

Our Memory Café offers joy, support, and connection to those with memory challenges, care partners, and loved ones, in a welcoming space for social engagement and community building.

## THE IMPORTANCE OF LIVING WILLS AND ESTATE PLANNING IN DEMENTIA CARE

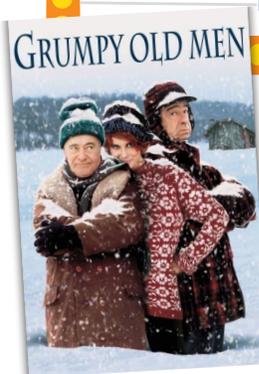
A dementia diagnosis brings many changes, and one of the most important steps individuals and their care partners can take is early planning. A living will outlines preferences for medical care if someone becomes unable to make decisions for themselves. For people living with dementia, this ensures their values are respected, while giving families clear guidance during difficult times.

Estate planning provides another layer of security by addressing how finances, property, and personal belongings will be managed. Establishing a power of attorney, updating wills, and making financial arrangements early helps avoid legal complications later and ensures trusted individuals are in place to make decisions. With these steps in place, families can spend less time navigating legal challenges and more time focusing on care and connection.

Though these conversations can feel difficult, they are ultimately a gift. Planning ahead offers dignity and choice to the individual while reducing stress and uncertainty for care partners. By addressing living wills and estate planning early, families create peace of mind and a clear path forward guided by their loved one's wishes.



## DEMENTIA FRIENDLY MOVIE



Join us for a special Dementia Friendly screening of *Grumpy Old Men*, designed to offer a nostalgic, inclusive movie experience for those living with memory loss and their loved ones of all ages.

**WEDNESDAY, OCTOBER 8**

**at Comet Theater, Perham**

*Starting at 1pm | Doors open 12:30pm*

**Cost: \$8**

includes a pop  
and popcorn

**RSVP Appreciated!**

Visit [elevateotc.org/events](http://elevateotc.org/events) or call 218-347-1974



*Stay Connected Beyond Memory Café*

We've created a new Facebook group just for our Memory Café community! It's a space to share resources, ask questions, and stay connected in between gatherings. Search Elevate Memory Café on Facebook to join!



Today's Speaker  
**Sam Felix**  
Karkela, Hunt, & Cheshire

Contact Sam:  
☎ 218-346-4995  
✉ [sfelix@firmanswer.com](mailto:sfelix@firmanswer.com)  
🌐 [www.firmanswer.com](http://www.firmanswer.com)

Planning for the future can feel overwhelming, especially when it comes to decisions about health care, finances, and family. That's where Karkela, Hunt & Cheshire can help. Their team specializes in estate and elder law, including living wills, health care directives, powers of attorney, wills, trusts, and long-term care planning. They'll also walk alongside you in areas like guardianships, conservatorships, and navigating medical assistance or other public programs. Contact Sam to get started!

## ESTATE PLANNING TERMS AND DEFINITIONS

Estate planning can feel like a maze of legal terms, but understanding the basics can make a big difference for you and your loved ones. Below you'll find simple definitions of some of the most common estate planning terms to help you feel more confident as you start planning ahead.

### Durable General Power of Attorney:

- For managing your assets (i.e., financial and real estate).
- The person(s) you appoint can do any and all paperwork and make financial decisions on your behalf.

### Health Care Directive:

- The person(s) you appoint can make immediate and long-term health care decisions even if you are not terminally ill.
- Your wishes on end-of-life treatment options are followed (i.e., ventilator, CPR, tube-feeding, IV hydration, organ donation).

### Wills:

- Your wishes for: personal representative; distribution of your estate; guardians for minor or adult disabled children.
- Your Will provides a roadmap for the Court through Probate Process. A will does not avoid probate.

### Transfer on Death (TOD) Deeds for Real Estate or Mineral Rights:

- Names beneficiaries on real estate to avoid probate of that asset. No transfer of ownership until death. No nursing home protection. Revocable.

### Revocable Living Trust:

- The primary purpose is to avoid probate. This trust is designed to manage your financial affairs when you are unable to do so due to disability or death.
- Very beneficial if you own real estate in more than one state.

### Partnership/LLC:

- A technique of transferring land or other business assets to family but retaining some income and some control.
- Adds a level of liability protection.

### Special/Supplemental Needs Trust:

- To include in your estate planning to provide inheritance for a disabled loved one and does not affect their eligibility for Medical Assistance.

### Other tools to avoid probate:

- Naming beneficiaries, life estate, POD (pay-on-death) beneficiaries, joint tenants - but be careful of these methods, there are downsides.

***Remember: Legal advice should always be part of your financial planning!***

**Whist  
Tournament**



**THURSDAY, OCTOBER 2**  
in the PACC Connections Room

starting at  
**12:30pm**

With a \$2 buy-in, the pot will be split among the top 3 winners so bring your best game face! Play will wrap up around 3 pm.  
Secure your spot on the Elevate website!



# ADVANCE HEALTH CARE DIRECTIVE

An Advance Health Care Directive is a legal document that allows you to share your wishes for medical care - before a time when you might not be able to speak for yourself.

## How to get started - 5 easy steps:

- 1** Think about what matters most to you - your values, beliefs, and preferences for care.
- 2** Choose a health care agent - someone you trust to speak for you.
- 3** Write it down - your wishes, your decisions, your voice.
- 4** Sign your directive - with two witnesses or a notary, to make it official.
- 5** Share it - with your agent, family, doctor, and others involved in your care.

Contact Perham Health social workers at 218-347-1665 for guidance and support in getting started.



*Happy 72nd Anniversary to*  
**Russ & Lois Kennedy!**

## In the good old days...

... today's antiques were available new.

... you could warm your hands on the radio.

... old people seemed much older than they do now!

# NOTES

Use this space to jot down helpful tips, ideas you want to remember, or anything that stood out to you today!



Join us in October for a special **Ask Us Anything** session! This month, we're turning the floor over to you —bring your questions about caring for a loved one with dementia, big or small. Attendees will be invited to write down questions when they arrive, and our experienced panel — Carol Wilkowski, Patsy Holper, Mary Karkela, and Pam Tyler — will share their insights. Together, we'll cover a wide variety of topics and experiences to support you on your journey.

**THURSDAY, OCTOBER 23 FROM 1- 3PM**

at Crosspoint Alliance Church  
600 NE 8<sup>th</sup> St, Perham

*RSVP Appreciated*

**Make a New Connection!**

Memory Café is all about community and meeting others who understand and support one another.

Use this space to write down names and numbers so you can keep in touch, share a laugh, or plan a visit between gatherings.



**UPCOMING EVENTS!**

There's always more activities to enjoy. Check out these events for connection, fun, and community.

**Nosey Neighbor: Maple Hills Orchard**

Tuesday, September 30 at 3pm at 1pm - 29355 130th St, Frazee

Enjoy an apple tasting, take a scenic trolley ride through the orchard, and explore the store filled with fresh apples, pumpkins, squash, and other seasonal treats. Cost: \$5 per person

**Caregiver Support Group**

Tuesday, September 2 at 3pm at Perham Living - 630 5th St SW, Perham

Connect with others who understand the journey of caregiving. Supervision for your loved one during the meeting is available by advanced request.

**Digital Life Skills: Facebook Basics**

Thursday, October 9 from 10-11am at Elevate - 318 6th Ave SW, Perham

We'll show you the basics of navigating Facebook in an easy-to-understand way, so you can see what family and friends are up to, share your own news, and even reconnect with people from the past. Hosted by Arvig.

**Parkinson's Support Group**

Tuesday, October 14 at 2:30pm at Elevate - 318 6th Ave SW, Perham

This month's meeting will feature a Perham Health pharmacist who will share information on common Parkinson's medications. We'll also talk about how these medications may interact with diet, food changes, or sensitivities.

**The Mixer: Salty Pickle**

Tuesday, October 21 at 4:30pm at The Salty Pickle Bar & Grill - 43974 390th St., Perham

Looking for a fun night out? Join us for our Monthly Mixer—a perfect opportunity to connect with new and old friends while supporting a beloved local restaurant.



*Connect with our team!*

✉ connect@elevateotc.org

☎ (218) 347-1974

📍 318 6th Ave SW, Perham