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Documents Everyone Must Have

By Greg Koch, Koch Insurance Brokers LLC; Koch Financial Group LLC

Once you become 18 you are now considered an adult and can make your own decisions. There are certain documents that everyone must have. If you don't, it could cost you dearly in several ways. These must-have documents are: a Living Will, A Durable Power of Attorney for Finance, and for Health, also called a Health Care Directive or DPOA.

Most people think that if something happens to them — such as an accident, stroke, or heart attack — and if you were unable to speak for yourself, that your parents or your spouse could make decisions for you on your behalf. That sounds logical, but unfortunately that is not true. Only you have the authority to make those decisions for yourself, and unless you specifically name someone in writing with a DPOA for Health or Health Care Directive, someone else can NOT make those decisions for you . . . even your spouse! A hospital is required by law to keep you alive by whatever means possible, even if there is no chance of recovery. You may remember a famous court case in Florida about Terry Schiavo that wound its way through the court system from 1990-2005, until both the husband and the family ran out of money, due to hospital and legal fees.

To protect yourself and your family, please make sure you have these essential documents. These must have documents are for everyone from 18 years and older.

A **Living Will** is a written document that allows a patient to give explicit instructions about medical treatment to be administered when the patient is terminally ill or permanently unconscious; also called an advance directive.

A **Durable Power of Attorney for Health Care** is a document that lets you name someone else to make decisions about your health care in case you are not able to make those decisions yourself. It gives that person (called your agent) instructions about the kinds of medical treatment you want.

The **Durable Power of Attorney for Finance** is simply a way to allow someone else to manage your finances, in the event that you become incapacitated and are unable to make those decisions yourself. More precisely, it grants someone legal authority to act on your behalf for financial issues.

We feel so strongly about this if you do not have these documents or your documents are old and need to be revised, please call our office at 610.370.7268 and we will create them for you, for FREE.

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