

A Note From Peter...

Happy New Year!

Regarding the economy...

Some see it as a tale of two numbers: 11,497.12, and 10,428.05. The first number is the Dow Jones Industrial Average for 12/31/1999; the second is the same index for 12/31/2009, exactly ten years later. By the way, the figures for the S&P 500 are 1,469.25 (12/31/99) and 1,115.10 (12/31/09). So how does this affect you...well in one way your IRA may not be producing the way it used to for you.

We've been helping many more people recently set up "Self-Directed" IRAs, and that change appears to be happening for two reasons: First, many more people can now set up Roth IRA accounts; and Second: many people are looking for different ways to invest their IRA funds.

We're planning events next month to educate people about opportunities with Self-Directed IRAs, so they can understand what's possible legally, and what kinds of investments would be open to them with a Self-Directed IRA, whether it's a Roth or a Traditional IRA account. We are excited to be offering this educational event and hope you can join us. Check the upcoming events section for dates and times.

-Peter J. Gilbert



FEATURE ARTICLE

"I'll See You Tomorrow"

by Betty Long, RN

President and Founder of Guardian Nurses Healthcare Advocates, Inc.

Waiting outside a friend's ICU room, I watched the change of shift this past New Year's Eve. Watching the outgoing nurses exchange report with the oncoming shift, I overheard one nurse say, "I'll see you tomorrow" as she waved goodnight to her colleagues.

Like you, I've heard and given that same greeting a thousand times but yet, this night was different. Six hours earlier, my friend's children made the difficult decision to withdraw medical care from their mother after she had sustained major injuries in a tragic fall down 12 steps. Here I was, at her bedside, waiting with her family for her to take her last breath.

"I'll see you tomorrow."

Though I know we all say it, I was reminded again that night of how fleeting our health and, ultimately, our lives can be. My friend, let's call her Helen, though challenged for many years by diseases like diabetes and high blood pressure, was an attentive and compliant patient, a loving mother, and a doting Grandmom. She enjoyed her casino trips and watching the Phillies.

But it wasn't her diabetes that killed her. It was the brain injury she sustained in the early morning fall as her head took the brunt of the impact with a marble floor.

Fortunately, she had been very clear with her children about her care and her wishes regarding the withdrawal of that care. Knowing her grim prognosis, and despite their sadness and grief at suddenly losing their remaining parent, they honored her wishes. And they never left her side. They talked aloud, told stories, touched her, and had quiet moments with her.

I listened as several ICU nurses came into her room to express their admiration to her children for making the most difficult decision you should ever have to make for someone you love. Those surgical trauma/critical care nurses have surely seen families argue, fuss, deny, prolong, accuse, et al, so when one family moves swiftly and compassionately in unison, I suspect it is a gift to the nurses, too.

Just like the outgoing ICU nurse, I'm sure Helen had said, "I'll see you tomorrow" the day of her fall. And though both of them knew that "accidents do happen," I bet Helen was the only one who had made it clear--both on paper and in words--what she wanted should she have an unrecoverable accident and be unable to decide for herself.

In honor of all of the patients like Helen, I encourage you to make 2010 the year you move forward on formalizing your healthcare decisions, including a healthcare power of attorney. It will be a thoughtful gift to those who love you.

Despite several high-profile cases that have highlighted the need for a healthcare power of attorney and for advance directives, few people actually have them. What's even worse if that few people even talk with their families about what they would like should they not be able to make their own healthcare decisions.

Talk with your primary healthcare provider. Check out the American Bar Association's Myth and Facts About Health Care Advance Directives. Discuss what you might want with people whom you trust. This isn't an easy decision; it deserves thought and time. But, promise yourself that you'll move forward this year and get it done.

UPCOMING EVENTS

Tuesday, February 2, 2010 at 7:00pm and **Wednesday, February 3, 2010 at 2pm & 6:30pm
"Estate Planning Essentials"

Tuesday, February 16, 2010 at 2:00pm and **Wednesday, February 17, 2010 at 2:00pm & 6:30pm
"Asset Protection and Medicaid Planning"

Tuesday March 2, 2010 at 7:00pm and **Wednesday, March 3, 2010 at 2:00pm and 6:30pm
"Estate Planning Essentials"

Tuesday March 16, 2010 at 2:00pm and **Wednesday, March 17, 2010 at 2:00pm and 6:30pm
"Asset Protection and Medicaid Planning"

Call 215.997.9773 to reserve your seat today!

Workshops marked with an ** are in Allentown, PA at the Allentown Public Library. Call for directions!

CONTACT US!

FOR MORE INFORMATION ABOUT PETER J. GILBERT AND HIGHPOINT LAW OFFICES, PLEASE

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