



**motion picture
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fund**

SOCIAL SERVICES CORNER

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IF I BECOME ILL OR INCAPACITATED, WILL I NEED A DURABLE POWER OF ATTORNEY IF I ALREADY HAVE A LIVING TRUST?

Question: I have a living trust that designates a successor trustee to manage the trust in case I become incapacitated. Do I also need a durable power of attorney?

Answer: You should still have a durable power of attorney for finances. Think of your successor trustee as reigning over a limited kingdom — your living trust, with whatever property you have put into it. If you become incapacitated, your trustee will have power over all this property and be able to use it for your needs — but that’s where the power ends. Your successor trustee has no power over property outside the kingdom walls. And most people transfer into a living trust only assets that are too expensive to put through probate, such as real estate and valuable securities; few transfer all their property to a living trust.

Personal checking accounts, for example, are rarely transferred to a living trust — and most people

want someone to be able to make deposits and pay bills from these accounts. You can grant this power to an “attorney-in-fact,” or agent, using a durable power of attorney for finances. Also, under a durable power of attorney, you can give your attorney-in-fact the authority to handle tasks such as collecting government benefits, filing tax returns, handling legal actions, and dealing with many other matters that are also outside the boundaries of your living trust.

You may even want to empower your attorney-in-fact to transfer into your living trust any property that becomes yours after you become incapacitated. Only a durable power of attorney for finances can grant that authority.

— *Nolo Wills & Estate Planning Center*



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JOKE OF THE MONTH

“Pop, does ink cost a lot of money?”

“No. Why?”

“Ma wanted to kill me because I spilled some on her new rug!”

— *Milton Berle, “Private Joke Files”*

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

Go Green!

Receive the *Social Services Corner* by email.
Call 888.994.3863, ext. 2370, or e-mail info@wrmail.org.

Do you or someone you know need our assistance? Call toll-free at (888) 994-3863 or visit www.wrpioneers.org to find out more about our assistance programs.



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.



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BE ALERT FOR SYMPTOMS OF DEPRESSION



“The blues” can strike anyone from time to time, but long-term depression can be a serious health problem leading to damaged relationships, physical

illness, and even suicide. With treatment, depression can be managed, but many people don't recognize that they have a problem.

Be on the lookout for these symptoms of depression in yourself and your loved ones:

- Persistent feelings of sadness, hopelessness, or guilt
- Difficulty concentrating, making decisions, or remembering details

- Changes in sleep patterns — insomnia or excessive sleeping
- Restlessness — an inability to remain still
- Significant weight gain or weight loss due to changes in appetite
- Loss of interest in formerly pleasurable activities
- Irritability
- Long-term fatigue
- Unexplained headaches, cramps, or stomach problems
- Unexpected crying spells
- Thoughts of death or suicide

If you or someone close to you is experiencing these symptoms, seek help promptly. Medication and psychotherapy can usually help.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

The Foundation for Health Coverage Education (FHCE): www.coverageforall.org, (800) 234-1317

This non-profit public organization provides user-friendly Web tools, a toll-free live operator, and educational pamphlets to help the uninsured understand, locate, and enroll in public or private health insurance programs throughout the U.S.

www.hospitalcompare.hhs.gov

This Web site was created by the Centers for Medicare & Medicaid Services and the Hospital Quality Alliance. It provides information about hospitals that have agreed to submit data on the process of care, outcome of care measures, structural measures, patients' survey, and Medicare payment volume. Hospitals may be located by various distances from a zip code and compared by the data gathered.



QUOTE OF THE MONTH

“ People's minds are changed through observation and not through argument. ”

— Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.