

Wellness

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The 8 Biggest Mistakes People Make With A Power Of Attorney



A power of attorney is a critical legal document that allows someone to act on your behalf when you are unable to do so. It is an essential tool in planning for unexpected events, such as illness, injury, or cognitive decline. Without a power of attorney, your loved ones may face delays and legal complications when trying to handle your affairs. In this article, we will discuss the eight most common mistakes people make with powers of attorney and provide guidance on how to avoid them.

1. Waiting Too Long to Create a Power of Attorney

One of the biggest mistakes people make is procrastinating and waiting until their cognitive or physical health starts to decline before creating a power of attorney. By waiting too long, you run the risk of no longer having the capacity to sign the document. Rushed power of attorney documents can also raise suspicions of undue influence. It is crucial to create a power of attorney early, regardless of age, as unexpected events can happen to anyone. Even young people should have a power of attorney, especially if they have children. You never know what the future holds, and having a power of attorney in place can provide peace of mind.

2. Not Having Both Types of Powers of Attorney

It is essential to understand that there are two types of powers of attorney: one for healthcare and one for finances. These are two fundamentally different documents that serve distinct purposes. A healthcare power of attorney deals with end-of-life issues, while a financial power of attorney addresses financial-related matters. It is essential to have both types of powers of attorney in place to ensure comprehensive coverage. Failing to have one or the other can leave you vulnerable in critical situations. Take the time to create both documents to protect yourself and your loved ones.

3. Misunderstanding the Difference Between Springing and Immediate Powers of Attorney

When creating a power of attorney, it is crucial to understand the difference between a springing power and an immediate power. A springing power of attorney only becomes effective when the principal becomes incapacitated, while an immediate power of attorney takes effect upon signing. Financial institutions may challenge the springing power, requiring medical proof of incapacity before recognizing the agent's authority. In many cases, opting for immediate effectiveness can be more practical. Depending on your life stage and circumstances, you may choose one type of power of attorney over the other. Consult with an attorney to determine which option is best for you.

4. Failing to Update the Power of Attorney

Creating a power of attorney is not a one-time task. It is essential to review and update the document regularly to ensure it reflects your current wishes and circumstances. People often adopt a "set it and forget it" mentality when it comes to their power of attorney. However, relationships change, and life events can impact your preferences. Major life events such as marriage, divorce, or the death of a loved one should prompt a review and update of your power of attorney. It is recommended to review the document every five years to ensure its accuracy and relevance. Failure to update your power of attorney can lead to complications and disputes down the line.

5. Choosing the Wrong Agent

Selecting the right agent is crucial when creating a power of attorney. The agent is the person who will act on your behalf and make decisions in your best interest. It is essential to choose someone you trust and who is capable of handling the responsibilities associated with the role. Avoid making agent decisions based solely on familial norms or expectations. Consider the person's competence and ability to carry out your wishes effectively. It is important to assess their financial management skills, especially if they may have trouble managing money. Additionally, if you are in a second marriage, it is wise to think twice before making your spouse the agent if they are not also the trustee of your trust.

6. Choosing the Wrong Witness

Depending on your state's laws, a power of attorney document may require witnesses or notarization for validity. It is crucial to choose the right witnesses to ensure the document's legality. Overlooking this requirement can render the document null and void. When selecting witnesses for a health care power of attorney, ensure that they are not related to you by blood, marriage, adoption, or financially responsible for your health care. Choosing the wrong witness can potentially void your power of attorney. Select witnesses who have no potential interest in your affairs to maintain the document's integrity.

7. Naming Multiple Agents or Failing to Have an Alternate

While it may be tempting to name multiple agents to avoid alienating family members, it is generally advised against. Having multiple agents can lead to confusion, delays, and mistakes. Instead, choose one primary agent who can make decisions on your behalf. However, it is crucial to have an alternate agent in case the primary agent is unavailable or unable to fulfill their duties. This is especially important in the event of medical emergencies when immediate decisions need to be made. By having an alternate agent, you can ensure that decisions can be made without delay, even if the primary agent is unavailable.

8. Lack of Specificity in the Power of Attorney

When creating a power of attorney, it is important to be specific about the powers and limitations you grant to your agent. Failing to provide clear instructions can lead to confusion and potential misuse of authority. For example, if you grant broad powers without specific instructions, your agent may have the ability to sell your property without your consent. To avoid such issues, be detailed and specific about the affairs your agent should handle and under what conditions. Specify any restrictions or conditions you want to place on the agent's authority. By being specific, you can ensure that your wishes are carried out precisely as you intended.

In conclusion, a power of attorney is a crucial document that should not be overlooked. By avoiding these eight common mistakes, you can ensure that your power of attorney is effective, reflective of your wishes, and provides the necessary protections for you and your loved ones. Consult with an experienced attorney to create a comprehensive power of attorney that meets your specific needs and circumstances.



GREEN BEANS WITH MUSHROOMS



INGREDIENTS

- 1 1/2 pounds fresh green beans, trimmed
- 1 teaspoon kosher salt, plus more as needed
- 1/4 teaspoon fresh black pepper
- 8 ounces cremini mushrooms, cut into thick slices
- 1 small red onion, halved and thinly sliced
- 1 1/2 tablespoons unsalted butter, cut into a few pieces
- 3/4 cup low-sodium chicken stock, plus more as needed

Green beans with mushrooms is a mouthwatering side dish that combines the freshness of green beans with the earthy flavor of mushrooms. This easy stove-top recipe offers all the elements of a green bean casserole without taking up valuable oven space. The green beans steam to perfection while the mushrooms and onions simmer in a flavorful stock and butter sauce. In this article, we will explore why this green bean recipe works, the ingredients needed, step-by-step instructions on how to make it, and some delicious serving suggestions.

A LIGHTER ALTERNATIVE

This green beans with mushrooms recipe offers a healthier alternative to the traditional green bean casserole. Unlike the casserole, which typically uses cream-based soup and fried onions, this recipe uses a flavorful stock and butter sauce, reducing the overall calorie content.

One Pot Convenience

One of the biggest advantages of this green bean recipe is that it can be made in just one skillet. This not only cuts down on cleanup time but also allows for easy monitoring and control of the cooking process.

Nutrition Information

Serving: 1 cup, Calories: 88 kcal, Carbohydrates: 14 g, Protein: 3.5 g, Fat: 3 g, Saturated Fat: 2 g, Cholesterol: 7.5 mg, Sodium: 218 mg, Fiber: 4 g, Sugar: 7 g



HOW TO MAKE GREEN BEANS WITH MUSHROOMS

Step 1: Season the Green Beans

Start by spreading the green beans in an even layer in a large skillet. Sprinkle them with salt and pepper, and toss to coat them evenly.

Step 2: Add the Remaining Ingredients

Next, scatter the sliced mushrooms, thinly sliced onion (or shallot), and pieces of butter on top of the green beans. Pour in the chicken stock, ensuring that all the ingredients are well-distributed in the skillet.

Step 3: Cook the Vegetables

Set the heat to medium-high and begin cooking the vegetables. At the beginning, stir the vegetables occasionally to prevent them from sticking to the skillet. As the cooking progresses, stir more frequently towards the end to prevent the sauce from boiling.

After approximately 20 minutes, the green beans should be cooked but still pleasantly crisp, and the mushrooms should be coated in a thick and flavorful sauce.

Tip: If the beans are cooked to your liking but the stock hasn't reduced enough, increase the heat to high to help speed up the process. If the sauce has nearly cooked off but the beans aren't done yet, add more stock, two tablespoons at a time as needed.

Step 4: Taste and Serve

Taste the dish and add more salt if desired. Serve the green beans with mushrooms immediately for the best flavor and texture.

FEATURED EXERCISE

<https://www.mensjournal.com/health-fitness/total-body-workout-abs-core-circuit#gid=c102b8d0a0600f2605&pid=side-plank-row>

Featured Exercise ▶ Side Plank Row



HOW TO DO IT: Start in a right forearm-down side plank, feet stacked, left hand holding a resistance band anchored in front of body. Pull left elbow back, then release for one rep. Do all reps on left side, then switch sides.

WHY IT WORKS: Side planks are classic, and rows are de rigeur for shoulder and back strength. Fuse them for a total body challenge. The core—particularly the obliques—work hard to keep the body aligned. And the instability of the position causes smaller muscles in the chest to fire with each pull.



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Regular exercise can help you control your weight, reduce your risk of heart disease, and strengthen your bones and muscles. But if it's been awhile since you've exercised and you have health issues or concerns, it's a good idea to talk to your doctor before starting a new exercise routine.



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