

Powers of Attorney: Why They Matter and How They Work

If you're someone who wants a say in how your financial, business and household affairs are managed, and who manages them, should you yourself be unable to do so, if you want to dictate how certain decisions about your health and well-being will be made, and who will make them on your behalf, should you lose the capacity to make those decisions yourself, then it's important to put all that in writing, in legal documents that are known generally as powers of attorney.

Powers of attorney refer not to a certain lawyer's superhero attributes, but rather to the legal authority a person (known in legalese as the "principal") assigns to another party (such as a spouse, family member, friend, trusted adviser, attorney, etc.), giving that party the power to make decisions on behalf of, and execute the wishes of, that person, in circumstances where that person is not in position to make those decisions for himself or herself, as a result of being incapacitated, for example. The party to which the principal confers power of attorney thus becomes that person's agent or "attorney-in-fact."

Powers of attorney can be applied broadly or narrowly. They can be structured to apply to specific functions in specific circumstances, for specific periods of time. They are a vital legal and planning tool for people who want to ensure that their wishes are carried out, their assets are handled in a certain way, their intentions are fulfilled, and their interests are protected should they be unable to do so themselves. Without powers of attorney in place, those responsibilities can default to the legal or judicial system, where a person's wishes, intentions and interests may be open to greater scrutiny, interpretation and thus, uncertainty.

For the clarity that powers of attorney documents, as well as a will, provide to others about your wishes and intentions should you be unable to communicate them yourself, it's critical that adults incorporate them into an estate plan, before the unexpected strikes. "If these simple documents are not in place, it may be required to petition the court to appoint a decision-maker or guardian," explains FPA member and CERTIFIED FINANCIAL PLANNER™ (CFP®) professional Gregory Kurinec of Bentron Financial Group in Downers Grove, Ill. "This process can be costly and is undignified. By taking the time to plan before something happens, this will save you and your family a lot of unneeded stress, angst and cost."

And as FPA member Peter Creedon, CFP® with Crystal Brook Advisors in New York City, notes, powers of attorney and estate plans aren't just for the wealthy — people with a high-value "estate." "Everyone should have these [POA documents] in place. They don't have to be fancy. They just need to be thorough and legally sound."

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As useful as powers of attorney can be to provide clarity around your wishes and intentions, which types are warranted in your situation, and why? Here's a brief overview of the various types of POA and their application:

- **Specific (or limited) power of attorney:**
Here a person authorizes a party to act on their behalf on a limited basis, to perform a specific function (or functions), such as to represent them in the closing of a real estate deal. The power of attorney also can be limited to a specific date or period of time.
- **General power of attorney:**
In this case, a person authorizes a person or organization to broadly act on their behalf to manage financial and business transactions and accounts, pay bills, handle taxes, operate business interests and generally oversee personal and financial matters.
- **Healthcare power of attorney (or healthcare proxy):**
This is where a person authorizes another party to make medical decisions on that person's behalf if that person is unable to make those decisions on his or her own. Along with a healthcare POA, it's also wise to put in place a **living will** (also known as an advance healthcare directive). This is a document that specifies your wishes for treatment and end-of-life care, should you become incapable of communicating those wishes yourself.
- **When to put a power of attorney document in place?**
That depends on the person. Generally, anyone age 18 or over can designate a power of attorney. In many cases, however, people wait until later in life to put these documents in place. The key is not to wait too long.
- **Whom to designate as an agent/attorney-in-fact?**
This is a decision not to take lightly. Whom do you trust to fulfill the responsibilities that come with the designation? Does that person have the skills, temperament and know-how to carry out those responsibilities? Is that person willing and able to meet those responsibilities on your behalf?
- **Where/how to get power of attorney documents?**
While there are sites online that offer power of attorney forms and templates for the state in which you reside, if you decide to go the do-it-yourself route, you need to be sure the document(s) you are filing satisfy all the requirements of your home state. To be sure POA documents are legally sound, comply with state requirements and are filed with the appropriate agencies and entities, Creedon suggests enlisting an estate attorney. "Having a licensed attorney do it for you shouldn't cost that much, and the peace of mind you get, knowing it was done right, is worth it."

.Financial Planning Association (FPA) ©2024



Easy Ways to Organize Your Workspace

Maintaining an organized office can reduce your stress and increase your productivity. Review the following strategies if you struggle with keeping files, documents and computer peripherals in their places.

Keep your desk clear: An uncluttered desk removes distractions and helps keep your mind focused on tasks that need immediate attention. The only things that should be on your desk are those you use daily or weekly.

Keep hanging file folders to a minimum: Rather than putting one manila folder inside a hanging folder, group three to five related files inside it and label the hanging file with a main category.

Weed out what's not needed: Periodically go through your files and throw out papers you no longer need. When deciding which papers to toss, ask yourself if you'll ever refer to them again or if you could get them from someone else, if necessary.

Strive to handle papers only once: Every time you handle a piece of paper, do something to move it forward. Take action on it, file it, pass it on to someone else, toss it or add the action called for to your daily to-do list.

Go vertical: Keep papers stored vertically in files instead of horizontally in piles. This will keep you from wasting time shuffling through piles of paper to find what you need.

Keep your daily planner paper-free: If it's bulging with scraps of paper, notes and cards, record the information in the planner and file or toss the papers.

Stash those receipts: Keep an envelope in your briefcase or purse to hold receipts. When you return to your office, attach them to your weekly expense report or file them in your personal tax file.

Use your computer to store information: Doing so will keep you more organized than collecting stacks of paper. Save files on your hard drive, individually labeled floppy disks or another external storage device.

Give it a name: Label file drawers clearly to avoid searching each drawer to find what you want.

File things so you can find them: Keep your system simple and logical. Making it alphabetical whenever possible and labeling everything clearly and boldly will make it easier for your assistant or a co-worker to access your files in your absence.

Think before you print: Use your printer selectively by resisting the temptation to print drafts of documents. Before hitting the print key, ask yourself: Can I work with it on-screen? Do I really need to save a hard copy of it? What are the chances I'll need to refer to it again in this form? Can I archive it on a disk instead of in my filing cabinet?

Communicate without paper: Find out which of your clients, customers and business contacts have e-mail and start communicating with them via the Internet. Fax from your computer with a fax/modem program.

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Setting Goals for Success

Successful people set and write goals for themselves, both for the short term and long term. Setting tough, attainable goals will help you get the most out of your college experience. As you think about what your goals are and how you will set about achieving them, here are some things to consider.

Fundamentals of goal setting. Aim to make goals for yourself that are specific, time-oriented, and challenging but achievable. If you don't end up achieving a goal exactly as you had planned, don't beat yourself up. Focus on the strides you have made, consider what alterations you can make to increase your success, and keep going.

Short-term goals. In the workplace, a good time frame for short-term goals is 3-months. For example, your goal might be to complete a project 1-week early.

Long-term goals. A long-term goal could be something you hope to accomplish in five years. Both short- and long-term goals can be broken down into smaller goals. This way you can easily track your progress and make the goal more attainable.

Make a plan. Determine what you need to do on a daily and weekly basis to work toward your goals. It might be helpful to track your productive hours to help you see your efforts and build momentum. Maximize your focus by limiting distractions, such as putting your phone away during class or study sessions. Also, consider what you might have to sacrifice at times, such as skipping social events when you have an exam coming up.

Regularly remind yourself of your reasons for wanting to achieve your goals and visualize yourself on the journey. Take it one day at a time, and soon you will see the progress you're making. Remember that proper rest is vital for success in all areas of life, so don't skimp on the hours of sleep you get each night.

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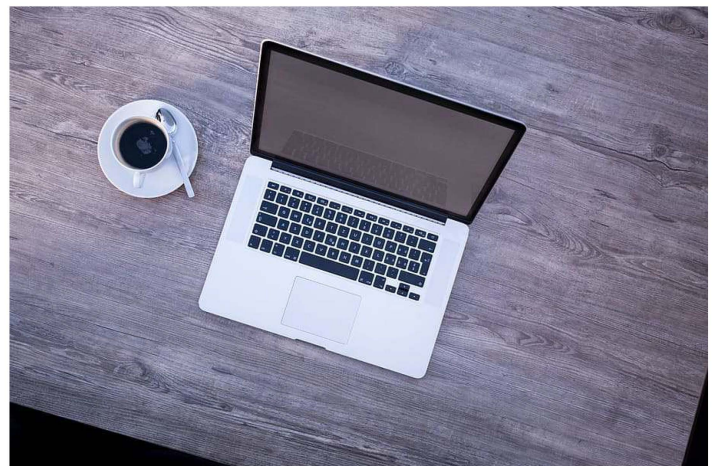
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Age-Related Macular Degeneration

February marks an important time dedicated to raising awareness about Age-Related Macular Degeneration (AMD), a leading cause of vision loss among older adults. Recognizing February as Age-Related Macular Degeneration Awareness Month serves as a critical initiative to inform the public about the impact of AMD, promote early detection, and encourage preventive measures.

Age-Related Macular Degeneration is a degenerative condition impacting the macula, the central part of the retina responsible for sharp, central vision required for activities like reading and driving. As AMD progresses, it can lead to significant visual impairment and even blindness. There are two types of AMD: dry and wet, with dry being the most common. Despite its prevalence, many people are unaware of the risk factors and early warning signs, which include blurred vision and difficulty seeing in low light.

Recognizing AMD Awareness Month is vital for several reasons. First and foremost, it educates individuals about the importance of regular eye examinations, especially for those over 50. Early detection can significantly reduce the risk of severe vision loss. It also highlights the impact of lifestyle on eye health, promoting smoking cessation, nutritional supplements, and diet changes as preventive strategies.

This month, individuals are encouraged to share information and resources on social media, participate in community events, or even advocate for policies supporting research and affordable treatments. Health professionals can offer free screenings or educational workshops to increase community engagement.

For those seeking more information or ways to get involved, several resources are available. The National Eye Institute (NEI), part of the National Institutes of Health, provides comprehensive information about AMD, including the latest research and treatment options. Organizations like the American Macular Degeneration Foundation (AMDF) and BrightFocus Foundation offer resources for patients and families, as well as opportunities to contribute to ongoing research and community support initiatives.

By participating in Age-Related Macular Degeneration Awareness Month, individuals can help spread critical information, support affected communities, and contribute to the global effort in combating this vision-threatening condition. Through education, advocacy, and research, we can hope for a future with better outcomes for those impacted by AMD.

source: [Complementary, Alternative, or Integrative Health: What's In a Name? | NCCIH \(nih.gov\)](#)



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Student Loan Repayment Options

As 2024 begins, it's crucial that borrowers be aware of the complex and changing landscape of student loan repayment. As educational costs rise, more individuals are seeking out loans for their education, and understanding the options available is crucial to managing debt effectively and reducing the long-term financial burden. Student loans typically come in two forms: federal and private. Federal loans, offered by the government, usually have more flexible repayment options and lower interest rates compared to private loans issued by banks, credit unions, and other financial institutions. The repayment plan you choose can significantly affect your monthly payments, total payment amount, and the length of time it takes to pay back your loan.

Current repayment options for federal student loans include:

Standard Repayment Plan:

This plan involves fixed payments over 10 years. It's a fast and cost-effective method if you can manage the monthly amounts.

Graduated Repayment Plan:

Payments start lower and increase every two years, designed to match expected income growth over time.

Extended Repayment Plan:

This extends the loan term to 25 years, offering lower monthly payments but resulting in more interest over the life of the loan.

Income-Driven Repayment Plans:

These plans adjust your monthly payments based on your income and family size. Examples include Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans.

Public Service Loan Forgiveness (PSLF):

Designed specifically for those in government or nonprofit jobs, PSLF forgives the remaining balance on your direct loans after you have made 120 qualifying monthly payments under a qualifying repayment plan.

The new income-driven repayment plan, SAVE, also aims to significantly reduce payments for many. For detailed guidance, use resources like the Federal Student Aid's loan simulator and consult your loan servicer for tailored advice.

Stay informed to manage your loans effectively in these changing times.

For more information or assistance, borrowers should first contact their loan servicer. The U.S. Department of Education's Federal Student Aid website is an authoritative resource for understanding federal loans, offering detailed guides and tools for planning repayment. Nonprofit organizations like The Institute of Student Loan Advisors provide free counseling and can help navigate both federal and private loan repayment options. Being informed and proactive about repayment strategies is key to effectively managing student loans and achieving financial stability.

source: <https://www.nerdwallet.com/article/loans/student-loans/student-loan-checklist-2023-payment-restart-step-by-step-guide>

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, well-being & legal issues.

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What is Hygge? Enjoying the Good Things in Life

Hygge, pronounced "**hoo-ga**," is a term that originates from a Norwegian word meaning "wellbeing," and it has caught the attention of the world for its embodiment of coziness, contentment, and simple joys. Originating in Denmark, a country often ranked among the happiest in the world, hygge is a cultural staple in Scandinavian living. It's not just a practice but a way of life, emphasizing warmth, relaxation, and togetherness to increase happiness, reduce stress, and foster a deeper sense of community.

The essence of hygge lies in creating a warm atmosphere and enjoying the good things in life with good people. The warm glow of candlelight is hygge. Friends and family gathered around the table sharing a meal is hygge. Even the solo act of curling up with a good book and a cup of tea is considered hygge.

The benefits of incorporating hygge into one's life are profound. In a world that's always connected and sometimes overwhelmingly fast-paced, hygge offers a way to slow down, be present, and nurture feelings of wellbeing and contentment. Studies suggest that this emphasis on comfort and community can lead to happier, more balanced lives.

So, how does one hygge? It's simple. Start by focusing on the atmosphere of your home—soft lighting, comfortable furniture, and personal touches that make you feel at peace. Engage in activities that feel good and bring relaxation, whether that's cooking, knitting, or spending quality time with loved ones. Hygge is about being kind to yourself and savoring the moment, whatever that might look like for you.

For those looking to dive deeper into the world of hygge, a wealth of resources is available. Books like "The Little Book of Hygge" by Meik Wiking or "Hygge: The Danish Art of Happiness" by Marie Tourell S  derberg explore the concept in depth. Many blogs and websites also offer tips on bringing more hygge into your daily routine.

In embracing hygge, you're not just adopting a trend; you're making a lifestyle choice that centers on acknowledging and savoring the simple, most comforting aspects of everyday life. You're transforming ordinary moments into extraordinary ones, fostering a warm and inviting atmosphere in your daily life. So, light some candles, wrap yourself in a cozy blanket, and enjoy the hygge life.

source: <https://www.scandinaviastandard.com/what-is-hygge/>





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Lemony Chicken Soup

Ingredients

- 1 tablespoon olive oil
- $\frac{3}{4}$ cup cubed carrots
- $\frac{1}{2}$ cup chopped yellow onion
- 2 teaspoons minced fresh garlic
- $\frac{3}{4}$ teaspoon crushed red pepper
- 6 cups unsalted chicken stock
- $\frac{1}{2}$ cup uncooked whole-wheat orzo
- 3 large eggs
- $\frac{1}{4}$ cup fresh lemon juice
- 3 cups shredded rotisserie chicken
- 3 cups chopped baby spinach
- 1 $\frac{1}{4}$ teaspoons kosher salt
- $\frac{1}{2}$ teaspoon black pepper
- 3 tablespoons chopped fresh dill

Directions

1. Heat oil in a Dutch oven over medium-high. Add carrot and onion; cook, stirring often, until vegetables are softened, 3 to 4 minutes. Add garlic and crushed red pepper; cook, stirring constantly, until fragrant, about 1 minute.
2. Add stock to Dutch oven; increase heat to high and bring stock to a boil. Add orzo, and cook, uncovered, until orzo is al dente, about 6 minutes.
3. Meanwhile, whisk together eggs and lemon juice in a medium bowl until frothy. Once orzo has cooked 6 minutes, carefully remove 1 cup boiling stock from Dutch oven. Gradually add hot stock to egg-lemon juice mixture, whisking constantly to temper the eggs, about 1 minute. Pour egg mixture back into Dutch oven and stir to combine.
4. Reduce heat to medium-low; stir in chicken, spinach, salt and pepper. Cook, stirring constantly, until spinach wilts, about 1 minute. Divide soup among 6 bowls; sprinkle servings evenly with dill.

Nutrition

Per Serving: 1 $\frac{1}{4}$ Cups

Calories: 261 | Protein: 32g | Carbohydrates: 16g | Dietary Fiber: 3g | Fat: 8g | Saturated Fat: 2g | Sugar: 3g | Sodium: 641mg

source: [Quick Lemony Chicken Soup Recipe \(eatingwell.com\)](https://eatingwell.com/recipes/quick-lemony-chicken-soup-recipe/)

Getting the Most Out of Online Counseling

Online counseling and coaching have gained popularity worldwide, but a few challenges exist compared to in-person sessions. These few tips will maximize the benefits of your experience: **1)** Be sure to select a quiet and private space for your sessions so your confidentiality is ensured. You're likely to be more open about issues of concern. **2)** Choose the video option so you can see your therapist. This facilitates better bonding necessary for the counseling process. **3)** Remember to communicate openly. It's easier to hide feelings, thoughts, and reactions online, so try to be fully present—show the real you as you engage with the professional. This includes your tone of voice and emotional state. **4)** After a session, journal issues you want to address next time while they are fresh in your mind.

Stress Tips from the Field: Take It One Day at a Time

"Taking life one day at a time" is a common saying, meaning to deal with each day's problems as they come instead of worrying about the future. But it means much more, like pausing and engaging with what is happening right now, thereby appreciating the present moment. This reduces anxiety, produces a calming effect, and puts the brakes on catastrophizing. Instantly, you cease magnifying potential negative outcomes of a stressor, crisis, or concern that you face. You discover that you can control your responses to these things and not be swept up by them. Consider using the "one day at a time" stress management strategy more often. It doesn't mean neglecting goals or plans or necessary interventions. It simply encourages balanced living right now and maintaining a perspective about concerns.

Supporting a Loved One Who Has Cancer

Upon learning that a loved one has received a cancer diagnosis, you may find it challenging to determine the most supportive and comforting words to express or the best way to offer your support. **1)** Be positive and encouraging. Don't allow fear of unintentionally causing distress to keep you from this role. **2)** "Being there"—meaning listening—is your most crucial role. **3)** Discard the notion that you must produce a "right" answer or "solution" to what the person is experiencing. **4)** Don't back away or be avoidant, but make visits and contacts purposeful. **5)** Don't say, "If you need me for anything, just ask." Instead, offer what you can do to lessen a burden. *Use your EAP for help in navigating your emotions about the diagnosis and you'll feel more empowered to be supportive during this critical time.* Learn more:

<https://www.cancer.org/cancer/caregivers/how-to-be-a-friend-to-someone-with-cancer.html>

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Getting Your Idea Considered

Rather than having your idea only heard, *get it considered*. This goal involves a few steps, but they offer the possibility of more success. **1)** Don't share your ideas yet but gather information about the problem you are trying to solve. **2)** Learn the how, when, why, who, what, where, and causes of the problem. **3)** Write down your idea for solving the problem; it may now be more precise, which is even better. **4)** Sum up the benefits of your solution and its downsides, risk, interruptions, or stressors. Can't think of any? Try harder. Change creates stress, so your chances of success increase dramatically if you appear balanced in your proposal. **5)** Add a suggested plan for implementing your solution.



“Do It Now” Revisited

Procrastination would be a thing of the past if “do it now” were as easy as it sounds. To overcome procrastination, use baby steps. **1)** For example, need to finish a report? Step one might be to turn on your computer. Even better, walk into your office with step two being to turn it on. **2)** Look at the clock and promise one minute of dedication to the task. The idea is that one minute will turn into two, and before long you are done. **3)** Promise a reward. (“If I finish this task, I am taking myself to a movie!”) This is called a “pull strategy.” **4)** Get an accountability partner—ask a person to check in with you to see if you have completed the task. This is a powerful tactic, but avoid choosing those with whom you have strong emotional ties such as a spouse, another family member, or a close friend. Ironically, your relationship can reduce the urgency needed to complete the task if you don’t fear their disappointment or reaction to your failure to follow through. The do-it-now mentality is a stepping stone to something even more powerful—a proactive mindset—which can significantly boost productivity and your ability to take immediate action. Experiment with strategies that work for you. Make it your goal to adopt a proactive mindset that instills an ability to take immediate action.

Seek EAP Assistance for Tardiness

Employees being late to work are one of the most frustrating experiences for employers, but also for the tardy worker who pounds the steering wheel, angry at arriving to work late again. Get the fix by talking with your EAP if you struggle with this. Although most employees can point to what they believe is the reason for their chronic lateness, often the problem is more complex. Your EAP will help you find the solution to tardiness so you can experience the relief and satisfaction of getting to work on time. **Call your AWP EAP 24/7/365:**

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End Your Day with a Transition Ritual

If you have struggled with work-life balance, try creating a “transition ritual”—a symbolic approach to ending your day that prompts a mental shift from your professional responsibilities to your personal life and responsibilities at home. For example, at each day’s end, routinely turn off lights, straighten your desk, close the laptop, write tomorrow’s to-do list, and/or take a short walk. You may soon experience a faster and healthier mental separation between work and leisure so you gain the full benefits of your time off.

Renewing Intimacy for Long-Term Couples

The spark of intimacy may need a gentle rekindling if you have weathered years in a relationship. Consider dedicating quality “intentional” time—purposeful and deliberate actions taken with the specific goal of bringing you closer together. The idea is to not wait until you “feel” like sharing time together, but engage in activity to rekindle the type of relationship you want. It follows the adage “bring the body and the mind will follow.”

Note: Intentional activities involve conscious choices, communication, engagement, and a focus on building closeness.

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