



San-Captions

District 6960 Sanibel-Captiva Rotary Club Organized 1979 * Chartered March 18, 1980

www.sanibelrotary.org

SPEAKER CORNER

TODAY- 10/17 John Bunch/Operation Open Arms

10/24 Polio SKYPE Event / Ken Wilkinson Lee County Appraiser
10/31 club assembly

Dan Cohn, October speaker coordinator

11/7 Iver Brook, WWII Experience on B-17 Bomber as Radio Operator

11/14 Harry Lee, Audubon Shells, International Shell Expert

11/21 Susan Scott, Enchanted Ballroom, Physical Benefits of Dancing

11/28 NO MEETING

Rachel Tritaik, November speaker coordinator

SERVICE ABOVE SELF

Volunteers still needed for this Sunday, Oct. 19th – FISH 10K Run.

Still time to make your travel arrangements to go to Guatemala in early November with John Grey, Chet Sadler, and Bill Rahe. They will be delivering wheelchairs and visiting the coffee farmers we are supporting through micro-financing in Guatemala.

Support the Lions Club EYE BALL, November 7th \$60 at the Community House...proceeds to purchase a \$7,000 vision screening machine.

NOW Seeking Sanibel-Captiva Rotary Club

VOCATIONAL EXCELLENCE AWARD NOMINEES

Rotarians: John Mason and Charlie Emerson are heading up our club's **Vocational Excellence Award Committee** and need your help. **Nominees must be non-Rotarians.**

This award is designed to recognize VOCATIONAL EXCELLENCE of the highest order and to honor outstanding contributions by individuals or small teams of individuals for significant advancement in their vocational field.

CLUB SONG

Giver of all things good, We Thank you for this food,
With one accord

Lead us we humbly pray, Onward in Rotary's way
Of service day by day, Most Gracious Lord
(Tune of My Country Tis of Thee)

Board of Director Officers:

President: Bill Rahe
President Elect: Chris DeCosta
Vice President: Charlie Emerson
Secretary: Chet Sadler
Treasurer: John Danner
Sergeant-at-Arms: Don Russell

Board Directors:

Past President: Scot Congress
Bob Guggino-17
Hollie Martin-17
John Mason
Bunny Ospa
Dick Waterhouse
Alex Werner

Trust Fund Board:

President, John Grey
Treasurer, Scot Congress
Secretary, Mike Raab
Rotary Foundation, Chet Sadler
Lee Almas-17
John Bellino
Jim Lavelle
Scott Congress pp

RI PRESIDENT

2014-15

GARY C. K. HUANG



DISTRICT #6960

GOV. 2014-2015

PETE DORAGH



Notes from last week:

Wills, Estates, Probate, oh my! These words certainly bring dread into our heart. Whether we're dealing with a loved one's passing or preparing for our own, the hope is that everyone have an understanding of the five basic estate planning and advance directive documents that provide clear information at someone's passing. One of Rotary's favorite attorney's on the Island, Janet Strickland P.A. and club Rotarian spoke to us last Friday on a couple of these very matters. The documents she spoke about – Living Wills, HIPAA Release, Designation of Health Care Surrogate, Durable Power of Attorney, and Last Will and Testament.

A Living Will... is the document that allows you to direct the withholding of artificial means to keep you alive when 2 doctors have certified that you are in a vegetative state or brain dead, and will not recover. Statements could also include nutrition and hydration instructions, quality-of-life statements, feeding tube directives, pain relief instructions, organ donations, and even burial instructions. Why is this important? Well, because this document provides your family with an understanding of your wishes. This relieves them from making emotionally charged decision under duress and giving them peace of mind that the right thing is being done per your request.

HIPAA Release ...The Health Insurance Portability and Accountability Act...Protects your medical privacy. This document allows designated persons immediate access to your medical information, regardless of your capacity. How many of us have filled out these forms at the doctor's office? I dare say, all of us have and rightfully so. This again, protects you but it also allows your named loved ones access to your medical records regarding your condition and treatment protocol. This is extremely important. The HIPAA Act prohibits your health care providers from releasing your health care information unless you have provided a HIPAA release form. Provide this document to your Attorney and your Health Insurance Provider

Designation of Health Care Surrogate...This document allows you to designate a health care surrogate who can make health care decisions for you obtain your medical records and information if you are incapacitated and need assistance with such matters. This goes beyond the HIPPA information release...this names a person that can direct your medical care. Janet did mention that if possible, this should be a person living close by. In some cases decisions have to be made quickly. Provide this document to your Attorney and your Health Insurance Provider

Durable Power of Attorney...This form allows you to designate a person who is authorized by you to handle your financial matter, including when you become incapacitated or otherwise need assistance with your financial affairs. This is a very powerful document and is effective immediately so it should be stored in a safe place. Your attorney's office is best.

Last Will and Testament...Allows you to direct what happens with your property when you die and who receives it. Now this is the document that can cause some real trouble. This is why you need a good estate-planning attorney and too complicated to go into in this column.



Some side notes: Janet made sure to tell us that, "When you put anyone's name on your bank account (a joint account) and you die, that money is not considered part of your estate. Assets in this account will automatically become the property of the other account holder.

When it comes to your personal items, it is not good enough to just talk about who gets what but to formally list them in your Will. There are many family issues that rear their ugly heads over these small items.

Other estate planning documents can include Revocable Trusts, Charitable Trusts, and Irrevocable Life Insurance Trust (ILITs). See an attorney; it will save a lot of heartache for everyone.

