

## VRCC Meeting Notes, February 9, 2017

President Mike Johnson welcomed 48 members and guests. Our current paid membership stands at 189 and we are now using just the 2017 membership list for weekly newsletters. Mike had his AT&T installation plus a return visit and suggests that you ask the AT&T tech to make sure that you have the promised four [4] HD feeds on your TV so you can use your DVR [digital video recorder] the way it is supposed to work. Make sure that all your devices work properly while the tech is still there and don't forget to return your cable TV boxes to Comcast. Get receipt as they will bill you over \$200 if the equipment is not returned.

As usual, Marie Conforti disseminated an incredible amount of information in the hour and half she spent with us. Apparently 'Elder Law' is the fastest growing segment of the law and she is the only 'Board Certified' attorney in this county. She gave us a comprehensive look at long term care insurance and Florida rules to qualify for Medicaid. Every state handles Medicare and Medicaid in their own way so be knowledgeable about the place in which you reside. If you have a special needs dependent, explore a 'special needs trust' to handle that segment of your estate. This has to be completed before you pass away.

She then told us about a vitally important Durable Power of Attorney [DPOA] which you should have for each state you live in and own property in. This will enable your family to conduct your affairs if you are incapacitated. Once again, different rules for different states and you will need a professionally executed DPOA for your relatives to navigate Medicare and Medicaid issues for your benefit.

She also talked about 'Lady Bird Deeds' [transfer on death-TOD] as she does not recommend putting your children on your deed; same for checking accounts as co-owners. A better way is to make them a 'convenience signer' or added to the account with a 'power of attorney'. When they are a co-owner, your assets are vulnerable to divorces, liens, etc. of your children.

Marie finished with a discussion of nursing homes and Medicare/Medicaid rules and issues. She related a number of instances that with creative planning, a client could finally be eligible for benefits or save some of their assets. Be pro-active in setting up your estate plan so that it will be trouble-free for your heirs. For those who missed her easy to understand presentation, watch the Press Journal for one of her seminars at the Indian River County Library.

Next week, Feb <sup>16<sup>th</sup></sup>, we will have Kneli Spenser from the SeaCoast Bank here in Indian River County. She will be giving us all the latest information on bank safety and online banking. Bring a neighbor or friend, and learn how to protect your assets from scams, etc.

For future programs and our Lab schedule check out our calendar on [www.vrcc.info](http://www.vrcc.info). Our Lab schedule is also on the Lab door. Genealogy research can be done during any open hours, but also on Monday & Wed afternoons from 3-5pm.

**Safe computing and beware of scams on the computer, email, and phone, even at your door.**

Sandy McKenny, sec

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