sure you have a fresh baked, warm chocolate chip cookie or two!