Customized Senior Services to Maintain Lifestyle & Financial Independence

# Marcia L. Campbell, CPA A PROFESSIONAL CORPORATION

Specializing in Elder Care, Trusts & Estates, Taxes & Small Business

Certified Senior Advisor (CSA)® ♦ Elder Care Professional ♦ Accredited Estate Planner (AEP)

Volume 14, Issue 6

June 28, 2019

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#### 7 Tips for Avoiding Elderly Heat Stroke & Exhaustion

Hot weather is dangerous, and seniors are particularly prone to its threat. Elderly heat stroke and heat exhaustion are a real problem. In fact, a recent University of Chicago Medical Center study found that 40% of heat-related fatalities in the U.S. were among people over 65.

There are several reasons for elderly heat vulnerability. People's ability to notice changes in their body temperature decreases with age. Many seniors also have underlying health conditions that make them less able to adapt to heat. Furthermore, many medicines that seniors take can contribute to dehydration. Fortunately, a few simple precautions are all that's needed to keep safe. Here are some guidelines for keeping safe in hot weather:

- Know the Warning Signs of Heat-related Illness: Dizziness, nausea, headache, rapid heartbeat, chest pain, fainting, and breathing problems are all warning signs.
- Take it Easy: Avoid exercise and strenuous activity, particularly outdoors, when it's very hot out.

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#### JUNE ISSUE



### Living Trust: What Is It and Why Do I Need It?

We've heard it for years – the only sure things in life are death and taxes. Preparing for the end of life is one of those things you know you need to do - but have you actually sat down and done it? Probably not. According to a recent study, only 4 in 10 American adults have a will or living trust set up.

It is important that you don't fall too far behind. There are some serious problems that can arise if you pass away without some kind of living trust or will set up. We highly encourage you to read the information below to understand what a living trust is and why you need one.

## **Everything You Need to Know About a Living Trust**

#### What is a Living Trust?

A living trust is a legal document that is similar to a will. Both a living trust and will determine what happens to your assets/property when you pass away but a living trust has a number of additional benefits despite costing more to prepare.

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7 Tips for Avoiding Elderly Heat Stroke ... Continued From Pg 1

- **Drink Plenty of Liquids:** Dehydration is the root of many heat related health problems. Drink plenty of water or juice, even if you're not thirsty. But remember to avoid alcoholic or caffeinated drinks, as they can actually contribute to dehydration.
- Wear Appropriate Clothes: An old Swedish saying says, "There's no such thing as bad weather, only bad clothes." When it's hot out, wear light-colored, lightweight, loose-fitting clothes and a wide-brimmed hat.
- Stay Indoors During Mid-day Hours: During periods of extreme heat, the best time to run errands or be outdoors is before 10 am or after 6 pm, when the temperature tends to be cooler.
- watch the Heat Index: When there's a lot of moisture in the air (high humidity), the body's ability to cool itself through sweating is impaired. The heat index factors humidity and temperature to approximate how the weather really feels. The current heat index can be found on all popular weather websites, and is also usually announced on local TV and radio weather reports during periods of warm weather.
- Seek Air-conditioned Environments: Seniors whose houses aren't air-conditioned should consider finding an air-conditioned place to spend time during extreme heat. The mall, library or movie theater are all popular options. During heat waves, many cities also set up "cooling centers," air-conditioned public places, for seniors and other vulnerable populations. Seniors without convenient access to any air-conditioned place might consider a cool bath or shower.

Source: www.aplaceformom.com
Please contact our office for more information.†

"Liberty, when it begins to take root, is a plant of rapid growth" -

**George Washington** 



#### **What Our Clients Say About Us**

"I have been with Marcia since 2001. Her service and professionalism has always been top notch" —JF

Living Trust: What Is It and Why Do I Need It? ... Continued From Pg 1

#### Why Do You Need a Living Trust?

With the living trust in place, the property you own will be distributed according to the trust agreement upon the death of the grantor. This avoids the probate process which divides the property of the deceased in a long and complex manner that the deceased may not have intended.

#### Who is Involved in Forming a Living Trust?

The only people who are needed for the trust to be set up is the grantor (you), the person who puts together the trust (usually an attorney), and the trustee (the person who will manage the assets and property during transfer). While there isn't a state or federal registry of living trusts, people usually store documentation of the living trust in a bank or other secure location and inform their family or loved ones that such a living trust exists.

#### When Does the Living Trust Go Into Effect?

The grantor (you) can keep using their property in the same way they were using them before the living trust was formed. The day you pass away or become incapacitated, the trustee takes over the management of the property.

Source: www.mcampbellcpa.com Please contact our office for more information.†



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