

Legacy Giving: The Key Documents

by Sari Ateek, Melanie Folstad, and Earle O'Donnell

As you may know, the Vestry has approved a planned giving (sometimes called Legacy Giving) program for St. John's. Our overriding goals are to encourage parishioners to give serious thought to how best to deal with the major contingencies of life and death and to consider whether to include St. John's in their plans. This is the first of a series of periodic articles that we plan to provide to help people to develop a plan that is best for them.

There are four documents that professionals involved in estate planning believe are key: a will, a durable power of attorney, an advance medical directive, and a letter of instruction. In this article, we will cover the advance medical directive. (We will cover the others in future articles.)

An advance medical directive lets people know what type of medical treatment you want and designates someone to make health care decisions if you become incapacitated and cannot make those decisions yourself. This document is appropriate for any adult regardless of age because incapacity can arise at any time and for many reasons.

In Maryland, you can make a health care directive through a living will. You can download a form of living will from the "Advance Health Care Directive" web page of Maryland Attorney General Brian Frosh. No attorney or notary is needed for it to be effective. You will need to designate a Health Care Agent and a backup, in case the primary agent is not available, to interact with doctors. Of course, you need to share a copy of the living will with your Health Care Agent and backup but many people also give a copy to their family doctor, local hospital, and/or estate attorney.

If you would like to learn more about the St. John's planned giving program, please send a note to plannedgiving@stjohnsnorwood.org or contact any of the below:

Sari Ateek

Melanie Folstad

Earle O'Donnell, *Co-chair for Planned Giving, Norwood Parish Fund*

We hope you will find these periodic articles to be helpful. If you have any suggestions for future articles, please let us know.

Legacy Giving: The Key Documents

by Earle O'Donnell, Co-chair for Planned Giving, Norwood Parish Fund

One of the main purposes of the Legacy Giving Program at St. John's is to encourage parishioners to give serious thought to how best to deal with the major contingencies of life and death - including estate planning and provisions for health and dependent care - when you are unable to make those decisions for yourself.



There are four documents that estate planning professionals believe are key to an effective overall plan: a will, advanced medical directive, durable power of attorney, and a letter of instruction. Last fall, we covered the advance medical directive in an [article in Crossroads](#). This article will focus on the purpose and operation of a durable power of attorney.

A durable power of attorney enables you to authorize a family member or someone else you trust to make financial decisions or transact business when you become incapacitated. Notwithstanding the formal title, the person you designate does not need to be an attorney. The designated person can, if you are incapacitated, pay your expenses when they become due, collect benefits, watch over your investments, and pay taxes.

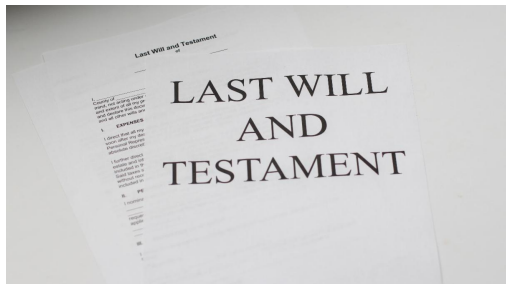
There are two types of durable power of attorney. If you know you are going to be incapacitated at a particular time as a result of an illness or a serious operation which will make it difficult for you to make financial decisions for some time, you can prepare a power of attorney to take effect immediately or at a specified time. The second type is called a springing power of attorney that takes effect when you become incapacitated.

You can terminate a power of attorney at any time. You should, of course, notify the designated person that the power of attorney is cancelled as well as everyone who has received a copy of the power of attorney, such as your bank and other financial institutions. You can find a form of durable power of attorney in the Maryland Code (Estates and Trust Article, section 17-202) by clicking [here](#).

If you would like to learn more about St. John's Legacy Giving Program or suggest a topic for a future article, please send a note to plannedgiving@stjohnsnorwood.org or contact any of the following: Sari Ateek; Melanie Folstad; Earle O'Donnell, Co-chair for Planned Giving, Norwood Parish Fund

Legacy Giving: The Key Documents, Part III

by Earle O'Donnell, Co-Chair for Planned Giving, Norwood Parish Fund



This is the third article about the key documents that almost everyone, regardless of age or health, should prepare for possible disability and for the end of life. This article will cover the will. A will, of course, distributes your assets to your loved ones and perhaps others, such as charitable organizations. If you have minor children, it is also the place where you indicate who should care for them. If you die without a will, those decisions will be made for you by a probate court pursuant to state law. [Attached is a](#)

[questionnaire](#) that will help you organize the documents you need to complete this exercise.

If you would like to learn more about St. John's Legacy Giving program, please feel free to call me (202-329-2541) or send a note to plannedgiving@stjohnsnorwood.org.

Legacy Giving: The Key Documents, Part IV

by Earle O'Donnell, Co-Chair for Planned Giving, Norwood Parish Fund

This is the fourth and final article about key documents that almost everyone, regardless of age, should prepare for possible disability and end of life. The prior three articles dealt with the advanced medical directive, the durable power of attorney, and the will itself.

This article covers the Letter of Instruction. This is a non-binding informal and private (until after your death) expression of your personal thoughts on a myriad of topics. It can express your thoughts on which persons are to receive items of sentimental importance to you. Similarly, it can convey personal messages or wishes to your loved ones. It can ease the burdens on survivors by explaining the whereabouts of important documents or assets, list passwords and bank and financial account numbers and provide other helpful information about your estate. If you have outstanding pledges to charitable organizations you can list them and ask your heirs to honor those commitments. It is helpful to let some trusted person know where they can find the Letter of Instruction if it is not held by your estate attorney.

If you would like to learn more about St. John's Planned Giving Program or want to suggest a topic for future articles, please feel free to call me at 202 329-2541 or email plannedgiving@stjohnsnorwood.org.

