

Simple Ways to Prevent a Painful Healthcare Dilemma for your Family

Take a moment to ask yourself this question: If your loved one were suddenly in a medical emergency that required a decision, but he/she is unable to make the decision due to the nature of the medical emergency, do you know what he/she would want you to choose? Do you know who your loved one has authorized to make medical decisions for him/her?



This dilemma occurs every year and it is important for even the healthiest person to address it. The Terri Schiavo case received national attention in the early 1990s. No one wants to experience the pain and anguish the Schiavo family endured over the course of 15 years.

Naming a medical power of attorney and completing a living will are not difficult and here are some basic things to know:

Living Will

A living will states your preferences for certain life-sustaining treatments. This health care declaration will enable you to write out what you do and do not want in terms of medical care if you are unable to speak for yourself. Common areas for instruction include CPR, breathing tubes, feeding/hydration, dialysis, and pain management.

Medical Power of Attorney

A medical power of attorney names someone you trust to act as your agent if you are unable to speak for yourself. He or she serves as your spokesperson and advocate on the terms of your living will. This person should have a copy of your living will to fully understand your intentions. An open and honest discussion in advance of their acceptance to serve in this role is recommended and extremely beneficial to all involved.

Financial Power of Attorney

In addition, a financial power of attorney is also recommended as the document names someone to manage your finances in the event that something happens to you. You want to choose someone you trust and who understands your financial objectives, including how to support yourself and your family in the future. Your financial POA can apply to all finances or just certain accounts.

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Author
John Slicer, FPQP™,
CRPS®, AIF®
Financial Strategist



John Slicer is a Financial Strategist for McKinley Carter and also serves as an Education Specialist. Prior to McKinley Carter, John served as a financial advisor with one of the largest investment firms in the industry in addition to working independently as a corporate speaker and entertainer.

John is a graduate of West Virginia State College with a bachelor's degree in business administration. In addition, John holds the designation of Chartered Retirement Plans Specialist® (CRPS®), which means he has expertise in the design, installation, maintenance, and administration of retirement plans.

Outside of work, he is a supporter of Project Magic, a program designed to give the gift of magic to people with various physical, psycho-social, and developmental disabilities. By learning to perform magic tricks, challenged individuals achieve new levels of confidence and self-esteem, aiding their rehabilitation progress.

Keep in mind that you may choose one person to speak for you on health care matters, and someone else to make financial decisions.

Advance planning can be very emotional, and the details of your planning can range from the simple to the complex. An attorney can be a valuable source of advice and is recommended as state laws may vary. Once your documents are completed, consider using the U.S. Living Will Registry to house your documents so that family, hospitals, and other health care providers may easily access them.



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