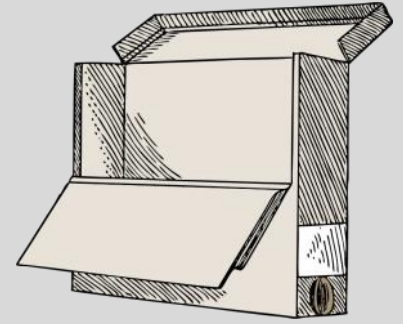


Create your own “Peace of Mind Binder”

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Emergencies can happen at any time, and it is best to be prepared. Creating a “Peace of Mind Binder” that contains important financial, legal, and medical documents will greatly aid family members or caregivers in assisting you if the need arises.

Inform your family of the binder/book’s location and update it routinely as information may change.

Many family members may have no idea whom they need to contact in the event of an emergency or death and this binder, notebook, folder or a cardboard box will simplify their work during a stressful time.

Creating this binder will also encourage you to organize the important papers you may have scattered in various locations within your home.

The information contained within the binder can hopefully be reviewed with family members and their questions can be answered by you prior to an emergency.

Here is a list of suggested items you can include in this binder.

Contacts

List of relatives and close friends, including their addresses, phone numbers and emails.

Financial Section

Bank(s) Account information -- bank name, location, account numbers. You might consider adding a relative to your account so they can access the account in an emergency and pay your monthly bills if you are unable to do so. You might also want to add a family member to have access to a Safety Deposit Box.

Life insurance policy(ices), company names(s), account number(s), password(s)

List of investments - company name(s), account number(s), password(s)

List of payments (with related passwords) that are automatically withdrawn from your accounts monthly, for example house insurance, home heating, phone, internet.

Password Manager is a computer program that stores your passwords for web applications. Smartphones have a built-in password manager and there are a number of these programs that can be purchased online.

Health information

Health insurance(s), copies of insurance cards

Names of physician(s), specialty, location, phone number(s)

List of medications, and your local pharmacy location or mail-away pharmacy

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Many of the following forms you may have already completed at your doctor's office, and they may already be a part of your medical record.

Health Care Proxy

This simple document, legally valid in Massachusetts, allows you ("the principal") to name someone ("an agent") to make health care decisions on your behalf if you are unable to make or communicate those decisions.

This could be the result of a coma, a serious illness or any condition that would make it impossible for you to participate in your medical treatment decisions. The proxy must be signed by two witnesses who are not being designated as the agent.

It is important that you ("the principal") have a frank discussion with your "agent" so they fully understand what your medical wishes are so they can make the best possible decisions for you.

I listed two options of the same document. The first link offers nine discussion questions that may assist you in this process, plus the Health Care Proxy document. The second link provides the document and instructions to complete it.

<https://www.massmed.org/Patient-Care/Health-Topics/Health-Care-Proxies-and-End-of-Life-Care/Health-Care-Proxy-Information-and-Forms/>

<https://www.honoringchoicesmass.com/wp-content/uploads/2016/10/09.16-Health-Care-Proxy-Instructions-Document.pdf>

Health Care Directive or Advance Directive

Also known as a Personal Directive or Living Will, this document states your wishes regarding end-of-life medical care, including the treatment you do or do not want. This is not a legally binding document in Massachusetts, but it informs your Health Care Agent of your wishes.

https://www.umass.edu/uhs/sites/default/files/2024-03/180-127%20advance_directive.pdf?1710968647

Medical Order for Life-Sustaining Treatment (MOLST)

This is a medical order form that relays instructions between health professionals about a patient's care. MOLST is based on your preference to accept or refuse medical treatment, including treatments that might extend life. The MOLST must be signed by your health care provider (physician, nurse practitioner or physician assistant), with copies given to your health care professional and your health care agent.

Print original Massachusetts MOLST forms on bright or fluorescent pink paper for maximum visibility.

"Astrobrights Pulsar Pink" is the color highly recommended for the original MOLST forms and post them on the refrigerator. EMTs and our

Shutesbury Fire Department First Responders are trained to look for the bright pink MOLST form before initiating life sustaining treatment with patients.

<https://molst-ma.org/sites/molst-ma.org/files/MOLST%20Form%20and%20Instructions%208.10.13%20FINAL.pdf>

Power of Attorney (POA)

There are four different types of power of attorney (POA) recognized in Massachusetts, each with a specific purpose. These documents allow you, the “principal,” to appoint an “agent” to act on your behalf, manage your financial, personal affairs and act for you in the event you become incapacitated or can’t speak for yourself. Choose an individual whom you can trust to act in your best interest. You can consult an attorney for the specific type of power of attorney that is best suited to your needs. There are several sites on the internet that offer samples of the different types of POA for a fee, such as The American Bar Association website (americanbar.org).

Once you have created the form and had it notarized, store the POA in the Peace of Mind Binder and give a copy to your agent. If you have given your agent the power to conduct transactions with your property, file a copy of the POA with the Registry of Deeds in the county where the property resides. This will allow the Registry of Deeds to recognize your agent’s authority if they need to sell or mortgage your property for you.

General Power of Attorney

A general power of attorney provides broad powers to your agent to manage your affairs. This document allows your agent to pay your bills, file your taxes, sell or mortgage your home or sign legal documents on your behalf. It terminates upon you becoming incapacitated or dying.

Limited Power of Attorney

As suggested in the title, this document has limited power and a limited timeframe. It grants legal authority to perform a particular action on your behalf, such as selling property or conducting a financial transaction. It would also include a start and termination date.

Durable Power of Attorney

This is a document used to grant someone the authority to act on your behalf, such as tending to your finances or maintaining your property. It will remain in effect if you become temporarily or permanently incapacitated, unlike the other 3 types of POA.

Springing Power of Attorney

As the name implies, this POA “springs” into effect if you become incapacitated. The level of incapacitation needs to be clearly defined to avoid family members having to need to go to court for a legal determination of incapacitation.

Legal Information

Your legal counsel or attorney, with address and phone number.

Copy of your Last Will and Testament and or Trust Document.

End-of-Life Wishes

Pre-existing funeral arrangements – name, address, phone number of funeral home. Any additional wishes to be included in the arrangements.

Burial Information

The Shutesbury Cemetery Commission offers traditional and natural burial plots. Plots are available in all three town cemeteries for residents.

Natural burial plots are limited to the West Cemetery (on Leverett Road).

Questions should be addressed to the Cemetery Commissioner at cemetery@shutesbury.org.

Two more tools toward Peace of Mind in Shutesbury

Join CodeRED

Along with emergency and critical messages, the **CodeRED** notification system releases important but non-emergency information such as road closures and changes to the trash collection schedule and other services.

- Registration for this notification service is customized, allowing you to choose which alerts to receive, as well as your preferred channel.
- You can select several different methods including landline, cell phone, email, text message, TTY, or a combination of any.
- Keep track of alerts with the **CodeRED Mobile App**, which notifies smartphone holders of real-time alerts in the area. Similar to the

online registration, users choose which notifications they'd like to receive via the app.

To create a “managed account” to update contact information at any time, join notification groups, and download the **CodeRED Mobile App** for your phone, click: <https://public.coderedweb.com/CNE/en-US/bfcb3e0416b6> .

For more information, please contact Fire Chief/Emergency Management Director Leonard Czerwonka at 413-259-1211 or firedpt@shutesbury.org.

Join “Town Announce”

Shutesbury has an email list for Town announcements. Sign up on <https://www.shutesbury.org/announcement-list>