

# BalancedLiving

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## MEDICAL AND FINANCIAL POWERS OF ATTORNEY

What if an accident or illness -- or simply the effects of aging -- left you unable to tell your doctors what kind of medical treatment you want, or made it impossible to manage your financial affairs? No one likes to consider such grim possibilities, but the truth is that almost every family will eventually face this kind of difficulty. While medical and financial powers of attorney can't prevent accidents or keep you young, they can certainly make life easier for you and your family if times get tough.



### What Is a Power of Attorney?

A power of attorney is a legal document that gives someone you choose the power to act in your place. In case you ever become mentally incapacitated, you'll need what are known as "durable" powers of attorney for medical care and finances. A durable power of attorney simply means that the document stays in effect if you become incapacitated and unable to handle matters on your own. (Ordinary, or "nondurable," powers of attorney automatically end if the person who makes them loses mental capacity.)

With a valid power of attorney, the trusted person you name will be legally permitted to take care of important matters for you -- for example, paying your bills, managing your investments, or directing your medical care -- if you are unable to do so yourself.

Taking the time to make these documents is well worth the small effort it will take. If you haven't made durable powers of attorney and something happens to you, your loved ones may have to go to court to get the authority to handle your affairs.

To cover all of the issues that matter to you, you'll probably need two separate documents: one that addresses health care issues and another to take care of your finances. Fortunately, powers of attorney usually aren't difficult to prepare.

### Medical Power of Attorney

A medical power of attorney is one type of health care directive -- that is, a document that set out your wishes for health care if you are ever too ill or injured to speak for yourself.

When you make a medical power of attorney -- more commonly called a "durable power of attorney for health care" -- you name a trusted person to oversee your medical care and make health care decisions for you if you are unable to do so. Depending on where you live, the person you appoint may be called your "agent," "attorney-in-fact," "health care proxy," "health care surrogate," or something similar.

Your health care agent will work with doctors and other health care providers to make sure you get the kind of medical care you wish to receive. When arranging your care, your agent is legally bound to follow your treatment preferences to the extent that he or she knows about them.

To make your wishes clear, you can use a second type of health care directive -- often called a "health care declaration" or "living will" -- to provide written health care instructions to your agent and health care providers. To make this easier, some states combine a durable power of attorney for health care and health care declaration into a single form, commonly called an "advance health care directive."

## Financial Power of Attorney



A financial power of attorney is a power of attorney you prepare that gives someone the authority to handle financial transactions on your behalf. Some financial powers of attorney are very simple and used for single transactions, such as closing a real estate deal. But the power of attorney we're discussing here is comprehensive; it's designed to let someone else manage all of your financial affairs for you if you become

incapacitated. It's called a "durable power of attorney for finances."

With a durable power of attorney for finances, you can give a trusted person as much authority over your finances as you like. The person you name is usually called your "agent" or "attorney-in-fact," though he or she most definitely doesn't have to be an attorney.

Your agent can handle mundane tasks such as sorting through your mail and depositing your Social Security checks, as well as more complex jobs like watching over your retirement accounts and other investments or filing your tax returns. Your agent doesn't have to be a financial expert; just someone you trust completely who has a good dose of common sense. If necessary, your agent can hire professionals (paying them out of your assets) to help out.

### Why You Need Separate Documents for Medical Care and Finances

You may wonder why you can't cover health care matters and finances in just one power of attorney document. Technically, you could -- but it isn't a good idea. Making separate documents will keep life simpler for your agent and others.

For example, your health care documents are likely to be full of personal details, and perhaps feelings, that your financial broker doesn't need to know. Likewise, your health care professionals don't need to be burdened with the details of your finances.

That said, even though you should make separate power of attorney documents for health care and finances, it makes a good deal of sense to name the same agent under both documents. If not, you must be sure to name people who will work well together.

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## SLEEP BETTER IN JUST ONE DAY

If you're tossing and turning all night, it may be time to look at your sleep routine. These tips can help you snooze more soundly ASAP.

### **Stop snacking in bed**

Noshing in bed is not great for getting for sleeping. "Eating in the bedroom, especially right before bedtime, can be very disruptive to sleep," says Robert I. Danoff, DO, family physician and program director, Aria Health System. Salt-filled snacks could make you thirsty, drinking too much fluid prior to bedtime may cause extra trips to the bathroom, and any caffeine within four hours of sleep may keep you awake or cause disrupted sleep. Caffeine can also make you feel anxious and jittery. (These are signs you may be consuming too much caffeine.) Eating before bed is also one of many nighttime habits that can lead to weight gain.

### **Listen to These Grown Up Lullabies**

Even if our parents couldn't carry a tune, a lullaby was a soothing way to get us to sleep. They knew then what Mindlab International recently found out: that certain kinds of music can help you sleep by promoting calm and relaxation. Hong Kong researchers recently found that people who listened to music with a certain tempo (60 to 80 beats per minute) for 30 to 45 minutes before bed every night for three months fell asleep more quickly, slept more deeply, and felt better in the morning. Here's a list of the best songs to help you sleep, according to science.

- "Weightless" by Marconi Union
- "Clair de Lune" by Claude Debussy
- "Canzonetta Sul-aria" by Mozart
- "Nocturne in E flat Major Op.9 No.2" by Chopin
- "The Boxer" by Simon and Garfunkel



### **Put It In Neutral**

Ever watch a dog before he lays down to sleep? He circles for a bit, lands, adjusts his position a few times and finally heads to snooze town. He must know what his neutral position is. "Just as important as quantity of sleep is quality of sleep, and a large aspect of this is posture," says Param Dedhia, MD director of Sleep Medicine at Canyon Ranch in Tucson, Arizona. "A neutral spine can be on the back and it can be on the side. The positioning with pillows is key. When our body is neutral with an aligned spine, it allows our musculoskeletal and neurological system to be with less twisting, pushing and pulling. Neck, shoulder, low back and hip pain are less aggravated with a neutral spine," says Dr. Dedhia. Even when you shift positions in the night, you can still maintain a neutral position by using your pillow to readjust and align the spine to be more comfy. Make your bed cozy for a restful night of zzz's with these tips. Here are 13 secrets for better sleep doctors want you to know.

### **Start taking magnesium**

If you want to improve your sleep tonight, you may want to consider a magnesium boost. A magnesium deficiency can contribute to insomnia and other health problems. The RDA for magnesium for adults ranges from 360 mg to 420 mg, depending on sex and age. Talk to your doctor about whether a supplement is right for you. Here's why magnesium might be key to protecting your bones.

### **Try some reverse psychology**

If you want to fall asleep faster, think about staying awake. "It sounds counter intuitive, but for those who find it difficult to sleep because they keep worrying about not falling asleep, do the opposite," says Sujay Kansagra, MD, director of Duke University's Sleep Medicine program and Mattress Firm's sleep health consultant. Most of the time falling asleep is an involuntary process that takes virtually no effort on our part



but if we're anxious, we do things like looking at the clock and calculating how little sleep we're going to get, which then causes sleep performance anxiety. "Instead of worrying about falling asleep, think about staying awake instead. This often lessens anxiety and gives your mind a chance to relax enough to fall asleep. It's a technique known as paradoxical intent, a cognitive behavioral therapy technique used to lessen the anxiety around falling asleep.

### **Kick your pooch out of bed**

If you're having trouble sleeping and have checked off the common culprits, the answer could be co-sleeping with your furry friend. "The movements and breathing of a pet may be somewhat distracting and disrupt falling back to sleep," says Mark Buchfuhrer, MD, FRCP(C), FCCP, FAASM, medical director of the Comprehensive Sleep Center at Good Samaritan Hospital in Los Angeles. "In addition, patients with allergies to pets may have increased allergic symptoms such as runny nose or nasal congestion that may interfere with sleep."

### **Go for the ear plugs or sleeping mask**

Making your bedroom the ultimate sleep oasis isn't too difficult with a few simple tips. Dr. Buchfuhrer has a nifty check list to make it happen: Random noises can interrupt light sleepers. Ear plugs or white noise from a fan can help keep a constant hum going. We've all heard by now about how "blue light" from our devices, TV's and other electronics can mess with melatonin production, a sleep hormone. "Avoid watching LCD TV or computer screens for a few hours before bedtime as they emit higher frequencies of light similar to daylight." Dr. Buchfuhrer suggests downloading FLUX to adjust your computer screen to emit light that is appropriate for the time of day. Blackout curtains and sleeping masks are essential if you suspect your suspect light is keeping your awake. You may even want to switch out your bulbs tonight and try The Good Night® LED light bulb. Regular bulbs suppress melatonin but these bulbs filter out the "blue light," which could help you fall asleep faster.

### **Write it out**

Ahhh...your head finally hits the pillow and you let out a soft yawn before you drift off to...task alert! Worry alert! Chores alert! Work alert! If you want to fall asleep faster tonight, try Dr. Kansagra's suggestion and create a list of tasks, worries, chores or whatever is keeping your awake. This technique is ideal for those who mentally work through their list of pending responsibilities before bed. You can prevent yourself from thinking about it excessively just before bed," says Dr. Kansagra

source: [www.rd.com/culture/songs-that-help-you-sleep/](http://www.rd.com/culture/songs-that-help-you-sleep/)

## COPING WITH MAJOR LIFE CHANGES

Major life changes such as getting a new boss or having a baby affect all aspects of your life. Whether positive or negative, change can be difficult to adjust to.

"All major changes involve a component of loss at their center," says Cara DiMarco, Ph.D., a counselor in Oregon and author of *Moving Through Life Transitions With Power and Purpose*. "That loss might involve loss of a particular routine, loss of opportunities, loss of a sense of yourself or a loss of hope." As a result, most people going through major life transitions can expect to feel varying levels of anxiety, stress, confusion and possibly self-doubt. These feelings should not become persistent, however, but should decrease over time. If they don't ease and your ability to function in daily life becomes significantly impaired, you may need professional help. The adjustment period typically is uncomfortable, but you can do things to make change easier on yourself.



### Expect disruption

In the vortex of change, many people expect to go on without missing a beat, as if the change were a minor inconvenience. But this attitude isn't realistic. "While it's essential that we're able to be productive in the midst of change, we also need to allow ourselves to not feel fully centered, to not feel absolutely on top of our game," Dr. DiMarco says. If you're starting a new job, for instance, and are used to performing at 95 percent, don't expect to be up to speed immediately.

### Focus on the known

In the midst of change, "people tend to over-focus on the unknown," Dr. DiMarco says. "This is only natural, because that's where most of their anxiety lies. But some things you just can't know until you're in the middle of the experience." To avoid needless worry and self-doubt about changes at hand, focus on the known elements that are present in the new situation.

### Anticipate change

Change is inevitable, so it's helpful to plan for it. "Being prepared allows you to have more options and be aware of potential obstacles," Dr. DiMarco says.

If you have children in high school, for instance, you know they will soon leave home -- and you'll have more time to yourself. To establish several game plans for coping with empty-nest syndrome and making good use of your free time, sit down with someone -- a career counselor, personal counselor or trusted friend -- and use the person as a sounding board.

### Pinpoint patterns

How do you move through change? What sorts of feelings and reactions tend to consistently recur? "These are the kinds of questions to ask yourself when your life is stable so you can develop your own personal tool kit of coping strategies when change ensues," Dr. DiMarco says.

### Look for meaning

Change disrupts the continuity of life, but even the most difficult and traumatic changes can be useful. "You can learn from every experience," Dr. DiMarco says. You might have never chosen that life-changing experience or the lesson it taught you about yourself or the world, but if you can find the meaning or valuable outcome behind it, that experience will become part of your internal world, rather than an external agent acting on you. That mind-set, Dr. DiMarco says, "increases your sense of personal control and power. By extracting something out of change, you can create a sense of mastery."

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