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1. Living Wills....

Several news stories in the past couple of years have brought the issue of death and the wishes of the person who has passed to the forefront of our minds. Living wills are a way for you to decide how you want things done and what you want done if you are ever in a situation where you cannot speak for yourself. But a living will should not be used on its own. You will also need to have a health care proxy which is a medical power of attorney. Information about both of these documents can be found at

<http://www.wpg.cc/stl/CDA/articleDetail/1,1001,913-3053,00.html>

This article gives details about a living will, a health care proxy, and exactly what information needs to be contained in each. Another important fact when looking into information on living wills is that you are advised on the laws within your own state.

This article is specific to Mississippi. Other Mississippi specific information can be found at the Mississippi Bar Association Web site at

http://www.msbar.org/10_you_and_your_estate.php?spot=973&archive=20

2. Mississippi Specific Documents

The articles in the previous section warned against using fill-in-the-blank documents for your living will and related documents, but sometimes there is not time to have an attorney draw up paperwork. Because of this many hospitals will have power of attorney forms on hand which can be used for medical purposes. Power of Attorneys will need to be notarized and many hospitals will also be able to provide this service. Notaries can also be found at law offices and banks as well as the County Clerks' offices. The Mississippi Department of Health has a brochure giving information on the Patient Self Determination Act as well as forms which can be downloaded and used if you do not have time or the money for an attorney. See

http://www.msdh.state.ms.us/msdhsite/_static/resources/75.pdf.

If you use these forms, it is recommended that you personalize them to make them specific to your situation.

3. Estate Planning = Good Communication

Estate planning with your parents or loved ones can be difficult. This next article highlights some of the problems encountered by baby boomers trying to talk to their parents about finances. People from an older generation may have the tendency to be very private and not want to discuss financial issues with others. It will take extreme care

no to come across as being too aggressive about money issues or trivializing and demeaning. If your parent or loved ones are unwilling to relinquish specific account information, have them write it all down and put it with other important documents. Make sure that you know the location of these documents so they will be easily accessible in the case of the person's disability or death. If multiple siblings are providing caregiving, the lines of communication should also be open and accessible between them. To find many other helpful tips for beginning to plan for a loved one's estate please visit http://www.suburbanchicagonews.com/napervillesun/business/332098,6_3_NA08_DS_S1.article.

4. Fraud Alert

This week WDAM reported a Medicare scam which is targeting people in an older population. Apparently, these people will ask for personal banking information by phone and then will tell you that if you do not buy their insurance plan the government will begin taking larger amounts of money out of your Social Security check. When people purchase these plans, they end up paying much more for health services than with their original plan. So, do not make changes to your insurance without contacting someone you trust! For more information on this scam, visit <http://www.wdam.com/Global/story.asp?s=6357404>.

5. Upcoming Events

A new "Powerful Tools for Caregivers" group will begin Thursday, April 12 at 6 p.m. This is a six-session course designed to help caregivers take care of themselves in order to be better caregivers to their loved ones. The series includes topics such as taking care of you; communication; dealing with transitions; making caregiving decisions; in home help; depression; and much more. For more information or a registration form, please call Christy Harrison at 601.266.5163. *It is not too late to sign up!*

May 8 - ShareCare Recovery Connection will have a meeting for persons over the age of 50 who were affected by Hurricane Katrina. There will be two guest speakers from the University Counseling Center. The meeting time will be 11 a.m. until 2 p.m. A light lunch will be provided, so you must register to attend the event. If you are interested in attending, please call 601.266.5163 or sign up at <http://www.surveymonkey.com/s.asp?u=849923709465>.

May 24- *Notice the date change!* Potluck!!! Bring your friends, family, and favorite dish. We would love to be able to talk with you more about ShareCare and have you meet some of our members. Potluck is open to anyone and is held at 6 p.m. at Westminster Presbyterian Church in Hattiesburg. For more information on either of these events, please call Christy Harrison at 601.266.5163.