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**Don't Leave Your Loved Ones In the Lurch!! The importance of creating medical directives and other legal documents prior to a medical emergency.**

**By Melissa Rivers**

**Don't Leave Your Loved Ones In the Lurch!! The importance of creating medical directives and other legal documents prior to a medical emergency. by Melissa Rivers**

The last thing I remember is being told, "Not to worry; you'll be up and bouncing by this time tomorrow. This is really no big deal." He grinned at me, so I didn't worry and tried my best to smile back at the surgeon as I drifted out. Oh boy, was I wrong. Well, learning the hard way seems to be the only way I really learn my lessons.

I finally awoke from the coma two-and-a-half weeks later — simple appendectomy my foot! It was during the next week recuperating in the hospital that I learned just how hard it had been on my family. Mind you, I had drawn up a simple medical directive, but nobody seemed to know where it was located. To make matters worse, I had completely failed to establish all the other legal documents that would have guided my loved one's on my behalf. In addition to worrying whether or not I would survive, they were left fretting over my business interests, home and other assets; it was too much to deal with under stress.

The first real project I undertook after finally being released from the hospital was to establish the legal documents that should have in place ahead of time. A simple healthcare directive, or just telling a loved one your wishes, is not enough. It took me less than an hour, with the guidance of legal software, to draw up some very important documents — a Financial Power of Attorney, a Medical Power of Attorney, and an updated Medical Directive to Physicians.

Have your attorney draft the legal documents if you wish, but be aware that it's very easy to do-it-yourself, not to mention far cheaper. You can purchase legal software as I did (Nolo's Quicken Personal Lawyer Deluxe 2002, available at computer stores and at [www.nolo.com](http://www.nolo.com)). In addition to Power of Attorney, such software usually covers Living Trusts, Wills, Executor Documents, and a variety of other legal forms for daily use. Look for inexpensive, slightly outdated versions at [www.half.com](http://www.half.com) or your local used bookstore.

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Another option is to go online and pay a low fee (typically less than \$10/form) to fill out interactive forms that will guide you through printing out the completed legal documents on your own equipment at home. Here are a few web sites that can help:

[www.legalzoom.com](http://www.legalzoom.com)

[www.uslegalforms.com](http://www.uslegalforms.com)

[www.lawdepot.com](http://www.lawdepot.com)

[www.willsforamerica.com](http://www.willsforamerica.com)

[www.legalformsbank.biz](http://www.legalformsbank.biz)

If you're not satisfied with what you find among those, do a Boolean string search at [www.google.com](http://www.google.com) by typing in Power of Attorney + your state. It's just that simple.

One final step; be sure to give copies of these documents, after they've been witnessed and notarized, to your loved ones. You should also inform them of the location of other important documents such as insurance papers, will or trust, deed, car title, stocks and bonds, bank and tax records, etc. Please, please, please, don't follow my bad example, leaving your loved ones or friends in the lurch as I did!

Melissa Rivers has been a freelance writer for 17 years. She has written for Random House and Prentice Hall, articles for numerous national and local magazines, and an array of interactive articles for a variety of online e-zines. For the past few years her focus has switched from travel writing to senior issues. She edited *How To Find Great Senior Housing*, written by Phyllis Staff, PhD, and is a contributor to [www.thebestisyet.net](http://www.thebestisyet.net) which focuses on the issues of caring for older adults.

## **Travel Insurance Might Be Just What You Need!**

**By Mike Yeager**

Travel insurance is something that many people haven't considered. Sure, it's possible that you may never have to access your travel insurance, but just having it can really give you peace of mind. As it so often happens, there are many different circumstances or situations that could cause you to cancel your trip, interrupt your plans and possibly return home early or force you to seek emergency medical treatment while traveling. To demonstrate the importance of purchasing travel insurance, and emergency travel services, here are a few common examples of what might go wrong:

It's 8:00 p.m. and your family arrives at the airport for a connecting flight, only to find that your flight has been cancelled. How do you get your family home? A travel insurance policy would be very helpful.

Your spouses luggage was lost which contained his medical insulin inside. Obviously he needs to locate that piece of luggage very soon. What could you do?

It's your first visit overseas to Europe, and your passport and wallet are stolen. A terrible circumstance to be in under any condition. Where would you turn for emergency cash, and very importantly, how will you get your passport replaced?

Your spouse is involved in an accident and adequate medical treatment is not available. Who will help arrange and pay for a medical evacuation? A solid travel medical insurance policy would go a long ways towards easing the difficulties of this situation.

Sure, these circumstances are rare and may not ever happen to you. However, if you have adequate travel insurance you can relax a little because now you've got someone on your side.

Take your time and look around to see what is offered and we're confident you'll find the travel insurance you need.

Mike Yeager  
Publisher

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The First Thing On Your To Do List

Living Will

Proper Medical Identification Could Save Your LIFE

What is an advance directive? Does an Alzheimer's patient need one?

Disaster Preparedness and Crime Protection Manual

Natural Pain Management

HIV/Aids Healed by the Power of God

How To Overcome Snoring and Sleep Apnea

The Truth About Diabetes



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