



## **SEVERNS & HOWARD FIRM NEWS:**

**New Year, New Look! – As Severns & Howard enters a new year we are happy to also celebrate the completion of our office remodel. While we have changed the look of the office, we haven't changed the wonderful services and attention to detail that we bring to all of our clients. Start your 2018 feeling secure in your future planning by scheduling a review of your estate planning documents. Please feel free to contact our office to begin your estate planning journey. If you are a returning Severns & Howard client and you would like to schedule an appointment to review your documents, we would like to offer you a discounted initial consultation fee of \$250 to review your estate plan.**

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## **IN THE MONTH OF FEBRUARY:**

February, when the days of winter seem endless and no amount of wistful recollecting can bring back any air of summer. – Shirley Jackson

February is:

American Heart Month



Creative Romance Month

On this day in February:

February 14 National Organ Donor Day

February 17 Random Acts of Kindness Day

February 28 National Rare Disease Day

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## Getting Organized Through Estate Planning

Estate planning is an important and everlasting gift you can give your family. And setting up a smooth inheritance isn't as hard as you might think. - Suze Orman

Estate planning is an important part of ensuring that your final wishes are known, that you have designated persons to handle your financial and health decisions when you are not able to and to assist in preserving assets if you or your spouse were to need long term care. We would like to give you a brief overview of a few estate planning documents that Severns & Howard can prepare for you to assist you in meeting your estate plan goals. We recommend reviewing your estate plan every 3 years or when you experience major financial or health changes to ensure that these documents reflect your most current wishes and designated persons.

Documents that are used during your lifetime are your powers of attorney. The General Durable Power of Attorney and Durable Health Care Power of Attorney and Health Care Declaration (living will), allow for you to designate an attorney-in-fact or agent to assist you with your financial business and to make medical decisions on your behalf if you become seriously ill or injured and cannot speak for yourself.

A Revocable Living Trust provides for lifetime management of your estate even if you became incapacitated, but it also allows for you to express your wishes of how you would like your assets distributed upon your death, whether it is a simple or a complicated distribution plan. You may designate charities, specific bequests, and other special persons to receive assets. This document can also allow for the avoidance of probate.

The document used upon your passing is your Last Will and Testament. A Last Will and Testament expresses your final wishes with regard to your assets that you hold in your sole name and do not have beneficiary or transfer on death designations listed. In a Last Will and Testament, just like in a trust, you are able to designate charities, specific bequests, and other special persons to receive assets. However, unlike a trust, these assets are held in your sole name upon your passing and depending on the value of such assets may require your Will to be probated with the Court. In this document you will also designate who you wish to appoint as your personal representative. This person will ensure that your wishes as stated in your Last Will and Testament are fulfilled.

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## National Organ Donor Day - Have you made your Health Care Directive?

Organ donation is one way we can all leave a legacy and have a final act of kindness. Whether you specify that you would like to be a donor to someone in need or even donate your body to science for research or the education of our future doctors, there are many ways to make organ, tissue, or body donations. One way is to indicate such donation on your State photo identification, a second way is to register with a national group such as Donate Life, and another way is to complete a body bequeathal form for the specific foundation where you wish to donate your body. Lastly, you can indicate such wishes in your Healthcare Directive and let your designated agent know your intentions for donation.



The Durable Health Care Power of Attorney and Health Care Declaration (living will) is used during your lifetime to allow for your attorney-in-fact or agent to make medical decisions on your behalf and declare your intentions with respect to the use of life-prolonging procedures if you become seriously ill or injured and cannot speak for yourself. In this document, you designate your choice of Health Care Representative to have authority to receive information and make decisions about your health care if the time ever comes that you are not able to make your own health care decisions.

Severns & Howard, P.C. can prepare your Durable Health Care Power of Attorney and Health Care Declaration (living will). Our document is specific to your wishes, religious needs, medical situation, and can even give specific directions with regard to donations. The document we prepare for you allows you to make choices regarding life prolonging elements, organ and tissue donation, and palliative care.

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## How to Winterize Yourself – Keeping you and your loved ones safe during the winter months.

Cold weather brings special risks for older adults. We all are aware of risks and dangers of slips and falls on snow and ice. Taking precautions against this danger can be as simple as ensuring you are wearing proper footwear; clearing sidewalks, driveways and steps of snow and ice; salting or sanding sidewalks, drives, and steps; and, replacing cane and or walker tips with new rubber stoppers or specialized tips for ice.

Hypothermia is another concern for the elderly during the cold winter months. This can happen if you are outside, but can happen inside as well. Ensuring your thermostat is set at 68 or higher, as well as dressing in loose layers and wearing hats, boots, and mittens can help to protect against hypothermia. Common diseases increase an older adult's risk in cold weather. Dementia and Alzheimer's patients have poor judgment with regard to turning the heat on or up, wearing appropriate clothing for the weather, or even realizing they are cold. Older adults who have trouble moving because of a disease are also more vulnerable in the cold weather. Diabetes which can lead to poor circulation

also increases the chance for hypothermia during the winter months. Also, certain medications may increase a person's risk for hypothermia.

If you are a family member or caregiver of an older person, be sure to check on them frequently, to ensure they have the right clothing and footwear for the weather, check their thermostat, clear and salt walkways, and encourage them to discuss with their physician or pharmacist their medications and how the cold can affect them while taking such medication.

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## MORE KNOWLEDGE FOR YOUR NOGGIN:

### General Information Links:

American Heart Association: <http://www.heart.org/HEARTORG/>

Indiana Chapter of the Alzheimer's Association: <http://www.alz.org/indiana/>

Parkinson's Awareness Association of Central Indiana (PAACI) <http://www.paaci.org/>

Huntington's Disease Society of America (HDSA) <http://indiana.hdsa.org/>

Rock Steady Boxing <https://www.rocksteadyboxing.org/>

American Seniors Association <https://americanseniors.org/>

Medicare <https://www.medicare.gov/>

AARP <http://www.aarp.org/>

Retirement Life Matters <http://www.retirewow.com/>

National Institute on Aging <https://www.nia.nih.gov/health>

### Articles of Interest:

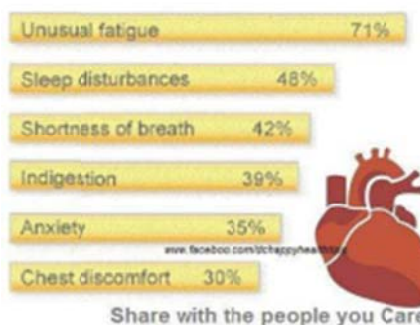
7 Points to Maintain a Healthy Heart

<http://www.shcindiana.com/blog/7-points-maintain-healthy-heart/>

Exercise Tips to Keep Your heart Healthy

<http://www.shcindiana.com/blog/exercise-tips-keep-heart-healthy/>

### Common early symptoms before a Heart Attack



Caring for Someone After a Heart Attack

[www.shcindiana.com/blog/caring-someone-heart-attack/](http://www.shcindiana.com/blog/caring-someone-heart-attack/)

Signs of a Heart Attack in Women

[http://www.heart.org/HEARTORG/Conditions/HeartAttack/WarningSignsofaHeartAttack/Heart-Attack-Symptoms-in-Women\\_UCM\\_436448\\_Article.jsp#.Wn3RdainFaQ](http://www.heart.org/HEARTORG/Conditions/HeartAttack/WarningSignsofaHeartAttack/Heart-Attack-Symptoms-in-Women_UCM_436448_Article.jsp#.Wn3RdainFaQ)

Signs of a Heart Attack in Men

[http://www.heart.org/HEARTORG/Conditions/HeartAttack/WarningSignsofaHeartAttack/Warning-Signs-of-a-Heart-Attack\\_UCM\\_002039\\_Article.jsp#.Wn3RyKinFaQ](http://www.heart.org/HEARTORG/Conditions/HeartAttack/WarningSignsofaHeartAttack/Warning-Signs-of-a-Heart-Attack_UCM_002039_Article.jsp#.Wn3RyKinFaQ)

Things to Know: Fainting Should be Evaluated by Doctors

<https://news.heart.org/fainting-evaluated-doctors/>

IU School of Medicine – Body Bequeathal

<https://medicine.iu.edu/give/body-donation/>

Organ Donation

[https://www.donatelife.net/statistics/?gclid=Cj0KCQiAh\\_DTBRCTARIsABIT9Mbf2UZupvshs\\_FhXzCMZvN\\_Nbals0P2jp4k8UJab0LGwksM9itri\\_74aAtNSEALw\\_wcB](https://www.donatelife.net/statistics/?gclid=Cj0KCQiAh_DTBRCTARIsABIT9Mbf2UZupvshs_FhXzCMZvN_Nbals0P2jp4k8UJab0LGwksM9itri_74aAtNSEALw_wcB)

How to Prevent Falls

[https://www.nytimes.com/2018/01/08/well/how-to-prevent-falls.html?rref=collection%2Ftimestopic%2FElderly&action=click&contentCollection=timestopics&region=stream&module=stream\\_unit&version=latest&contentPlacement=2&pgtype=collection](https://www.nytimes.com/2018/01/08/well/how-to-prevent-falls.html?rref=collection%2Ftimestopic%2FElderly&action=click&contentCollection=timestopics&region=stream&module=stream_unit&version=latest&contentPlacement=2&pgtype=collection)

Afraid of Falling? For Older Adults, the Dutch have a Cure

[https://www.nytimes.com/2018/01/02/world/europe/netherlands-falling-elderly.html?rref=collection%2Ftimestopic%2FElderly&action=click&contentCollection=timestopics&region=stream&module=stream\\_unit&version=latest&contentPlacement=7&pgtype=collection](https://www.nytimes.com/2018/01/02/world/europe/netherlands-falling-elderly.html?rref=collection%2Ftimestopic%2FElderly&action=click&contentCollection=timestopics&region=stream&module=stream_unit&version=latest&contentPlacement=7&pgtype=collection)

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## Upcoming Events!

March 21<sup>st</sup> – Partner, Anna Howard, will be speaking at 3:00 p.m. about Guiding Families through Long Term Care at Westminster Village North located at 11050 Presbyterian Drive, Indianapolis, Indiana 46236.

May 12<sup>th</sup> – IU Health Presents: Huntington’s Disease Education Day

<https://www.facebook.com/events/2034351533468165/>

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