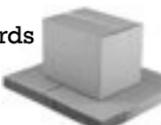


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**Joe Steckler**



**More Tough Decisions**

Today I want to talk about making tough decisions. Placing an elderly person in a care facility is difficult for both parties, the placer and the one being placed. One reason for this difficulty is lack of communication.

Elder family members may avoid financial discussions with their children because they realize they have not planned adequately for the rising cost of living. Younger family members, raising a family and planning for retirement, feel badly that they can not provide financial assistance to help parents or other loved family members. It is a complex and often embarrassing state for either party, and geographical distance can complicate the situation.

In the 30 plus years I have been working with families, I have seen these problems resolved when we understand what happens as we grow older. Likes and dislikes change; so does trust. Often we take for granted our expectations of family members. However, life experiences change us, often in ways that are hard to see when we live apart.

It is important to recognize what these personal changes can mean to us if we delegate responsibility to family members or friends through a power of attorney (POA). I have discussed the intricacies of granting a POA on many radio and television shows, as well as the topic of elder abuse.

In my opinion, the granting of a POA must be undertaken with great consider-

ation and discussed with a licensed attorney. The powers granted must be understood and accepted by the person creating the POA, while the person receiving it should fully understand and agree to what has occurred. Otherwise, we set the stage for misunderstanding and possible fleecing of an elder person. Family financial abuse is the most common type of elder abuse.

Consider for a moment an elder parent who outlives the spouse and lives far apart from family, a common occurrence. This person may not want to move and still has the mental acuity to make living and financial decisions. However, due to age, he or she needs help paying bills, making some decisions, and other such tasks.

If you find yourself in this position and grant any person certain types of POA, you are making it possible for that person to have control of your financial and other accounts. While this may work to your best interests, I strongly recommend spending a few dollars and reviewing your decision making process with an estate planning attorney. This could result in less stress and save you money in the long run.

If the POA is a poor decision, you can only correct it through a written legal document. So, I again advise you to consult an attorney before putting certain authorizations in place. Saving a dollar may result in spending many to correct a situation in which you might place yourself and also require more tough and difficult decisions.

Contact Helping Seniors at 321-473-7770, at [www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org), or at P.O. Box 372936, Satellite Beach, FL 32937.

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