

Get Your Ducks in a Row!

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

May 2019

From time to time, you run into projects that take on a life of their own. You get signs along the way that what you're doing is not only wanted, but needed in the world. A project becomes a calling. In our March newsletter, I wrote about the National Alliance of Attorneys for Alzheimer's Planning (N3AP). Although the conference we'd attended was N3AP's first ever event, it marked a midpoint in our dementia journey.

I met my first client with a dementia diagnosis a few months after I opened the firm in 2009, and since then we have walked alongside many clients with dementia and their families. Last year, my step-grandmother—I always called her Gram—succumbed to Alzheimer's disease. Dan's grandmother passed away with non-specific dementia in January.

In happier news, my grandfather, who suffers from vascular dementia, just celebrated his 95th birthday this month.

With N3AP and Dementia Capable Cary gaining traction, I feel it's time to take another big step. We are being called to use our firm to do more. That's why today I am announcing the formation of The Alzheimer's Planning Center at Carolina Family Estate Planning. The Alzheimer's Planning Center is a special division within the firm devoted to helping those affected by cognitive impairment, dementia, and Alzheimer's disease. While our firm has always strived to help these individuals and

their families, The Alzheimer's Planning Center is the culmination of more than a year's focused effort. We've been dreaming and planning behind the scenes with our founding members of N3AP, thinking more holistically about how we could better serve these individuals and families.

Our mission is to help individuals and their families maximize quality time with their loved ones and live the best lives possible. We will provide them with comfort, security, and confidence by:

1) Maintaining a library of reliable information that addresses families' pressing legal, financial, care, and other needs;

2) Connecting families with a vetted Concierge Network of professionals and resources in our

community—the people we would choose to work with our own family in a time of crisis, as well as hosting

community events with local resources; and

3) Implementing Memory Safeguard Planning for clients who have recently been diagnosed with mild cognitive impairment, clients who feel they are at an elevated risk of future cognitive impairment, or those who are in the advanced stages of cognitive impairment, and their families.

Memory Safeguard Planning and the resources of the Alzheimer's Planning Center are about giving clients as much control as we sensibly can and preserving their dignity for the rest of their lives. By facilitating a Family Meeting during and after planning, we can help family members know what to expect and how best to respect our clients' wishes.

Our goal is to reduce family stress and infighting, to reduce the likelihood of painful guardianship proceedings, and to eliminate uncertainty about a client's healthcare, finances, long-term care, and end-of-life wishes.

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THE *Alzheimer's* PLANNING CENTER
AT CAROLINA FAMILY ESTATE PLANNING

Carolina Family Estate Planning

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919-694-4437 • CarolinaFEP.com
Facebook.com/CarolinaFEP.com

Practice Areas:

Wills • Living Trusts • Asset Protection Planning
Powers of Attorney • Health Care Directives • Living Wills
Long-Term Care Planning • Medicaid Planning
Veteran's Aid & Attendance Benefits
Special Needs Planning • Children's Safeguard Planning
Probate & Estate Administration • Trust Administration

This publication is for general education purposes only. It is not intended to be legal advice. This newsletter may be freely copied and distributed as long as it is copied in its entirety.

Jackie Bedard is an Estate Planning Attorney at Carolina Family Estate Planning. As the founder of CFEP, Jackie is excited to see her long-awaited dream of serving the community with the Alzheimer's Planning Center, come to fruition.





WHY WOULD A HEALTHY, POST-18 ADULT NEED A POWER OF ATTORNEY?



Great question! Young adults are not usually inclined to spend money on a legal services unless they have an outstanding issue—in this case, a medical issue. I'm a college student; that makes sense to me. After all, I'm young and healthy.

The truth is, unexpected events happen.

A Medical or Healthcare Power of Attorney (HCPOA) gives someone the power to make decisions for the signer in the event of a catastrophic health event. From my own experience, I can tell you that not only is a HCPOA a good idea, it's a necessity—at any age.

There are many situations where a young adult may need one of these documents unexpectedly, including car accidents, neurological disorders, heart conditions, and more. These events often happen with little to no warning and result in a family member needing to travel and help make pertinent and often immediate medical decisions for the patient, as mine did a few years ago.

I had an unexpected medical issue while away at college. What made the difference in my story? I happened to be aware that once I turned 18, my parents were no longer allowed to make medical decisions on my behalf. For that reason, I had a HCPOA, giving a trusted family member permission to make medical decisions on my behalf and obtain HIPAA-protected information. Without my HCPOA, I could have been in a very bad situation when I suddenly experienced a neurological disorder.

The event you dread—or your college student has never considered—could happen. I know it's tough to swallow,

and a couple of documents could be the difference between the freedom for your family to help and a confusing inability to get information and make decisions. In my situation, my trusted family member was, because of my "just-in-case" documents, able to step in.

A word to the wise: Love the young adults in your life well. It is in the best interests of all young people to consider obtaining powers of attorney as a safeguard.

The legal team at Carolina Family Estate Planning would love to help you in the same way they helped me—with thoughtful questions, expert legal advice and document preparation. Give them a call at **919-694-4437** to get POAs for your young adults today, before they head off to college.

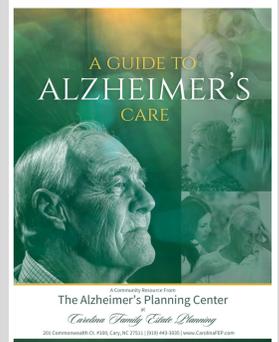
-Written by the Guy Who Lived It.

(Continued from Page 1)

Our hope with the Alzheimer's Planning Center is to alleviate the confusion, doubt, and anxiety of cognitive impairment. By doing so, we hope to give everyone a better quality of life.

If you or a loved one is caring for someone with dementia, get a copy of our new report, *A Guide to Alzheimer's Care*, which includes more about my personal family experiences with Alzheimer's and dementia and journey to Alzheimer's and dementia planning.

Download your **FREE** copy at: FreeAlzGuide.com



thank you

For introducing your Friends and Family to Carolina Family Estate Planning!

We're devoted to delivering first-class service to our clients. As a result, our valued clients, partners, and friends refer their friends, family, and associates to us.

Darryl Banks, Edward Jones

Dennis & Meredith Blankenship

Carolyn Cash, Good Hope Missionary Baptist Church

Lorraine Davis

Rhett Davis

Tom Gervase, Coastal Federal Credit Union

Janice Grana

Robert Hamilton

Kyle & Erin Holmquist

Rodney Matthews, TIAA Chapel Hill

John McAuley, LPL Financial

Michael Reep

Will Pagan, Coats & Bennett PLLC

Thomas Schaffer, Transitions Financial Strategies LLC

Patrick Simpkins, Proximity Financial Partners

Linda Ward, Ward Family Law Group

Rick White, Patriot Wealth Management

Justin Wilson

Nala's Nook Nalworth Dogglethorp, III, Esq. here (but you can call me 'Nala'). Get outside and eat some veggies!! I'll be on the couch with a dog treat. Happy Summer!



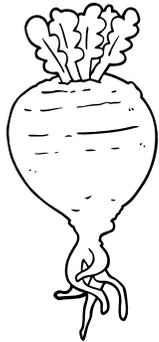
have you sampled the Triangle's **Farmer's Markets ?**

For more details and options in your neighborhood, check out:
<https://triangleonthecheap.com/farmers-markets/>

Cary Downtown Farmer's Market

135 West Chatham Street, Cary
April-November, Saturdays 8am-12:30pm
December-March, Saturdays 9am-12pm

FUN FACT:
All growers live and grow or raise their products within 100 miles of downtown Cary! Look for the weekly kids' activity, delightful live music, and a fantastic crew of vendors. Don't be surprised if you run into a neighbor or two!



The Saturday Market @ Rebus Works

301 Kinsey St, Site 2
Saturdays, 10am-1pm

Check out this spot for a mash-up of farmers, bakers, designers, craftspeople & more!



Carrboro Farmer's Market

Carrboro Town Commons, 301 W Main St, Carrboro
April-October, Saturdays 7am-12pm
Wednesdays 3pm-6pm
November-March, Saturdays 9am-12pm

Western Wake Farmer's Market

260 Town Hall Drive, Morrisville
April-November, Saturdays 8am-12pm
December-March, Saturdays 9:30am-12pm

UNC Wellness, 350 Stonecroft Lane, Cary
May-Labor Day, Saturdays & Sundays 10am-2pm

Pittsboro Farmer's Market

287 East Street, Pittsboro
April-November, Thursdays 3pm-6pm

Planning for the Second Half of Life in These
Political and Economic Times...

11 Threats to You, Your Family, and Your Assets

AT THIS SEMINAR, HERE'S SOME OF WHAT YOU WILL DISCOVER:

- How to avoid the common mistakes Baby Boomers make when planning for the second half of life.
- How to avoid having your life savings or retirement plans wiped out by the cost of care as you get older.
- Uncover the secret sources of paying for long-term care costs that may lie hidden in your retirement plan.
- Important differences between Estate Planning and Long-Term Care Planning and how they coordinate.
- How to care for yourself and your spouse and how to maximize the assets you leave to your children...plus how to protect their inheritance from divorce, less-than-trustworthy spouses, creditors, and other wealth wasters.

Upcoming Free Seminars (RSVP Required):

Wednesday, June 12 10 am • Thursday, June 20 6:30 pm
Wednesday, July 10 10 am • Thursday, July 18 6:30 pm

Register by Phone: **919-694-4437** or at **seminars.carolinafep.com**

*Can't attend? Call us! Additional dates may be offered upon demand.
We'll keep you apprised of future offerings or other resources to assist you.*

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What's New at Carolina Family Estate Planning?



- Keshonda Ruffin, CFEP paralegal extraordinaire, is expecting a little one!! Shonda and Devon expect their new addition to join big sister Journi in October. Congratulations!
- Meet CFEP's 2019 Summer Intern! Jeff Seidel—that name might sound familiar—is the son of Attorney Robert Seidel. Jeff is a very recent graduate from The Ohio State University with plans for law school in his near future. Jeff notes: *"I have really enjoyed getting to know the employees here and knowing that we are in the business of helping clients achieve peace of mind is rewarding. Joining the CFEP team is an amazing opportunity to learn and grow as a young professional in the legal field, as well as to help our clients reach an achievable level of comfort knowing that their estate plans are in order."* Jeff can't wait to dive into the world of estate planning and learn from the team. Outside of work, Jeff enjoys skiing, watching sports, traveling, and playing guitar. Welcome Jeff!

Courtesy of Dog Mom and
Treats Supplier, Kellie Corbett

