



The Power of the Power of Attorney

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A power of attorney (POA) is a written document signed and acknowledged by one person (the principal) authorizing another person (the attorney-in-fact or agent) to act on his/her behalf. It permits you to appoint someone else to manage your financial affairs at a time when you cannot do so yourself. This document can be a lifesaver in terms of avoiding or alleviating crisis situations, which may arise from accident or illness. The agent can do whatever the principal may do, such as withdraw bank funds, pay bills, cash checks, trade stocks, and buy and sell real estate.

The POA becomes effective usually once the principal signs it. Sometimes a "springing" POA is used which means the document does not become effective until some specified event in the future occurs. Typically, this event is the incapacity of the principal, which is then certified by one or more physicians. The principal can decide at any time to revoke the POA and then the agent then can no longer act under that power.

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The law provides certain safeguards to protect against the misuse of a POA. The document must conform to certain standards before a bank or other financial institution will accept and rely on it. It must be signed and acknowledged before an attorney at law or notary public in accordance with state law. If your POA complies with the law, it must be accepted.

The POA remains in effect until the principal revokes it, becomes incapacitated or dies. Any third person may rely on the POA until it receives notice of one of these events. It can, and in most instances should, be made a durable one if it contains specific language stating that it remains in effect during the principal's disability. This, of course, is when most people want to be able to use the POA.

The principal can appoint more than one agent. Co-agents can act together or independently, depending upon how your POA is worded. The agent will be personally responsible for his/her actions if the agent commits an act of willful misconduct or gross negligence. If the agent acts in good faith then he/she will not be personally responsible.

A bank may refuse to accept a POA if it is being submitted years after it was executed or acted upon. Therefore, it is a good idea to update your POA if it has gone unused for a period of more than 8 or 9 years.

Hauptman & Hauptman, PC is an Estate, Elder and Special Needs Planning law firm that has personally helped thousands of families plan and navigate through the complicated and emotional estate and long-term care planning process. The firm, which does not charge for an initial consultation, is located in New Jersey and New York and can be reached at (973) 994- 2287 or www.hauptmanlaw.com.

Focus on Health: Tai Chi

Tai Chi is an ancient Chinese form of exercise and meditation which helps support or improve balance, coordination, flexibility, muscle strength, mood, and energy and stamina. Tai chi may also help manage certain health issues such as joint pain, blood pressure, and stress.

Tai Chi is self-paced exercise that involves slow, focused movements and stretching followed by deep breathing. It is simple and self-paced making it a good option for people who want

to start something new. Want to try it? Free live online classes can be found here: (<https://www.taichifoundation.org/free-live-online-classes>).

Individuals who suffer from back pain, fractures, joint pain, and other health issues should still contact and consult their primary health care provider before trying a new form of exercise. In some instances, modification or avoidance of some postures may be recommended.

Activity Center

Suduko

8					3	4		
	9			2			7	
4	3	2			6			
	1	8		4	9			
	4			1			6	
			8	3		1	4	
			3			7	2	5
	6			9			3	
		1	2					4

Answer on back page.

Trivia Time!

What is the unofficial national dish of Malaysia?

Answer on back page.



Sharing Circle

What is your favorite holiday and why?

Summer is my favorite time. Why? Long days, beautiful flowers, beach breezes, outdoor living. But the most important reason is that, as an educator, summer is when I could spend leisure time with my children, family and friends!
– Dawn



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

What movie or show do you think everyone should watch and why?

Email your answer to Bridget Souza at bsouza@cafsnj.org or call 201-740-7011.

Put Down the Phone!

Nowadays too much time is spent on our phones and on social media. However, it is also important to be mindful and focus on the present. These 3 strategies may help with decreasing the amount of time spent on your phone and assist you with focusing on the present.

1. Manage time spent on your phone: By managing the amount of time spent on your phone, you can focus and pursue on your hobbies and interests. You can improve on being productive.
2. Creating a phone-free time: By creating time to be phone-free you can improve on focusing on the present and your relationships. You can become more mindful and aware of your present and surroundings.
3. Putting your phone away: By putting your phone down and away from sight, you can decrease the amount of distraction caused by your phone and notifications. By doing so, you can improve your concentration and focus on completing your goals.

Source: <https://www.kosmosactive.com/blogs/news/finding-mindfulness-by-putting-down-your-phone#:~:text=By%20putting%20your%20phone%20down,re%20there%20to%20see%20it>.

Contact Us

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

Bridget Souza: bsouza@cafsnj.org

Celebrating Seniors Online

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

www.tcad.org  @TCADR  @TCADR

ACTIVITY ANSWER

8	7	6	9	5	3	4	1	2
1	9	5	4	2	8	3	7	6
4	3	2	1	7	6	5	8	9
7	1	8	6	4	9	2	5	3
5	4	3	7	1	2	9	6	8
6	2	9	8	3	5	1	4	7
9	8	4	3	6	1	7	2	5
2	6	7	5	9	4	8	3	1
3	5	1	2	8	7	6	9	4

TRIVIA ANSWER

Nasi Lemak (Coconut rice with cooked pandan leaves and typically served with a hard-boiled egg, roasted peanuts, sambal paste, and fried anchovies)

Resource Spotlight:

Looking for help scheduling an appointment for the COVID vaccine? There are resources that may be able to help you.

Bergen County

(Ages 75 and up)

Monday – Friday

9:00 am – 6:00 pm

201-967-4070

Passaic County Department of Health Hotline

973- 881-2790

Paterson

New Destiny Family Success Center

862-310-5614 English & Spanish

862-310-5453 English only

Passaic, Paterson, & Prospect Park

Passaic County, St. Joseph's Health & City of Paterson

973-910-2502

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