



## Your key to estate planning

By Samantha Norris and Keyan McAreavy, BrownWinick Law Firm

**Estate planning is an essential part of managing one's financial and personal affairs, yet it is often misunderstood, overlooked, or avoided entirely. By taking proactive steps to express your wishes – both financial and medical – you can help ensure your wishes will be followed and reduce potential conflicts among your family, caregivers, and beneficiaries.**

But what does a comprehensive “estate plan” entail? Although every estate plan will look different depending on each person’s individual circumstances and preferences, there are several key components that all estate plans should have.

**Primary Estate Planning Document: Will or Revocable Trust**

First, a good estate plan will include a primary distribution document, such as a will or revocable trust. This primary document will direct what happens to your assets upon your passing and will appoint certain individuals or institutions to oversee such distribution (executors or trustees). Further, this document may also nominate guardians for minor children.

**Financial Power of Attorney**

The Financial Power of Attorney grants your appointed agent broad powers regarding your legal, financial, and personal affairs. These powers are given to your agent if you are deemed physically or mentally disabled. Communicating with your agent about your wishes, preferences, and non-negotiables is key, as is ensuring that your agent is willing and able to take on the task.

**Healthcare Power of Attorney & Living Will**

The Healthcare Power of Attorney document authorizes a designated individual to make medical decisions for you in the event you can’t make those decisions for yourself. It is vitally important to nominate only those individuals you have confidence in and who will understand and abide by your wishes. Under a standard healthcare power of attorney, your agent may consent to or refuse medical care, consent to or refuse psychiatric care, and refuse life-prolonging procedures including consenting to a “do not resuscitate order”.

The Living Will, on the other hand, directly states your wishes as it relates to life-sustaining procedures. Typically, a Living Will directs your physicians to withhold or withdraw life-sustaining procedures if they would only serve to

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Front photo: Volunteer Pat Smith brought member Mary Roth to a dental appointment recently. Mary joined TRAIL in 2019, the same year Pat began volunteering. Back photo: Pat with pumpkin bread ready to go in the oven as a gesture of appreciation to volunteers.



## Engaging Volunteers

PAT SMITH: "IT'S NOT HARD TO BE KIND"

Pat Smith says, "it's not hard to be kind," and as a TRAIL volunteer she has been known to go "above and beyond" for members.

"For some of them the outing to the doctor or dentist might be their big thing for the week, so I can spend a little extra time with them. One member told me she hadn't been to a restaurant in four years, so we went to lunch at Pancheros and she said the burrito was the best thing she had ever eaten."

Pat says she knows some of the members live alone and can get lonely, so she will sometimes "stop by to say hi" if she is going by their homes, especially if it has been a while since the member has requested a service.

Pat grew up in a small town where neighbors took care of each other as part of their everyday lives, so volunteering for TRAIL reminds her of that. She says her mother was a nurse who helped many older relatives and friends in her free time and her grandfather was the town's doctor, so caretaking runs in the family.

In addition to providing services for members, Pat serves on the Volunteer Committee, which meets once a month.



The committee, comprised of several active volunteers and Chair Allison Andrews, is responsible for recruiting and training TRAIL volunteers, as well as reviewing and setting policies. They also bake and deliver homemade treats during the holiday season at the end of the year for all volunteers who completed at least one service request during the year.

By far though, her favorite part of being a TRAIL volunteer is serving the members. "It's not hard to be kind, to take a little extra time to do something special for them. They are so appreciative, and it gives me a good feeling to know I have brightened their day."

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**If you or someone you know would like to become a TRAIL volunteer, please contact the TRAIL office at 319-800-9003 or at [membersupport@trailofjohnsoncounty.org](mailto:membersupport@trailofjohnsoncounty.org).**



Learn more about Mary and Pat in a feature on [TRAIL's video library](#).

## Your key to estate planning *continued*

artificially prolong the dying process. Your doctors must, however, continue to administer medical treatments to ease pain and keep you comfortable. While this document is optional it is one of several that form a comprehensive plan.

### **Beneficiary Designations on Accounts**

 As part of the estate planning process, you will likely be advised to confirm that you have correct and updated beneficiary designations on your bank accounts, retirement accounts, life insurance policies, etc. Although this step is not a "document" per se, it is equally as important in ensuring the funds of such accounts/policies are distributed to your desires and overall plan.

These components form the basis of a comprehensive estate plan, which can be complemented with additional documents or plans depending on your specific situation. Understanding the various pieces of your estate plan and making sure your loved ones, caregivers, and agents are also aware of your estate plan are vitally important. With a well-crafted and well-understood estate plan in place, you can enjoy the peace of mind knowing that your loved ones are taken care of, and that your legacy will be preserved according to your desires.

For a more comprehensive overview of estate planning and its benefits, BrownWinick Law Firm will present as part of the four-week series on September 6, 13, 20, and 27. For more information and to register for *How Do I Want to Live*, see the box below.

**Thanks to Micky's Irish Pub & Grill** for sponsoring this month's newsletter.



Locations in Iowa City and North Liberty



## 2024 Healthy Aging Fair

**Thursday, August 22  
9 AM to noon  
Iowa City Senior Center  
28 South Linn Street, Iowa City**



## August is National Make-A-Will Month

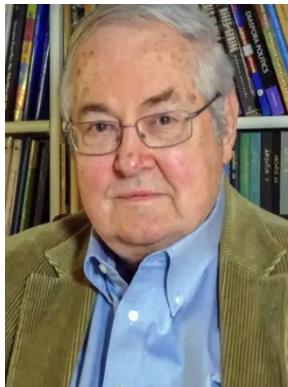
Remember, you can include organizations like TRAIL in your estate plans.

Join us for [How Do I Want to Live: Making a Care Plan for My Future](#). This year it is open to the public and will be held on Fridays, 2 to 4 PM on September 6, 13, 20, and 27 at the Iowa City Public Library. You can register via the TRAIL calendar or on the ICPL website at <https://www.icpl.org/node/55007/register>.

# In Memoriam

## Andrejs Plakans,

a TRAIL member since 2017, passed away on July 4. His spouse, Barbara, remains an active member.



See his obituary [here](#).

## Marilyn Holland

passed away on July 14. She joined TRAIL in May 2023.



See her obituary [here](#).



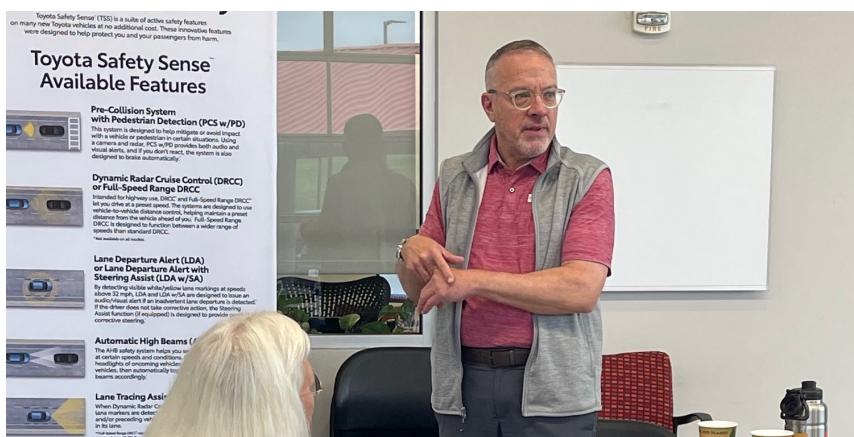
## July and August

### TRAIL Events

TOP: TRAIL members enjoyed kayaking and beautiful scenery at Kent Park on Thursday, July 25.

MIDDLE: Mike Huber provides car-buying tips for seniors. The educational TRAIL event was held on Tuesday, August 6 at McGrath Auto in Iowa City.

BOTTOM: Participants at McGrath Auto's Car Buying for Seniors event: Betsy Fisher, Ann Romanowski, Connie Peterson, Barbara Plakans, and Peggy Hartzell.





**NOTE:** Some events are virtual, while others are in person. Full details for each event can be found on [TRAIL's online calendar](#).

New events are frequently added, so check TRAIL's weekly calendar preview emailed on Fridays or the [online calendar](#) to stay up-to-date.

**Calendar key:** **BLUE** events are for TRAIL members. **GREEN** (virtual) and **YELLOW** (in-person) events are hosted by other groups but may be of interest to TRAIL members.

Members pay their own fees if there is a cost associated with an event (\$).

Want to attend an event, but need a ride? Call Jessica at 319-800-9003 or email her at [membersupport@trailofjohnsoncounty.org](mailto:membersupport@trailofjohnsoncounty.org).

**TRAIL Guide** is published on or about the 15th of each month by the TRAIL Marketing and Communications Committee for the benefit of TRAIL members, donors, volunteers, vendors, and friends. If you have questions or suggestions about the newsletter, email [info@trailofjohnsoncounty.org](mailto:info@trailofjohnsoncounty.org).

# Upcoming TRAIL Events Calendar

*TRAIL office closed for Labor Day • Monday, September 2*

## [Stirlingshire Senior Living Tour](#)

**Thursday, August 15, 10 to 11 AM**  
1140 Kennedy Parkway, Coralville

## [TRAIL Ice Cream Social](#)

**Thursday, August 15, 4 to 6 PM**  
City Park, Shelter #6, 200 East Park Road, Iowa City

## [Poolside Barbeque](#)

**Friday, August 16, 5 to 7 PM**  
Ann Romanowski's home

## [Woman, Watching: Louise De Kiriline Lawrence and the Songbirds of Pimisi Bay by Marilyn Simonds](#) (via Zoom)

**Monday, August 19, 1 to 2 PM**

## [Wine and Hors d'Oeuvres on the Deck](#)

**Tuesday, August 20, 5 to 6:30 PM**  
Susan Spaziani's home

## [Healthy Aging Fair](#)

**Thursday, August 22, 9 AM to 12 PM**  
Iowa City Senior Center, Assembly Hall, 28 South Linn Street, Iowa City

## [Brown Deer Place Tour](#)

**Thursday, August 22, 1:30 to 2:30 PM**  
1150 1st Avenue, Coralville

## [UI Fall Welcome Concert on the Hancher Green](#)

**Tuesday, August 27, 5 to 10:30 PM**  
Hancher Auditorium (south lawn), 141 Park Road, Iowa City

## [Let's Talk Books: Travel Fiction](#) (via Zoom)

**Tuesday, August 27, 7 to 8 PM**

## [Dine Around: Micky's Irish Pub \(North Liberty\)](#) \$

**Wednesday, August 28, 5 to 7 PM**  
720 Pacha Parkway #8, North Liberty (Meet at Dubuque Street Waterworks Park, Iowa City)

## [Featherstone at Hickory Hill Tour](#) (Assisted and Memory Care)

**Thursday, August 29, 10 to 11 AM**  
2450 Hickory Trail, Iowa City (Meet at North Dodge HyVee near gas station)

## [Member Happy Hour](#) \$

**Tuesday, September 3, 4:30 to 6:30 PM**  
Orchard Green, 521 South Gilbert Street, Iowa City

## [How Do I Want to Live: Making a Care Plan for My Future](#)

**Fridays, September 6, 13, 20, and 27, 2 to 4 PM**  
Iowa City Public Library, 123 South Linn Street, Iowa City

## [TRAIL Book Club: Frozen River by Ariel Lawhon](#) (via Zoom)

**Monday, September 16, 1 to 2 PM**