

The Keys to Giving it Away:

Part 2: Practical planning

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Definition of Christian estate planning

- Wisely managing and controlling your property for you and your loved ones while you are alive and competent
- Providing for your care and the care of your loved ones in the event of a physical or mental disability
- On your death, giving what you have to whom you want, the way you want, when you want, all at the least possible overall cost in taxes, court costs, attorney's fees and administrative expenses, keeping Biblical principles in mind throughout
- Doing it all to the Glory of the Lord!

Goals

- Discuss the intersection of Scripture, law and stewardship
- Discuss lifetime concerns and issues (not just death planning)
- Discuss current planning trends and best practices relating to disability and retirement planning and wealth transfer/legacy planning
- Discuss how to efficiently and effectively provide for you and your loved ones, consistent with Scripture and Christian principles, attitudes and behaviors

Stewardship

Stewardship is a way of life for Christians:

- Recognizes that all we have is a gift from God
- We have an obligation to wisely manage the blessings that we have: property, our minds and our health
- Our time and our talents should be used to the best of our abilities
- We have an obligation to provide for and care for our families and our loved ones

Scripture to guide us:

Matthew 6:9: Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

Proverbs 22:4: The reward of humility and the fear of the Lord are riches, honor and life.

Psalms 24:1: The earth is the Lord's and all it contains...

Scripture should guide us:

Am I teaching and modeling Biblical principles in my planning and in my stewardship *relating to incapacity planning and end of life planning?*

Practical planning

- Surrogate decision making
- Aging in place/technology
- Planning for my passing

Surrogate decision making

- First step: get your planning documents in place
 - Property decisions
 - Durable powers
 - Trusts for incapacity planning
 - Health care decisions
 - Release
 - Healthcare powers
 - Advanced directives
 - Medical orders for specific treatment (MOSTs)

Surrogate decision making

- First step: get your planning documents in place
 - Health care planning tools/documents:
 - HIPAA compliant release: Information valve
 - Releasees vs. decision makers
 - Health care powers
 - What issues need to be addressed?
 - What provisions need to be included

Surrogate decision making

- Advanced directives/living wills
 - Commonly used
 - When can I use an advanced directive/living will?
 - When should I use an advanced directive/living will?

Surrogate decision making: property

- Selecting persons to make decisions about my property and possessions when I am unable
 - Criteria:
 - Are they available to serve?
 - Guidelines for surrogate decision makers
 - Heaven or high water?
 - Disqualified persons?
 - » Spendthrifts
 - » Addicts

Surrogate decision making: property

- Which of my family should be involved?
 - Who best fit the criteria?
 - If I don't involve ALL my children, will that cause conflict or harm relationships?
- Which of my children should be involved?
 - Guidelines/criteria to consider when involving children
 - » Who can best carry out your wishes?
 - » Who will carry out your wishes?
 - » Who can be trusted with your property?
 - Teams and duty allocation

Surrogate decision making: property

- Guidelines/criteria to consider when involving children
 - Age?
 - Experience?
 - Location?

Surrogate decision making: property

- Guidelines/criteria to consider when considering professional fiduciaries
 - Reliability
 - » Available?
 - Physical proximity
 - Companies vs. individuals
 - Decision making process
 - » Communicating with family?
 - Will this person/company have my family and me first in mind?
 - Skills and experience
 - Handling conflict?

Surrogate decision making: property

- Guidelines/criteria to consider when considering professional fiduciaries
 - Experience
 - Knowledge and resources?
 - » Work with tax returns?
 - Physical proximity
 - Companies vs. individuals
 - Decision making process
 - » Work with real estate?
 - Referrals from existing clients

Surrogate decision making: healthcare

- Selecting persons to make decisions about my healthcare when I am unable
- Many of the same considerations relating to property: BUT
 - Involving my children
 - Who can best carry out your wishes?
 - Who will carry out your wishes?
 - Panels?
 - » Will this allow all my children to be involved but ensure decisions are consistent with my Biblical view?
 - Should I trust my care only to fellow Believers?

Aging at home

- Goal
 - Allowing family to stay in their home, to “age in place”
- Planning is essential
 - Plans
 - Short term plan
 - Long term plan
 - Written plans

Aging at home

- Planning is essential
 - Residential issues
 - Can we age in current home?
 - Modifications?
 - Moving to a new home or a new community?

Aging at home

- Planning is essential
 - Location
 - Near family members?
 - Near care givers?

Aging at home

- Helpful tools
 - Technology and artificial intelligence
 - Family and advisors need to understand options
 - Be able to use these tools
 - Types of tools
 - Remote monitoring and in-home
 - In-home aids
 - Smart home hubs
 - Apps

Aging at home

- How technology can help seniors:
 - Provide access to transportation and food
 - Monitor health and wellness
 - Keep seniors safe
 - Provide entertainment
 - Alerts caregivers if something is irregular
 - Provide peace of mind
 - Connect seniors them with friends, family, and healthcare providers

Aging at home

- Remote monitoring and in home tools
 - Remote home access and video tools: Monitoring entry and exit
 - Ring doorbell
 - Skybell

Aging at home

- In home and remote monitoring
 - In home tools
 - To communicate
 - » Ipads set up for calls
 - » Which phone should be used?
 - Issues relating to aging
 - To monitor
 - » Parent/loved one
 - » Caregivers

Aging at home

- In home and remote monitoring
 - In home tools: some options
 - SafelyYou (wall mounted cameras and software)
 - Apple products
 - Google products
 - Simplisafe
 - Many other options

Aging at home

- In home and remote monitoring
 - Portable/wearable tools
 - Wearable sensors
 - MyNotifi (Medhab)
 - Apple Watch
 - » Fall detection
 - » Ability to remotely monitor
 - » Heart health monitoring

Aging at home

- In home aids
 - Digital thermostats
 - Nest, Ebobee4, Honeywell
 - Link to “hubs”
 - Smart refrigerators
 - Keep track of food
 - Automatically reorder groceries (Samsung Family Hub)

Aging at home

- In home aids
 - Smart pill dispensers
 - Keep track
 - Avoid errors
 - Reminders
 - Medminder
 - Remote light switches and electricity management

Aging at home

- Smart home hubs
 - Complete systems that can be individualized and expanded
 - Primarily voice activated
 - AI: learn to help aging family member
 - Amazon: Alexa Echo Show
 - Google Home
 - Apple Home

Aging at home

- Apps:
 - [Our 2022 List of Apps for Seniors and the Elderly \(seniorliving.org\)](#)

Aging at home

- In home and remote monitoring: Apple Home

One app for all your home accessories.

No matter which compatible accessories you choose, the Home app makes it easy to set up and control all of them, all from one place. Over 100 brands worldwide are committed to providing accessories that are compatible with the HomeKit framework, and the number available is growing every day. Each of these accessories is reviewed and approved by Apple to help ensure your security when you use it.

[See all accessories >](#)



Air Conditioners



Air Purifiers



Bridges



Cameras



Doorbells



Fans



Faucets



Garage Doors



Humidifiers



Lights



Locks



Outlets



Receivers



Routers



Security



Sensors



Speakers



Sprinklers



Switches



Thermostats



TVs



Windows

Aging at home

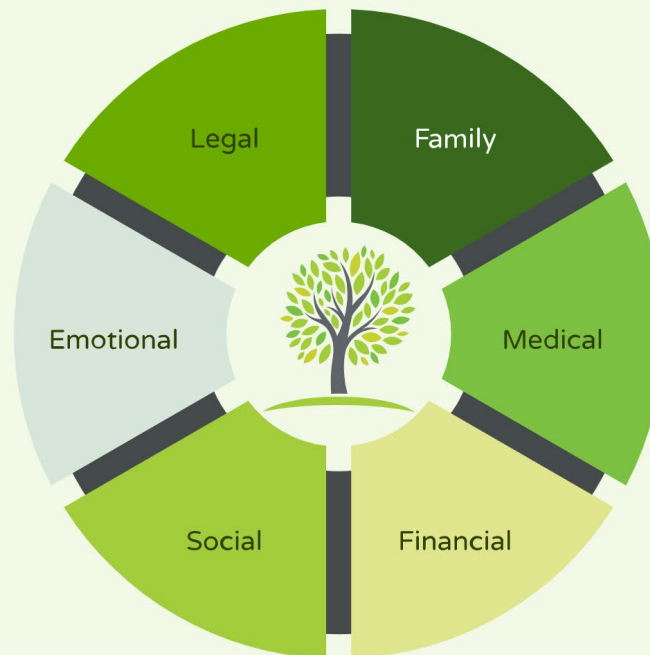
- Implementation
 - Learn about the tools
 - Consider which tools work best for your family
 - Use available experts
 - Alzheimer's Association and related aging non-profits
 - Specialized aging companies have technology divisions and implementations:
 - E.g., Visiting Angels
 - Family Tree In Home Care
 - Apple offers free consults
 - Work with care managers/gerontologists
 - Start with evaluation

Aging at home

- Implementation
 - Use available experts
 - Research options: [Best Home Care Companies for 2022 - Updated for 2022 - AgingInPlace.org](#)
 - Alzheimer's Association and related aging non-profits
 - Apple offers free technology consults

Aging at home

- Implementation
 - Life care management evaluations:



The 6 Pillars of Our Holistic Life Care Management

An aging relative will require ongoing care and assistance to ensure their health and well-being are well looked after. A Life Care Manager (also known as an Aging Life Care professional) specializes in elder care management. They work one-on-one with the aging client, the client's families, and the client themselves to support elderly clients with a range of tasks.

Aging at home

- Implementation
 - Life care management options:



Personal Care

Bathing, dressing, grooming (including washing hair and brushing teeth), toileting and restroom needs, and transferring into and out of beds and wheelchairs.



Disease Management

Our Caregivers and Private Nurses receive specialized training to help manage a variety of diseases and chronic illnesses, including Alzheimer's, Parkinson's, ALS, MS, Diabetes, and COPD.



Transportation

Allow us to transport your loved one to hospital visits, get home after a hospital stay, run errands, visit friends and family, and more.



Companionship

Allow us to help your loved one prevent social isolation with one-on-one positive interactions to explore passions, engage with the community, or plan a social visit. We can even provide transportation.



Medication Management

Allow a Caregiver to help with medication reminders, while a Private Nurse can handle full medication management and administration.



Full-Service Coordination

Allow a Life Care Manager to coordinate community, financial, legal, medical, personal care, moving, and other third party resources.

Aging at home

- Implementation
 - Communications and conflict management
 - *Have to have the discussions!*
 - Roles
 - Responsibilities
 - Making it all work
 - Partner with experts who can help
 - Work with care managers/gerontologists
 - Start with evaluations
 - Many are free

Preparing for passing

- Ensure documents are in place
- Discussions with all involved
 - Depends on who is involved and what must be accomplished
- Have and consider a realistic timeline
 - Be realistic about health
- Creating roles
- Creating boundaries
 - Nonnegotiables?
 - Conflict management now, for the future

Preparing for passing

- Who is on the team?
 - Family
 - Care providers
 - Existing providers?
 - Physicians
 - Facilities
 - Research

Preparing for passing

- In-patient vs out-patient care

Out-patient care

Pros	Cons
<ul style="list-style-type: none">• Loved one receives individual and specialized attention• Loved one is in a familiar environment which can provide emotional and psychological benefits for both loved one and family• Loved one is able to spend unrestricted time with all of his family and friends as he pleases	<ul style="list-style-type: none">• Family members will be completely relied on for help: they will be expected to help loved ones eat, move, go to the toilet, practice personal hygiene and receive medication. Family members must physically be well enough to do all this and more• If there's an emergency, there's a chance that the loved one will not receive help in time• After the loved ones die, the memories of their final days will remain in the home

Preparing for passing

- In-patient vs out-patient care

In-patient care

Pros	Cons
<ul style="list-style-type: none">• Around the clock supervision and staff• Immediate access to pain relief medication and attention in the event of an emergency• Family members can continue to go to work and maintain some type of normal routine• After the loved one dies, one can physically leave the place where they passed	<ul style="list-style-type: none">• With on-site staff that rotates on shift, some families feel that the staff doesn't personally care about their loved one• Patients will be in an unfamiliar setting, and they will not receive the psychological or emotional benefits from being at home• Loved one isn't surrounded by family and friends as they please; they will be able to visit as permitted by the facility (visiting hours)

Preparing for passing

- Know the options

	Hospice	Palliative Care
Timeline	<ul style="list-style-type: none">• Doctors must agree that the patient is within her last six months of life• Life sustaining treatment has stopped	<ul style="list-style-type: none">• Can start at any time after the initial diagnosis, at any stage of illness• Life sustaining treatment hasn't stopped
Treatment	<ul style="list-style-type: none">• Since life sustaining treatment has stopped, pain and symptom management serves as an alternative to active treatment	<ul style="list-style-type: none">• Since life sustaining treatment may not have stopped; pain and symptom management are provided in addition to active treatment until the patient wishes to cease pursuing life-prolonging treatment

Preparing for passing

- Prepare a Plan B
 - Palliative care
 - What are your wishes?
 - Have you communicated those wishes?
 - How will those wishes be implemented?
 - COVID care:
 - Healthcare worker approach/weariness
 - Expressing wishes in advanced directive

Preparing for passing

- Ask for help
- Assure those around us
- Pray with family and providers



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