

Ducks In A Row Digest



CAROLINA FAMILY ESTATE PLANNING • MONTHLY NEWSLETTER

MARCH 2023 • ISSUE #3

What's Inside

Spring Into Organization

Keeping your estate planning documents organized is crucial: it may help your loved ones after you're gone.

Irish Soda Bread Recipe

Celebrate St. Patrick's Day and bring a taste of Ireland to your home with this simple soda bread recipe.

Care Options for People Diagnosed With Dementia or Alzheimer's Disease

Here's a list with some of the best options available.

Puzzle Time!

This month, we're bringing you a fun and challenging game - Fill in the Blank!



The Alzheimer's Planning Center has a new website! Access free resources and tools, and discover how the Alzheimer's Planning Center can help you by visiting:

AlzheimersPlanningCenter.com



Alzheimer's Planning Center

AT CAROLINA FAMILY ESTATE PLANNING



Spring Into Organization

It's hard to believe that Spring is already here, summer is just around the corner... Not only has the weather warmed up, the flowers have bloomed, and the grass is greener, but our estate plans are seeking a refresh. Spring is the best time to reorganize things in life and avoid procrastination.

One's own passing isn't a subject many feel comfortable contemplating and planning for. However, planning can greatly assist your loved ones should you pass—especially if it happens suddenly and unexpectedly. When thoughtful planning takes place, it will ensure your loved ones won't feel a lot of extra burdens when sorting out your affairs.

That's where an "in case of death folder" becomes an essential tool to help relieve some of the stress on your loved ones after you're gone.

1. Estate Planning Documents

When your original estate planning documents are easy to locate, this will make the process of settling your estate much smoother for everyone. Assembling your estate planning documents for your death folder is also a great time to check and see if your estate plan still has the information you want it to have.

2. Insurance Policy Information

There is not one easy place to check for a life insurance policy since there are an endless number of carriers, so having the documentation in an easy-to-locate place will secure your wishes are followed.

3. Financial Information

Include all account information and online login information. Each time you update the password or login information, be sure to update the information in your folder.



4. Bills

Assembling the information for utilities and other service providers will make paying the final bills much easier for your loved ones.

5. Important Contact Information

This may include professionals like an attorney or financial advisor, but also out-of-town friends.

6. Locations for Other Assets or Documents

If there are any documents your loved ones may need access to, but you did not want to include in your death folder for whatever reason, be sure you include information on what and where they can find them.

7. Other

Consider including certain documents like your birth certificate, marriage certificate, passport, or letters to loved ones if you have those. If you have any titles or deeds for property, include those as well.

It can be unpleasant to bring up death with your loved ones. However, if you take the necessary action now to organize your estate and make future plans, it may be possible to make a difficult time a little bit easier.

—Jackie



IRISH SODA BREAD

Irish Soda Bread is a quick bread that does not require any yeast. Instead, all of its leavenings come from baking soda and buttermilk. Try this recipe to celebrate St. Patrick's Day!

Ingredients:

- 1 ¾ cups buttermilk
- 1 large egg
- 4 ¼ cups all-purpose flour
- 3 tbs. granulated sugar
- 1 tsp. baking soda
- 1 tsp. salt
- 5 tbs. unsalted butter, cold
- 1 cup raisins (optional)



Directions:

1. Preheat the oven to 400°F and line a baking pan with baking paper.
2. Whisk the buttermilk and egg together. Set aside.
3. Whisk the flour, sugar, baking soda, and salt together in a large bowl.
4. Cut in the cold butter until the butter is pea-sized crumbs. Stir in the raisins. Pour in the buttermilk/egg mixture. Gently fold the dough together until the dough is too stiff to stir.
5. Pour crumbly dough onto a floured work surface. With floured hands, work the dough into a ball and transfer to the prepared pan.
6. Using a very sharp knife, score an X on the top. Bake for 45-55 minutes, or until the bread is golden brown and center appears cooked through.

Serve warm, at room temperature, or toasted with desired toppings or spreads!



CARE OPTIONS FOR PEOPLE DIAGNOSED WITH DEMENTIA OR ALZHEIMER'S DISEASE



IN-HOME CARE

Care is provided by family caregivers or in-home care workers (generally through a home health agency).



ASSISTED LIVING & MEMORY CARE

Ideal for individuals who need assistance with some activities of daily living but not constant supervision due to more acute medical needs.



CONTINUING CARE RETIREMENT COMMUNITIES

Offer a range of care from independent living to skilled nursing facilities.



ADULT DAY CARE

Most offer basic care as well as social and recreational activities.



SKILLED NURSING FACILITY

Appropriate if the person needs assistance with three or more activities of daily living (ADLs).



HOSPICE & PALLIATIVE CARE

A caregiving approach aimed at optimizing the quality of life and mitigating suffering among people with serious, and often terminal illnesses.

If you want to learn about the best care options available for you or your loved one, give the Alzheimer's Planning Center a call at 919-694-4437



A MESSAGE FROM JACKIE

Did you know Carolina Family Estate Planning is more than just Estate Planning and Estate Administration? One area our team focuses on is Elder Law, working to identify the unique needs of senior citizens. These unique needs include Long-Term Care Planning, Medicaid Planning, Veterans Aid and Attendance, Pension Benefits, and Special Needs and Crisis Planning.

Age is just a number, not a state of mind, and everyone's journey is a unique one. Today's seniors are more active and live longer than ever before, but with that comes more issues about their care having to be included in estate planning, such as plans for housing, future medical care, and what to do if they become mentally incapacitated.

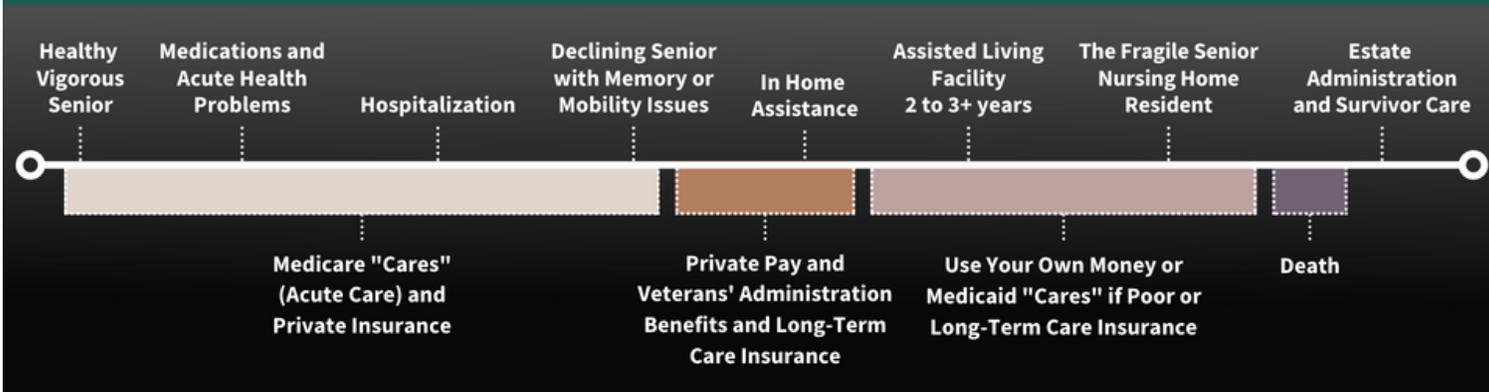
The Elder Journey can help you and your loved ones understand the natural progression of aging, and the correlation between your age and your health, finances, and living situation.

As you can see, there can be very few steps between being a healthy, vigorous senior and falling victim to an illness or injury. An Elder Law attorney can proactively create a senior estate plan before an emergency arises that minimizes unwelcome financial and emotional surprises.

With proper planning (getting your "ducks in a row"), you can protect your hard-earned money from the devastating unexpected costs. Let us help be your trusted guide.

Jackie

The Elder Care Journey



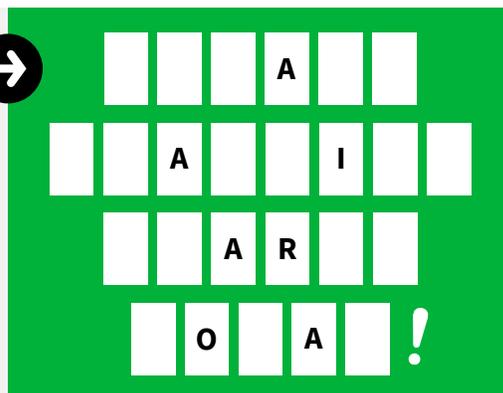
FILL IN THE BLANK!



Puzzle time! Get ready to exercise those brain cells. This month, we're bringing you a Fill in the Blank puzzle! The rules are simple: we've provided incomplete words, and your task is to find the correct letters that complete them. Good luck and happy puzzling! *Hint: "Get your ducks in a row".*

Stay tuned for the puzzle answer! Follow us on social media to find out.

@carolinafep
 @alzheimersplanningcenter





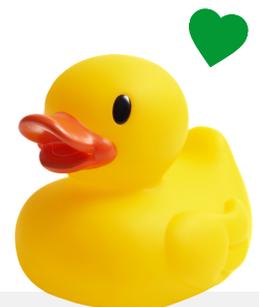
Thank you for your referrals!

We donate a portion of our income from each Estate Plan, Estate Administration, and Memory Safeguard Plan to *Meals on Wheels* of Wake County and the *Dementia Society of America*. When you refer to Carolina Family Estate Planning or The Alzheimer's Planning Center, you can rest assured that not only will they receive the award-winning service we are known for, but that you are helping support two very worthy causes.



Thank You For Introducing Your Friends and Family to Carolina Family Estate Planning!

Law Offices of Lowry & Associates, Steve Lowry
Len Perkins
Bair Realty Group, Tiffany Bair
Rose Schaffer
Jeff & Linda Sandell
Brookdale of Winston-Salem memory home
Jeff & Dawn Fleetwood
Charlotte Cooke
Raymond James Financial Services
Philip Myers
Kyra Jones
Kelly Davidson
Denise, John, and Boster Owen
Scott Bearrows
Zachary A. Cooper Law, Zack Cooper



If you or a loved one is concerned about memory loss, cognitive impairment, or a dementia diagnosis...

Our **FREE** online seminar can help:

If the Diagnosis Is Dementia: What It Means & What You Need To Know

Register Now!