

declared dead, a DNR states that you do not want a defibrillator or anything else used to bring you back,” says Averaimo.

4. Durable Power of Attorney

A Durable Power of Attorney is a person who you appoint to step in if you can't handle your affairs any longer. “There could be no threat of your passing, but you can't handle your affairs,” says Averaimo. “This is different than a Power of Attorney, because when someone becomes incapable then the POA is no longer lawful.”

A Durable Power of Attorney can buy and sell assets, property and investments and handle bank accounts and credit card companies. “However, they cannot make healthcare decisions on your behalf and that's where the Healthcare Agent Designation comes into play,” says Averaimo.

5. Healthcare Agent Designation

Let's say that you've been in an accident and are rushed to the hospital. Maybe you are unconscious or in an otherwise altered state. You cannot make your healthcare decisions. “Without a Healthcare Agent Designation, there are things that cannot be done for you and that could lead to court intervention,” says Averaimo.

6. Designation of Conservator

“Shady Pines, ma!” On the Golden Girls, Dorothy made jokes about putting Sophia back into the nursing home. When Dorothy did it the first time, it was probably because Dorothy was her mother's conservator.

“A conservator is appointed when a person is deemed, under the law, to be incapable of handling their own affairs both medical and nonmedical,” says Averaimo. “The conservator can do everything, including putting someone into a nursing home, get them benefits and all things in between.”

There is a difference between a conservatorship and a durable power of attorney though. “The

conservatorship is overseen by a probate court and the conservator has an obligation to the person who is conserved and to the probate court to account for every penny and every single action that they take,” says Averaimo.

In addition to these six forms, there are other important end-of-documents you should consider:

7. Organ Donor

According to OrganDonor.gov, more than 115,000 people are on the national transplant list. If you want your organs donated upon your death, visit <https://www.organdonor.gov/register> to make sure your wishes are documented.

8. Life Insurance

The Insurance Information Institute (III) states that life insurance replaces lost family income and covers unexpected expenses. However, consider reviewing how much life insurance you have. III research shows those that 1 in 5 of those who do have life insurance say they don't have enough.

9. Personal Property Memo

Want to make sure your bottle cap collection or valuable Honus Wagner baseball card is handed down to your grandchild? Some people write a personal property memo, a letter outlining what you want to do with this personal property.

“There's nothing wrong with a Personal Property Memo, per se,” says Averaimo. “You just can't expect them to be enforceable. If you want to be sure of where that stuff goes, it should be in your will.”

10. Digital Assets Document

In today's world of online banking and other websites filled with passwords, money and other personal items, someone should have access to that information. A digital assets document outlines who that is.

“We're running into this with Bitcoin where, without a passkey, there's no court order that's going to get you into that,” says Averaimo. “If your executor doesn't know where all these digital things are or how to access them, you are leaving out a portion of your estate that will just sit there in limbo forever.”

11. Physician Orders for Life-Sustaining Treatment

This is relatively new. According to POLST.org, “the POLST form documents the medical orders that helps give patients more control over receiving treatments they do want to receive, and avoiding treatments

they do not want to receive, in the event they cannot speak for themselves during a medical crisis.” It is not federally mandated, so check with your state on the requirements.

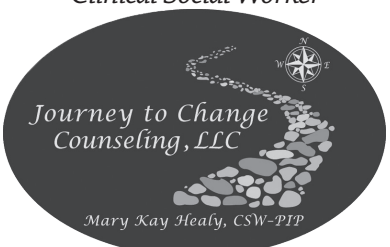
12. Diminishing Capacity Proxy

This gives a professional — say your physician — permission to call a family member or your durable power of attorney if they see a diminishment in your physical, cognitive, mental or psychological capacity.

Once all the i's are dotted and the t's are crossed on this end-of-life paperwork, you'll feel more comfortable that your loved ones know how to handle everything when the time is right.

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Mary Kay Healy, CSW-PIP
Clinical Social Worker



*Journey to Change
Counseling, LLC*

Mary Kay Healy, CSW-PIP

605.655.2112
311 Walnut St., Yankton, SD
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231 Broadway Ave., Ste B1, Yankton, SD 57078
605.760.9593
Email: kaye@onealconnection.com

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