

AGING WELL

for the Young at Heart

Ask
an
Expert

5 Steps to Ensure your Legacy

BY JAN ALCIDÉ

Incapacity is unpredictable and often cannot be anticipated. A drunk person does not have capacity while drunk but will regain capacity, albeit with a nasty hangover, in the morning. In the world of trusts and estates, we plan for moments of sudden or unexpected incapacity, such as a person being on life-support following illness or a terrible accident as well as the incapacity that can nebulously creep up on someone. Many of us have watched the mental decline of a family member or a close friend. Uncertainty abounds as to whether this person has everyday forgetfulness or is showing signs of something more sinister, the beginning decline of his/her mental health.

Diagnoses aren't exact science and can come when capacity is gone, at which point it is too late to be proactive. Of course, families still have options; conservatorships for example, but none as attractive as a well thought out plan that your family can follow.

Here are 5 tips to help make things easier.

1 / Make Your Medical Wishes Known.

Have the conversation with your friends



and family; decide how you want your care to proceed such as "removal from life-support," "doing everything medically necessary" or "designating you as DNR." Appoint the right agent to execute your wishes. And remember, when it comes to healthcare decisions, the power is in the writing, so get a properly executed Advance Health Care Directive.

2 / Ensure That Your Financial "House" Can Continue to Run.

You currently manage all the money coming in and going out of your home. Think about it; meetings with your financial advisor, getting your taxes filed, paying your grandchildren's college tuition, or making your annual charitable gifts. You want this to continue and unless your savings account is stuffed beneath your mat-

ress, your agent needs to have access to your accounts so that these financial obligations can continue to be met.

3 / Get an Estate Plan and If You Already Have One, Have It Reviewed and Make Any Necessary Amendments.

A properly executed estate plan can serve a variety of purposes. It can keep an estate out of probate, provide a successor to manage your affairs and ensure that your heirs are cared for in the manner you choose.

4 / When It Comes to Organ Donations-Make A Decision.

Donation choices are legally binding and cannot be overturned by anyone else, not even your family.

South Orange County is a great place for an individual to approach their golden years with its sunny skies, ocean breezes and myriad of recreational opportunities. In this edition of our biannual guide for seniors, *Aging Well*, we've assembled a litany of stories on what the tri-city area of San Clemente, Dana Point and San Juan Capistrano has to offer as well as important and vital information needed on financial planning, insurance and staying healthy.

Our readers will be able to learn about each city's senior center and what that senior center has to offer in terms of amenities and programs; they'll learn about the sport of pickleball and why it's become so popular among some South County residents; and they'll learn about seniors that use the card game bridge to stay sharp.

This special section also seeks to answer questions on some of life's complicated issues, including what to eat (or eat less of), how to utilize tax breaks when buying another home and how to make sense of Medicare and supplemental insurance.

Most people don't relish the thought of growing older, but South Orange County offers many senior-specific activities that will leave a person feeling fulfilled and happy. There's also more information than ever on how seniors can live their best life.

We hope this edition of *Aging Well* can help readers learn something new and also help them make the most of living in beautiful, sunny South Orange County.

5 / Leave Instructions for Your Personal Care.

How you want to be treated or cared for is important. Also important is where you want to live as you enter the last stages of your life.

No one knows you better than yourself, not even your spouse. And unfortunately for most, the conversations held at the breakfast table or whispered in bed do not hold weight against competing ideas when you can no longer speak for yourself. When your loved ones cannot agree or when access is barred to your financial resources, a third party, often the court, steps in as the final arbiter. Documenting your wishes not only helps to avoid conflict between family members, it also empowers your decision maker with the necessary tools to execute those wishes but also the confidence that he/she is making YOUR right decision.



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