

Pro Tip TUESDAY

Pro Tip on ESTATE PLANNING

End of Life Care

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It's tough to talk about. No one likes thinking of their demise. Yet with proper planning, you can ensure your estate plan and healthcare arrangements reflect your wishes. Careful consideration of how and who you prefer to handle your medical decisions and proper legal documentation that permits these actions will provide peace of mind. If you are unsure of the scope of these discussions, meet first with your attorney, who can provide you with a framework of necessary topics.

Having a Conversation with Family About End-of-Life Care

Broach the topic openly with your family and get a sense of how they handle this topic. Request a specific time a couple of weeks out to provide family members the time for reflection in their own space to process what the meeting will entail. If you can meet in person, opt for a quiet and comfortable space. If it is necessary to meet virtually, be sure to permit time for everyone to express themselves fully. As the focal point of the meeting, you should prepare your thoughts and wishes to express them concisely and with some structure to ensure you cover all topics. Saying words aloud in preparation will help you stay pulled together and address your tenor and tone. Keeping yourself grounded emotionally during this talk will help family members do the same. Be prepared for the unexpected in terms of your

children's responses. They may push back on some of your wishes. For example, if you have a medical directive requesting a do not resuscitate (DNR) order, your children may have difficulty accepting your perspective. Ultimately your medical care rests in your decision-making hands, but exhibit patience and hear out the requests and wishes of your loved ones. You may have to respectfully disagree with their point of view by re-emphasizing your needs and why they are essential to you. The Importance of Addressing Your Power of Attorney Be clear about your power of attorney and healthcare directive in your meeting. You may have already selected these representatives but need to explain your thought process, or you may need to identify who among your loved ones is most capable in these positions. In concluding the meeting, provide a recap of decisions made so that everyone is clear. After your meeting, your final step is to formalize your plans with your estate planning attorney. Call 570-784-4654 to schedule an estate planning meeting with one of our qualified estate planning attorneys.

Pro Tip on FINANCIAL SERVICES

Healthy Financial Habits for You in 2022

Michelle Bower-Kozak
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Healthy Financial Habits start at First Keystone Community Bank. Follow us on social media and watch this space for a new tip weekly on how you can start moving toward making your financial goals a success in 2022!

Here's a few ideas to get you started.

Set a Savings Goal

The goal for your savings plan is up to you. Some people enjoy travel or the latest electronics. Others may save for school, a home purchase, or retirement. While there are a thousand ways to spend your money, there's only one way to save it- stick to the plan.

It will be a lot easier to put together a plan, a timeline, and the definition of success if you set a specific financial goal. What do you want to achieve? How long will it take? How much do you need to save? Figure out what is achievable in the short, mid-range and long term; develop a SMART (Specific, Measurable, Achievable, Relevant and Timely) strategy and a tight budget to achieve it; start saving and constantly monitor your success.

Track Your Expenses

Balancing a check-book may seem to be a thing of the past, but it's crucial that you track your expenses even though you may write fewer checks. The goal of a spending journal is to keep

you aware of how you are spending your money, to help you identify your spending habits, and to identify areas of improvement. Maintaining a spending journal may be an eye-opening exercise, if you follow through.

Pay Yourself First

Paying yourself first is when you set aside money for your financial goals before you spend money. Most people are accustomed to paying for needs, spending on wants, and only then saving money. But what if you started to pay yourself first, even before you paid your bills? One of the easiest ways to do this is to have money automatically go into an account that's separate from the account you use to pay your bills.

To learn more about the products we offer visit our website www.fkc.bank, or stop in to any of our branches and speak to our friendly Keystone Bankers who can help you get started on your financial goals.

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*Submission does not guarantee placement.