



## Preparing Now to Reduce Stress Later

*By Ryan L. Broedlin, Esq.*

If the events of 2020 have taught us anything, it is that being prepared for unpredictable situations is of the utmost importance. Indeed, the COVID-19 pandemic has shown that this is true on so many levels: financially, it was more important than ever to have adequate funds saved; medically, taking good care of our bodies took on a whole new meaning; and practically, having our homes in good order and well stocked makes social-distancing more manageable. For those that entered 2020 prepared on those fronts, the pandemic has undoubtedly been a less stressful experience.

The same is absolutely true of your legal affairs: taking steps to ensure you have a well-coordinated estate plan is an easy way to make unpredictable and difficult situations easier and less stressful to get through.

### IN THIS ISSUE

Preparing Now to Reduce Stress Later

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Focus on Health

---

Sharing Circle

---

Resource Spotlight

---

Activity Center

---

Trivia

First and foremost, by executing a Durable Power of Attorney, you can empower someone you trust to assist with your financial affairs when you are unable to do so. Among other things, this can include paying bills, accessing funds, and dealing with insurance issues. Possibly the most critical part of your estate plan during your life, your POA will ensure that your assets are accessible and not at risk during difficult times.

Second, an Advance Healthcare Directive can be used to ensure that medical decisions can be made on your behalf without substantial delay in times when you are unable to make them yourself. This document makes sure that you pick the person who will be in charge in such situations, avoiding the alternate possibility that a court does so on your behalf.

Third, executing a Last Will and Testament and updating beneficiary designations on accounts and life insurance policies will ensure that your chosen heirs receive your assets as you intended. Additionally, you can position your assets to be sure that your heirs have quick access to funds, which can be critical during difficult situations that can often accompany the loss of a loved one.

Fourth, planning ahead can help mitigate the demands that long-term care costs – such as those associated with home health aides, assisted living facilities, and nursing homes – could put on your estate and your family members. These costs can be substantial and can put a serious dent into your retirement savings. Planning ahead will help you to ensure that – if ever needed – you receive the best care, in the best setting for you, while also potentially protecting substantial assets for your loved ones.

Finally, once you have all of the above in place, talk to your family members about your plan. Let them know how they are involved, where key documents are located, and your wishes should you ever become incapacitated. These conversations will make it easier for them to efficiently and effectively take action when needed.

Taking the above steps will go a long way toward reducing stress. In the short term, you will be able to rest easy knowing that your legal affairs are in order and that you and your family members will be taken care of in times of crisis. Should those times of crisis actually arrive, the situation will be made easier to navigate in light of your excellent preparation. These are not difficult tasks, but the payoff in moving forward with them can be invaluable.

**The Murray Firm, LLC is an Estate Planning and Elder Law Practice dedicated to guiding families through the inevitable changing circumstances that come with aging so that they have options and are prepared for every step of their journey. The firm practices in New Jersey, New York and Pennsylvania and can be reached at (908) 204-3477 or [www.themurrayfirmllc.com](http://www.themurrayfirmllc.com).**

# Activity Center

Can you figure out the answers to these riddles?

1. I have branches, but no fruit, trunk or leaves. What am I?

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2. What building has the most stories?

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3. Three doctors said that Bill was their brother. Bill says he has no brothers. How many brothers does Bill actually have?

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4. What is so fragile that saying its name breaks it?

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These riddles are from: <https://parade.com/947956/parade/riddles/>

Answer on back page.

## Trivia Time!

Who said, "Cheers to a new year and another chance for us to get it right."

Answer on back page.



## Sharing Circle

What is a small goal you can set for yourself for 2021?

I haven't a clue where to find this, but I must find some people with whom to have fun. There must be someone out there who still laughs! I want a full-scale party.  
– Elizabeth

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Stay active by doing stretching every morning and take at least one mile walk every day. – Inessa



We want to hear from you for next month's issue!

**What is your favorite book and why?**

Email your answer to [mflynn@cafsnj.org](mailto:mflynn@cafsnj.org) or call Marigrace at 201-740-7098.

## Focus on Health: Yoga, Tai Chi, and Back Pain

Do you ever feel pain in your lower back? If so, you are not alone. Back pain is one of the most common complaint doctors receive. In fact, according to a study by Georgetown University, nearly 65 million Americans reported a recent episode of back pain.

Research has demonstrated time and again that yoga and tai chi are effective tools for combating lower back pain. These have been found to work because along with strengthening your body, yoga and tai chi strengthen the mind.

Doctors recommend starting off slowly with recovery or basic yoga or tai chi and over time increase the intensity of your practice. Not only will consistent practice elevate your pain, it can help to prevent it in the future.

As always, check with your doctor first before starting any new fitness or wellness regimen.

Resource: <https://www.healthline.com/health-news/ease-lower-back-pain-with-yoga-and-tai-chi>

## Contact Us

To learn more, submit a response, or ask a question you can contact us at:

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Celebrating Seniors Online

<https://www.tcadr.org/virtual/celebratingseniors>

[www.tcadr.org](http://www.tcadr.org)



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## ANSWERS

**Activity:** 1. A bank, 2. The library, 3. None. He has three sisters, 4. Silence

**Triva:** Oprah Winfrey

## Resource Spotlight:



## Free YMCA Programs for Seniors

The Y is a local community center for ALL. Joining the Y means joining a supportive community who will encourage you in your wellness journey. The Active Older Adult Fitness programs accommodate a wide variety of interests and functional abilities and includes Aerobic classes, Strength and Conditioning, Gentle Pilates, Yoga, Swimming, Aqua Aerobics and other special classes throughout the year. The Y also offers lap swim and wellness centers available for senior use giving participants an opportunity to stay physically active or begin being physically active. In addition to health and wellness programs, the Y offers a variety of senior social programs including Bingo, senior coffee club, free seminars, field trips, and more.

Members receive discounts for fee-based programs. Select Medicare Advantage Plans through UnitedHealthcare includes a free membership to the Y. The Y offers financial assistance as well to ensure that all have the opportunity to be a part of our community.

To learn more about the Y call 973-758-9039 or visit <https://www.metroymcas.org/join/>

**If you or a loved one needs help accessing addiction services and support...**

**Call or Text: 201-589-2976**

**Confidential hotline services available 24/7 to serve Bergen County**



**THE CENTER**

FOR ALCOHOL AND DRUG RESOURCES  
A Program of Children's Aid and Family Services