



## Life Folio

The title "Life Folio" typically gets a blank stare of bewilderment when first encountered but it describes a subject and process for which we should all be knowledgeable and actively practicing. So it was for a full house of attendees at our October 16, 2014 forum at the Orleans Senior Center. The fundamental question, "If you were to have a life changing event from which you could no longer provide guidance, what would your loved ones do?" was addressed by our speaker, Robert B. Mauterstock. Bob had over 30 years' experience working with hundreds of clients before retiring in 2009. He is author of "*Can We Talk? A Financial Guide for Baby Boomers Assisting Their Elderly Parents*" and is currently writing a second book entitled "*Passing the Torch, Critical Conversations with Your Adult Children.*"

Most of us have come to understand that planning for the future includes seeing an attorney about preparing certain documents to make sure that our assets and personnel items are passed along in a manner we desire and not by the dictates of the state in which we reside. We know that this includes a Will, Living Will, Beneficiary Statement, Health Care Proxy and Power of Attorney. Bob addressed these and identified sources for these documents as well as provided suggestions for the individuals required to be named in the various documents. He also addressed a host of other documents and decisions to be considered in their preparation. These included trusts, gifts, stocks, reverse mortgages, long term care and special situations among others.

However, the subject that Bob identified to be most important was communication, that is, communication between parents and children to develop a "intergenerational financial plan that works." To start the conversation he emphasized the need for having a family meeting which requires significant preparation. It is not a simple business meeting among colleagues and first there are many questions to be addressed: who should be the organizer; who should be the meeting facilitator; who should be invited; where should it be held; and what are the topics to be discussed? He suggests starting



Robert B. Mauterstock

the meeting with a discussion of life lessons and family values which is a much easier discussion than jumping into the subject of financial matters. Is there a wish for certain customs to be continued? Is there a family history or personal memoirs written? Bob indicated that once the family meeting is held and completed everyone will be appreciative and find subsequent discussion much easier.

During the presentation and Q&A segment Bob identified a number of resources to obtain further information on the topic.

Five Wishes (living will and health care proxy)  
[www.agingwithdignity.org](http://www.agingwithdignity.org)

End of Life Conversation  
[www.theconversationproject.org](http://www.theconversationproject.org)

State Specific Advance Directive Forms  
[www.caringinfo.org](http://www.caringinfo.org)  
Health Care Proxy, DNR and POLST

Advance Directives on your smartphone  
[www.myhealthcarewishes.com](http://www.myhealthcarewishes.com)

Important Medical info on your wrist  
[www.myroadid.com](http://www.myroadid.com)

Robert B. Mauterstock's website  
[www.giftofcommunication.com](http://www.giftofcommunication.com)

Robert B. Mauterstock's blog  
[www.parentcareplanning.wordpress.com](http://www.parentcareplanning.wordpress.com)

If you would like to know more about this forum, please go to our website at please go to our website at [www.OrleansCitizensForum.org](http://www.OrleansCitizensForum.org) and click on the link to play the tape of the entire evening. If you need additional information, please feel free to contact us at [OrleansCitizensForum@gmail.com](mailto:OrleansCitizensForum@gmail.com)

### **Chat With the Chiefs**

Want to hear what is new at our Fire & Rescue and Police departments? Want to meet with the Chiefs to get their perspectives and ask them your questions?

Then join us – the **Orleans Citizens Forum** -- on Tuesday, December 9, from 3:00 – 4:30 p.m. at the Snow Library, for a “**Chat with the Chiefs.**” Find out what's new, how these departments communicate with us, and what makes up these two great organizations!

Ask the Chiefs any questions ... whatever is on your mind!

Chief Pike of the Fire & Rescue department and Chief MacDonald of the Police department will be on hand to tell you about their departments and to hear your suggestions and answer your questions.

Don't miss this great opportunity to chat with the chiefs one-on-one...!  
 Join us on December 9 at 3:00

p.m. at the Snow Library on Main Street in Orleans.  
 So mark your calendars for this important forum.

Tuesday, December 9, 2014  
 Snow Library  
 67 Main Street, Orleans, MA

**The Orleans Citizens Forum ....**  
 an independent non-partisan  
 organization that provides public  
 forums on issues important to the  
 quality of life.

**Keeping you informed**

### **OCF Membership Information**

It's that time of year. Days are getting shorter, and we begin to anticipate the end of the current year and to plan for 2015! It's also **time to renew your membership** - or, if you are not yet a member, to send in your membership application.

During the past year, Orleans Citizens Forum has offered an expanded number of forums (many during the daytime) on local and area issues and concerns. We are already hard at work planning several forums for 2015. But **we cannot offer these programs without the support of members, like you.**

We have also increased the number of membership levels to include *Supporter* (\$50), *Sustaining* (\$75), and *Patron* (\$100), in addition to our *Individual* (\$15) and *Family* (\$25) levels.

Orleans Citizens Forum is a 501(c)(3) tax-exempt organization, and your financial contribution is tax deductible to the fullest extent of the law. As a volunteer, non-profit organization, we rely on membership dues and contributions to make these forums possible.

You can renew or join **on-line at** [OrleansCitizensForum.org/join-us](http://OrleansCitizensForum.org/join-us) or mail your check to: *Orleans Citizens Forum, PO Box 142, East Orleans, MA 02643.*

*Because we like keeping you informed, if there is topic you would like OCF to present as a forum please contact us at:*

*[OrleansCitizensForum@gmail.com](mailto:OrleansCitizensForum@gmail.com) with your suggestions and we will discuss the topic at one of our monthly board meetings. And remember, it doesn't have to be related to Orleans alone.*