



OLIFE

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Powers of Attorney, Explained

Source: Society of Certified Seniors Advisors Blog Post date May 24th, 2021

Most of us don't know what powers of attorney are until we need them. But we should all have at least one so decisions don't need to be made on the fly — or by the courts.

When my father died, I suddenly needed to get power of attorney to handle my mother's affairs. Dad had always handled the finances, and Mom didn't know much beyond where they kept the key to the safe deposit box. This occurred when I was taking time off work to sort, wrap and move a lifetime of belongings from my parents' large home in Texas to my smaller house many hundreds of miles away. Luckily, my mother's dementia was in its early stages and she was of sound enough

mind to sign the document, both in Texas before we left (I needed it to make some financial moves for her) and again in the state where I reside.

I was also fortunate to have supportive siblings who did not question my every move. When someone can no longer make decisions, it can get messy quickly if there are disagreements over who should have power of attorney, or what actions that person is taking. ▶

continued on page 3

“ *...in reality, hearing loss affects most situations, just to different degrees.* ”

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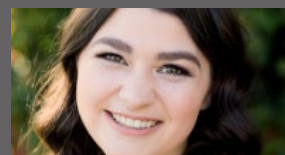
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National Member Food Drive Underway

This year is the 13th year for Assured Life's national member food drive. According to Feeding America, the nation's largest domestic hunger-relief organization, working to connect people with food and end hunger, 1 in 9 people here in the United States face hunger.

What do we mean, exactly, when we say people "face hunger." For the most-part this relates to food insecurity; "the lack of consistent access to enough food for every person in a household to live an active, healthy life."



There are several ways you can help.

1. Donate to our Set the Table online fundraiser for the hungry at http://help.feedingamerica.org/site/TR?px=2581385&fr_id=1391&pg=personal
2. Get 3 of your friends together and enter our Strikes Against Hunger National Bowling Tournament; details can be found in this issue of Life Assured.
3. Have a food drive or donate to a food drive already in place.
4. Have a food drive and then do a Food Build to earn your food bank at least \$100 from the home office; Build-Share-Earn. If your chapter includes a Food Build in its Member Food Drive Event and sends pictures of its creation to the home office, the home office will donate at least \$100 to your local Food Bank. In the past the home office has donated \$250. Everyone that does a Food Build wins! We will share all Food Build entries on our website and blog.

PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

LIFE ASSURED
ASSURED LIFE ASSOCIATION
PO Box 3169
Englewood, CO 80155-3169
1-800-777-9777
fraternal@assuredlife.org

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www.assuredlife.org

Society Blog
assuredlife.org.wordpress.com

Facebook Page
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Worse, is if someone becomes incapacitated without a financial power of attorney, the courts may appoint a conservator to make decisions. This is a lengthy and expensive legal proceeding over which your family will have no control. Everyone, even a healthy 18-year-old, should have a durable financial power of attorney in effect.



What Is a Power of Attorney?

A power of attorney (POA) is a document that gives an agent the right to act on behalf of someone else. Five different types grant varying levels of authority. It's important to note that the POA is by state. If you have POA for your uncle in North Carolina and he moves to Florida, the POA is invalid. Some states require annual recertification. Also, POAs die with the person. If you have POA for Aunt Caroline and she passes away, you no longer have any legal right to handle her financial or other affairs, unless granted in a will. Finally, Social Security is a federal, not a state, program. As such, it does not recognize POAs. You must become a [representative payee](#) to handle Social Security on behalf of someone else.

The five types of POA offer different types of protection.

1. Durable Power of Attorney (DPOA) vs. Non-Durable Power of Attorney.

Unless stated otherwise, a POA becomes effective immediately after it is signed (and notarized). If it is durable, the agent will continue to have authority to make decisions even if you become incapacitated, such as by having dementia or going into a coma. If it is a non-durable POA, it

How to Protect Yourself

The following advice for protecting yourself against POA abuse comes from the Consumer Financial Protection Bureau:

- Trust, but verify. Only appoint someone you really trust and make sure they know your wishes and preferences. You can require in your POA that your agent regularly report to another person on the financial transactions he or she makes on your behalf.
- Tell other friends, family members and financial advisers about your POA so they can look out for you.
- Remember that POA designations are not written in stone — you can change them. If you decide that your agent isn't the best person to handle your finances, you can revoke (cancel) your POA.
- Beware of someone who wants to help you out by handling your finances and be your new "best friend." If an offer of help seems too good to be true, it probably is.

When selecting a POA, you should carefully weigh the benefit of choosing a family member, friend, or a third-party agent (such as an attorney or financial professional).

Conservator or Guardian?

If you fail to have a POA (and in other circumstances) and become unable to handle your own financial affairs, the court can appoint a steward for you. This is most often known as conservatorship, while guardianship usually (but not always) refers to the steward for a child. A conservator may be responsible for the individual, their property or both. However, the terms for these duties vary substantially by state, and some states only use one term. What doesn't vary is the expense, which can be substantial. Also, what the steward decides, goes, regardless of what the person he or she is acting for may want.

simply means that the agent loses authority if you become incapacitated. As we said above, all POAs end with the person's death. The person can also rescind a POA with a revocation form, as long as he or she is competent. Most of the POAs listed below can be made durable.

2. Medical Power of Attorney.

Also known as an advance directive, a medical power of attorney allows an agent to make medical decisions for you if you cannot make them yourself. These include surgical procedures, organ donation, choice of health care facilities and a broad range of medical treatment. Your agent will also make sure health providers carry out wishes you have specified in your do not resuscitate (DNR) form or living will.

3. General Power of Attorney.

A general POA grants broad powers. The agent can make decisions for you regarding business, financial, legal matters and real estate. Your agent will be able to pay bills, enter into contracts, buy or sell property and manage banking. Because it is so extensive in nature, it is usually used for a short period, such as when you will be traveling extensively where you cannot be reached.

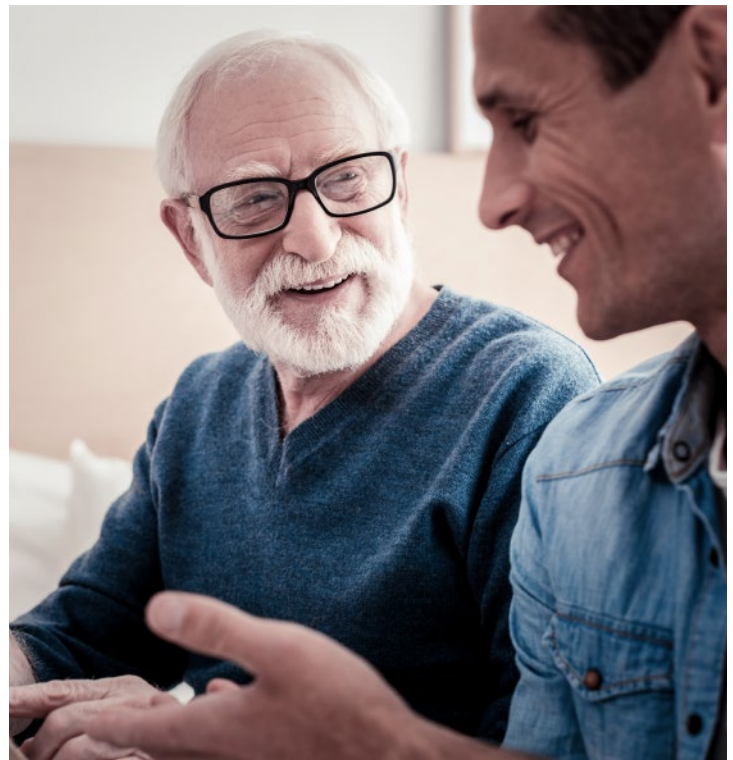
4. Limited, or Special, Power of Attorney.

This gives an agent the power to act on your behalf just like a general POA, but it is limited to specific purposes. You may elect to grant someone the power to cash checks for you, for example, but not access or otherwise manage your finances. It's possible to create any number of limited POAs for different agents. They will expire once a specific task is done, or at the time specified on the document.

5. Springing, or Conditional, Power of Attorney.

This type of POA only goes into effect in the event of a medical condition (usually incapacitation) or other trigger specified in the POA. A soldier might create a springing power of attorney that is only in effect when he or she is deployed overseas. It can end when the person becomes incapacitated or at a specified date. As with every type of POA, it will also end upon death.

When drawing up a POA, it's important to be very careful and specific about the agent's activities and duties. Financial institutions and brokers will look for specific language, and if it's not there, it can cause some big headaches. One financial agent listed on a client's POA was unable to access her CDs because the bank had erroneously listed them as being in a trust. If a trust is involved, the trustee or successor trustee must be the one to make financial changes. These sorts of issues can get thorny and require trips in front of a judge when the person is incapacitated. ■



SOURCES:

<https://www.consumerfinance.gov/ask-cfpb/what-is-a-power-of-attorney-poa-en-1149/>

<https://legaltemplates.net/resources/estate-planning/types-of-power-of-attorney/>

<https://www.bivenslaw.com/elder-law-arizona/what-happens-if-there-is-no-financial-power-of-attorney/>

<https://morritrust.com/the-difference-between-guardianship-and-conservatorship/>

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Are you 65 or older?

Are you interested in supplementing your Medicare benefits with additional insurance?



Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare.

The Society currently offers 4 or 7 different Medicare Supplement plans, depending upon the state in which you live, all with slightly different benefits and premiums. Premiums are dependent upon where you live. This insurance product is offered only through an appointed agent.

Call the Home Office and we will connect you with an appointed agent.

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Call the Home Office for available states and an application: 800.777.9777. Talk to **Michaela at Extension 3823** or **Heather at Extension 3834**



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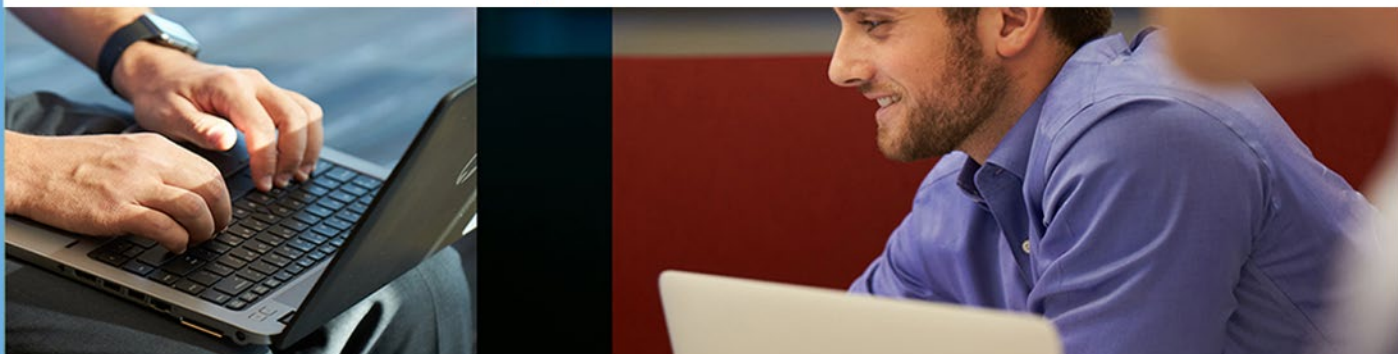
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WHAT HEARING AIDS ARE BEST FOR YOU

This past summer brought many people a new sense of freedom. Visiting friends and family sometimes came with challenges in understanding conversations in noisy places, or maybe hearing young children. It is tempting to think of these as “part-time problems” or “selective hearing” when, in reality, hearing loss affects most situations, just to different degrees.

There are plenty of low-cost hearing aids available to buy online, mailed to you with a selection of parts to fit your ear: unfortunately, the low cost up front may be more costly in the long run, and may limit the benefits you get from them:

- Some serious medical problems can only be identified by a professional examination, including looking in your ear

- Hearing aids with tubes and domes require assembly, and may not fit correctly without a professional’s support
- Hearing aids should be set or programmed to meet your needs: without the support of a professional to adjust these settings, hearing aids can be uncomfortable and even harmful
- Some hearing aids have more features than you need, which can make them difficult to use
- Hearing aids require cleanings to keep them working well, and those purchased online typically have a short warranty period: repairs may cost hundreds of dollars
- Some people who try “off the shelf” hearing aids conclude that hearing aids don’t work for ▶

them, and refuse to try professionally-fit models.

Purchasing hearing aids through Hear In America can help you get hearing aids that meet all of your needs quickly and easily, with follow-up care to make sure they keep working well. Your Assured Life Association benefit package makes sure that you and your extended family (including in-laws) can get all the benefits of professional services at great values:

- a professional hearing exam at no charge,
- a wide range of hearing aids at discounted prices with a low price guarantee,
- professional fitting for your hearing aids to make sure that they suit your needs, without being needlessly complicated,
- three years of follow-up care (cleanings and adjustments) at that professional's office,
- a three-year complete repair warranty: if the hearing aid can't be repaired in the office

it will be sent to the manufacturer to replace all parts that are not at top function,

- three years of loss and damage insurance so if you lose a hearing aid or it is damaged beyond repair, you can get a replacement for it with only a small deductible,
- and even three years of hearing aid batteries shipped to your door

Several apples-to-apples comparisons with different brands show that when we compare the costs of "off the shelf" hearing aids over three years with extra charges for batteries and repairs, they are more expensive than comparable professionally fit hearing aids through Hear In America. So, if you feel like you or someone in your family has "selective hearing" a "part-time" hearing problem, you owe it to yourself to at least take advantage of the professional exam at no charge. To schedule your free hearing exam call Hear In America at 855-243-9935 and take advantage of the discounts available to you through Assured Life Association. ■

"My custom-fit aids are far superior"

"My hearing challenges were creating discord in my marriage and with my children as I continuously was saying, "what?" "I didn't hear all of that, can you repeat what you said", or something less pleasant. It was clear that they couldn't accommodate any more than they had.

After an audiology appointment that indicated a moderate level of high-frequency hearing loss, I ordered "amplifiers" from a website. These helped my hearing, but they fell out on a number of occasions. Their squealing and humming were also quite annoying.

With Hear In America's help I finally tried custom-fitted units and the difference is quite significant both in terms of clarity and ease of use. My family are pleased and we are having less and less of 'those moments'. Now only my baby granddaughter 'chews me out.'"

-Marvin, pictured with Fayla



Assured Life members can take advantage of the benefits offered through Hear In America as well. Receive discounts on all styles of hearing aids, low price guarantee, no-interest financing with approved credit, 45-day money back trial period and much more; all because you are a member of Assured Life Association. To enroll, call 1-855-243-9935 and schedule a free hearing screening.



Preventative Health Screenings Available to you through **ALA**,

Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Assured Life Members have the opportunity to detect life-threatening conditions, at an affordable cost.

YOU SAVE. YOU SUPPORT.

Visit www.assuredlife.org for more information.



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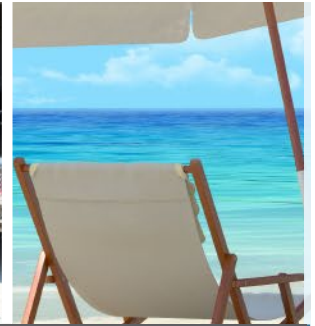
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assuredlife.perksconnection.com



Member Benefits through ASBA

ASBA Membership Complimentary membership in the American Senior Benefits Association (ASBA), a non-political, charitable organization that has given millions of dollars over the years to support worthy causes – a perfect fit that blends well with Assured Life Association’s platform.

Note: To opt out of ASBA options:

By Mail: ASBA
PO Box 300777
Chicago, IL 60630

By Email: info@asbaonline.org

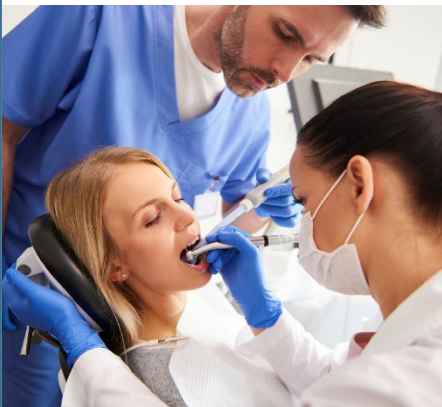
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Individual donations will be matched with a check issued by Assured Life Association and mailed directly to the charity or organization along with the personal check from the benefit member. If a member has made a donation online, the Society will accept a copy of the receipt of the online donation attached to the matching gift request form in place of a personal check made out to the charity as long as it occurs in the same calendar year.

Donations can be made in a single amount of \$250 or in separate, multiple donations made through-out the year totaling \$250; as long as each donation is at least \$50.

A matching gift request form can be found on our website at: [http://assuredlife.org/assuredlife/media/Photos/Frat%20Docs/Growth-Ring-Matching-Gifts-App-\(1-18\).pdf](http://assuredlife.org/assuredlife/media/Photos/Frat%20Docs/Growth-Ring-Matching-Gifts-App-(1-18).pdf)



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Certificate holders may access the cash value of the Whole Life 2020 through a certificate loan. Interest rate on certificate loans is 7.4% payable in advance.

*Only available directly through the home office. Not available in all states. Fully Underwritten (medical requirements for certain ages and face amounts).

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Guaranteed interest rate on an annuity certificate is guaranteed for the duration of the contract

Maturity Date: age 100 of annuitant

Death Benefit: accumulation value at time of death

A partial surrender or withdrawal may be made at any time after the first certificate year.

Surrender or Withdrawal Charges: None



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Call the Home Office for available states and an application: 800.777.9777. Talk to **Michaela at Extension 3823** or **Heather at Extension 3834**



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2021 SCHOLARSHIP RECIPIENTS

No Photo
Available

SAM ALAGOOD

OK Redbud Chapter 1005

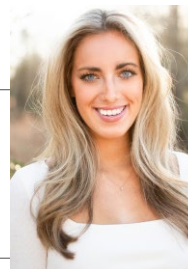
\$1000 FK Holm Scholarship



ABIGAIL ANDERSON

OK Redbud Chapter 1005

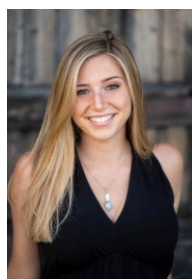
\$1000 Supreme Camp Of
The American Woodmen
Scholarship



ALEXIS ANDERSON

OK Redbud Chapter 1005

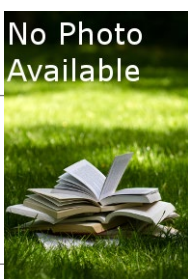
\$500 Assured Life Association
Endowment Scholarship



JULIA AUG

AZ Grand Canyon
Chapter 1002

\$500 Assured Life Association
Endowment Scholarship



DAVID BIERMAN

CO Denver Camp No. 1

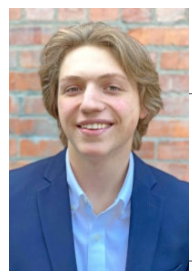
\$500 Daniel J Collyar &
McCabe Family Memorial
Scholarship



TARA BLANFORD

KY Thoroughbred
Chapter 1021

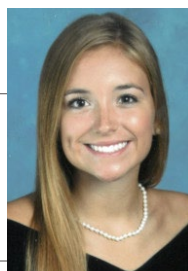
\$500 El Camino Camp 925



HUNTER CROMWELL

MT Big Sky Chapter 992

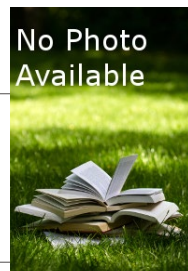
\$500 Robert Weitzel
Memorial Scholarship



ABIGAIL DOWNES

TN River Pearl Chapter 1013

\$500 Assured Life Association
Endowment Scholarship



SARAH DREES

OH Cardinal Chapter 1004

\$1000 Danish Brotherhood
Endowment Scholarship



JADYN DUNLAP

TX SCAW Banner Camp 90

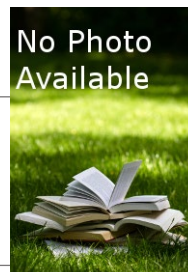
\$500 Tim North Scholarship



ANNIKA DUNTON

WA DBIA Seattle Lodge 29

\$500 Assured Life Association
Endowment Scholarship



ARIANNA EVEN

SD Mount Rushmore
Chapter 1018

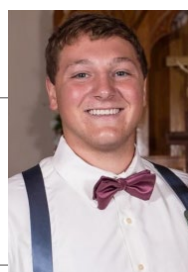
\$1000 Danish Brotherhood
Endowment Scholarship



RAGAN GASKINS

IN Crossroads Chapter 1020

\$500 Tanya Unrein
Scholarship



JOSHUA GERLACH

ND Peace Garden Chapter 1016

\$500 James D. Wiederstein
Scholarship



AVA GIFT

IA DBIA Des Moines Lodge 15

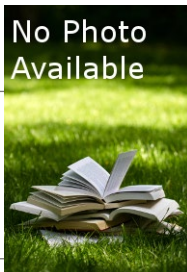
\$500 Assured Life Association
Endowment Scholarship



KENDALL GOLDENSON

AZ Grand Canyon Chapter 1002

\$500 Pendleton Camp 41

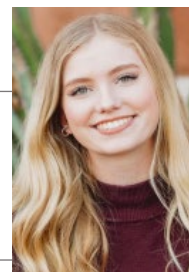


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ADDISON HENSLEY

KY Thoroughbred Chapter 1021

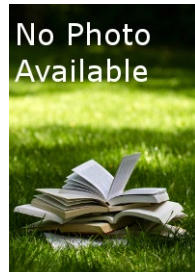
\$1500 Carl & Viola Hansen Scholarship



KATE HICKS

MT Big Sky Lodge 992

\$500 Assured Life Association Endowment Scholarship



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JOCELYN KLITZKE

SD Mount Rushmore Chapter 1018

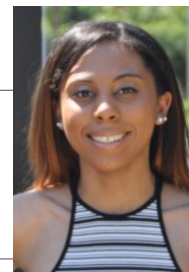
\$1000 Danish Old Peoples Home Scholarship



GRIFFIN KRISTENSEN

CA DBIA Dannevang Lodge 126

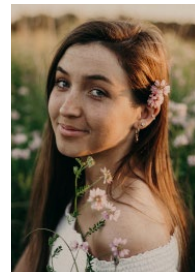
\$1000 Danish Brotherhood Endowment Scholarship



KIERRA LINK

LA Cypress Chapter 1003

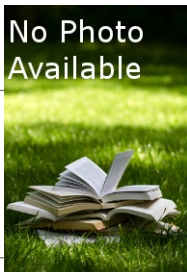
\$500 Pikes Peak Camp 005



ELLEN MCCLURE

IA ALA Chapter 999

\$500 Assured Life Association Endowment Scholarship



No Photo Available

ELLIOTT MITCHELL

IA DBIA Des Moines Lodge 15

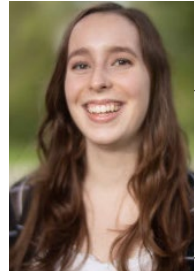
\$500 Assured Life Association Endowment Scholarship



KELLY MORCK

MI DBIA Detroit Lodge 227

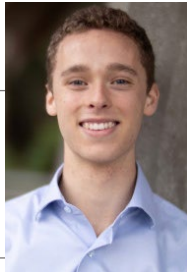
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ANNE-CLAIRE MOUSSEAU

AZ Grand Canyon Chapter 1002

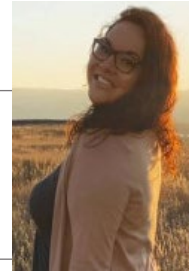
\$500 Assured Life Association Endowment Scholarship



BENJAMIN MOUSSEAU

AZ Grand Canyon Chapter 1002

\$1000 Jack L and Janet E Cloud Scholarship



SARAH PEREZ

CO Denver Camp No. 1

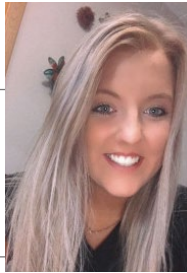
\$500 Daniel J Collyar & McCabe Family Memorial Scholarship



ELENA PETERSEN

DBIA CA-NV District Lodge 626

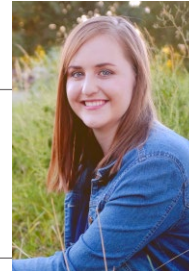
\$500 DBIA Fresno CA Lodge 067 Scholarship



MAKENNA PETERSEN

SD Mount Rushmore Chapter 1018

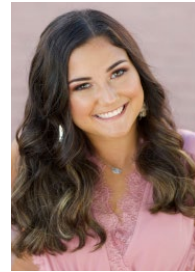
\$500 Greeley Camp 6



JACI PETERSON

SD Mount Rushmore Chapter 1018

\$500 Cactus Country Camp 976 Scholarship



ABBY RODOSKY

IL DBIA Dwight Lodge 34

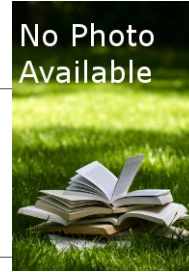
\$1000 Danish Brotherhood Endowment Scholarship



GILLIAN SANCHEZ

AZ Grand Canyon Chapter 1002

\$500 Assured Life Association Endowment Scholarship



No Photo Available

MICHAEL SELL

SD Mount Rushmore Chapter 1018

\$500 Rocky Mountain Camp 999

**ISABELLA STONE**

SC Palmetto Chapter 1017

\$1000 Danish Brotherhood Endowment Scholarship

**ANDREW STRALEY**

VA Dogwood Chapter 1008

\$500 Longmont Building Camp 31

**REBECCA STRALEY**

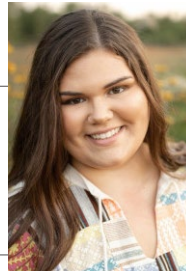
VA Dogwood Chapter 1008

\$1000 Magnolia Camp 92 Scholarship

**ALEXIS VAN HOWE**

CO Denver Camp No. 1

\$2,500 Arthur J Barrett, Jr Memorial Scholarship

**CARLY WHEELER**

SD Mount Rushmore Chapter 1018

\$1000 Axel Skelbeck Scholarship

TOP SCHOLARSHIP AWARD RECIPIENT

**ALEXIS VAN HOWE**

CO Denver Camp No. 1

\$2,500 Arthur J Barrett, Jr Memorial Scholarship

"We all have been adversely affected by the COVID-19 pandemic. What was your experience like dealing with COVID-19 this past 12 months (on your health, well-being, safety, family circumstances, future plans, etc) and how have you overcome the adversities imposed by the pandemic? What made an impact in your life because of the pandemic? What, if anything, have you done to help others during these trying times?"

The global COVID-19 pandemic has affected people in all walks of life, including myself. The most noticeable effect on my experience as a student is that classes are now online. Previously, I was able to have a multitude of hands-on learning opportunities. The motto of Cal Poly is "Learn by Doing", but COVID-19 almost eliminated that aspect of my education. My college courses are now taught completely online

and I have had to adapt to being a more independent learner. However, the challenges that this pandemic introduced have allowed me to gain a new perspective on how to approach my future career as a teacher.

This past Fall, I volunteered as a virtual orientation leader for new transfer students. Through this program I was able to build a relationship with new ►

students and help them build connections with their peers. This assisted them in making the transition to not only a new university, but also to online learning.

I currently tutor middle school students at a local school through a virtual format. This experience is gratifying because I am able to make an impact and help students who are struggling with their schoolwork. By building rapport with the students during tutoring sessions, I am able to provide them with both a social connection and an enhanced learning experience. This role taught me that success can be measured in different ways, and the smallest things could be seen as "wins". For instance, a student that I am tutoring would typically have her camera off during sessions and did not seem engaged in the discussions. As I took the time to build a relationship with her, she began to turn her camera on more frequently and became willing to participate in conversations. Although my primary responsibility is to help students understand class material and assist with homework assignments, the first time this student

turned her camera on was one of the best moments for me working as a tutor. Our tutoring sessions became a place where students could share their anxieties and I could offer support not just in their studies, but for life in general. Building a connection with these middle school students and showing how I am invested in them has helped the students tremendously and has had a positive influence on their lives, both inside and outside of the classroom.

Being an orientation leader and a tutor during COVID-19 proved to me that a teacher transcends the material being discussed and more importantly involves building an environment of respect and rapport. I shifted my mindset and realized the many ways I am able to have an influence on others' lives, even if the connection is a virtual experience. I now realize that I can help students in more ways than just educating them. Ultimately, it is okay if a lesson does not go according to plan, because meaningful conversations might make even more of an impact than the original material I had intended on teaching. ■

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