We plan for most important events in our lives, but it’s hard to contemplate unexpected disability.

Tragedy can strike—such as a stroke or an accident that renders you unable to communicate or to carry on with your daily financial responsibilities. By having some important documents in place, for ourselves or for those we care for, you can ensure that individual choices and wishes are fulfilled.

“Durable Power of Attorney for Health Care”. Every adult should have “Advance Directives”. In Idaho one document contains both: a “Living Will” (indicating your health care wishes related to life-sustaining medical procedures) and a “Durable Power of Attorney for Health Care” which appoints someone of your choosing to carry out your wishes if you are unable to communicate those wishes. Advance Directives are available from Area Agency on Aging, and the Idaho Attorney General’s Office, www.ag.idaho.gov. You can complete them without a notary, keep them in a convenient location, give them to the person you are appointing as your health care POA, register them with the state and get a card to carry in your wallet. Those with serious illnesses should also get a signed “Physician’s Order of Scope of Treatment” from their doctor. These documents go into effect only when direct communication is not possible and after doctors have diagnosed certain conditions.

“Power of Attorney for Finances”. POA is a legal document drawn up by an attorney that authorizes someone else to manage your finances. You can arrange it to start as of the signing or at a later time when a doctor certifies you have become incapacitated.

Caregiver tax deductions: If you are a caregiver, talk to your accountant about deductions which can be taken for care of a “qualifying parent” who lives with you and for whom you are the sole provider for at least half of their support.

Contact Betsy Bullard, Area Agency on Aging, at 667-3179, ext. 222, or email infoassist@aaani.org to find out more about these options and other resources. Visit our website at www.aaani.org.