



Estate Planning: Getting Your Legal House in Order



AN AUGUSTANA | ELIM AFFILIATION

Serving all by following One

Welcome & Introductions

Christine Drasher

Dementia Consultant
Marketing Director with Emerald Crest Communities



Shelly Krueger

Regional Director of Sales and Marketing

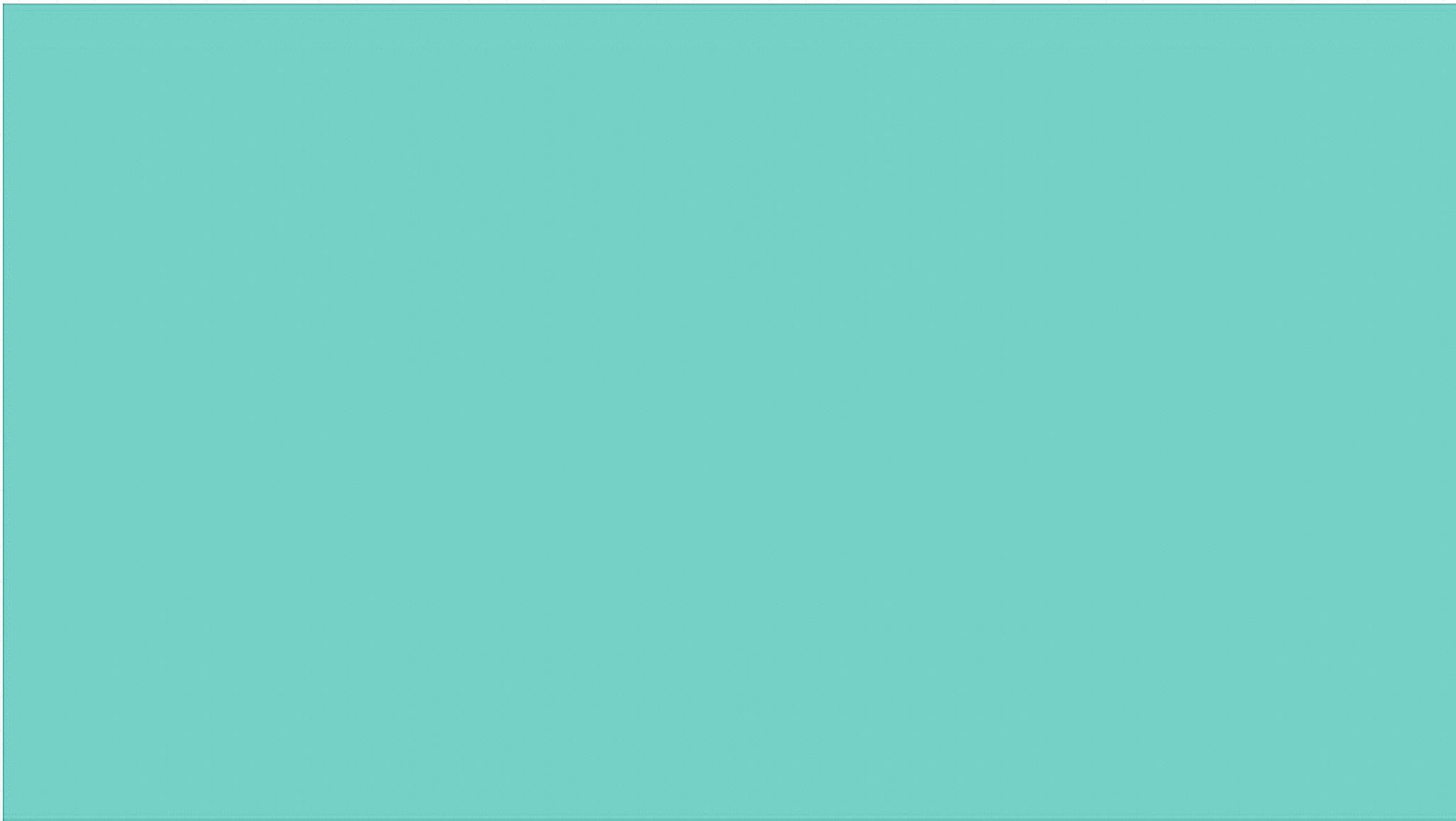


Craig McDaniels

Regional Director of Marketing – Senior Living



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following One





Senior Housing Options

Independent Living

Assisted Living

Memory Care

Enhanced Care Suites

Respite

Long Term Care

Short Term Rehab

www.CassiaLife.org

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Minnesota Metro
(612) 238-0034

Guardian Angels † Elim
Buffalo · Elk River
(763) 241-0654

Home Care

Guardian Angels † Elim
Buffalo · Cambridge Elk River · Edina
(763) 241-0654

Pharmacy Services

A & E Pharmacy
1509 10th Ave S, Ste 16 Minneapolis, MN 55404
(612) 238-8615

Assistive Technologies

Cassia Learning Lab
32 Tenth Ave S, Suite 102 Hopkins, MN 55343
(952) 456-8796
(612) 554-2317 cell

Medical Supply

Elim Preferred Services
(763) 550-9486

Rehabilitation Therapies

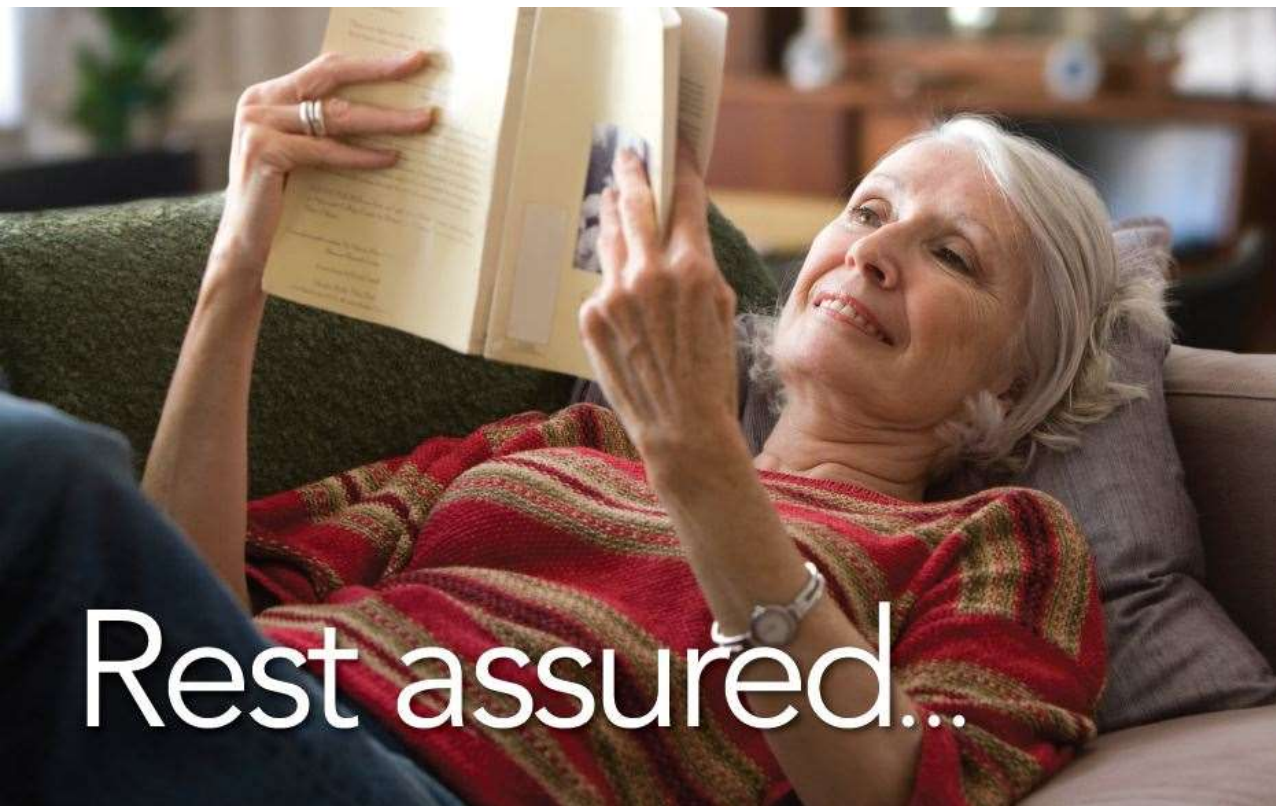
Centrex Rehab
Minnesota, North Dakota, Colorado, Ohio
(952) 495-6000

Pro Rehab
Minnesota, Iowa, North Dakota
(952) 955-2242



www.CassiaLife.org

Serving all by following One



Rest assured...

***Call any of our communities to set up
a video tour for a safe virtual visit!***



We are here to help!

...we've got this.

There are so many reasons why you can live safer and healthier at a Senior Living Community.

Stay out of the Crowds. There is no need to go out as we have so much inside including access to church services and three delicious meals each day, freshly-made by our chef.

We don't cut corners, we clean them, and everything else, with our virus-fighting tactics.

Stay healthy. Health screening for staff and residents happens several times each day. Our emergency response systems will give you peace of mind. Plus, safe exercise and enriching activities will help you stay sharp and fit.

Get Social. Good conversations with friends and staff are right nearby, but not too close!

Cassia locations & contacts are listed at end of this presentation

PART II:
Paying for Long Term Care
July 22nd 10 am – 11:30 am

This session will focus on understanding how people pay for home care, day care, assisted living, memory care and nursing home care. Topics covered include Medicare, Medicaid, long term care insurance and private pay with emphasis on eligibility, asset protection and tax considerations.

PART III:
Veteran Benefits for Long Term Care
August 5th 10 am – 11:30 am

This session will cover medical benefits and long term care benefits for those who served and their surviving spouses. Even one day of service matters and may open the door to a host of benefits that can assist in your long term care plan! Topics include service-connected disabilities, access to the VA medical center, home and community services through the VA, pensions for assisted living and memory care and eligibility for the MN Veterans' Homes.

Registration is requested to participate in any of the Life Care Planning Sessions. Please visit www.augustanacare.org/zoom-rsvp to register. After completing registration a confirmation email will be sent with instructions and link to sessions.



Speaker Intro – Mary Frances Price Long, Reher, Hanson & Price PA

Mary Frances Price is a shareholder at Long, Reher, Hanson & Price PA. She is a graduate of Mitchell Hamline College of Law and received her undergraduate degree from Purdue University in West Lafayette, Indiana. Mary Frances has been licensed to practice law since 2005 and has counseled and advised hundreds of clients on their estate and elder care plans. Mary Frances focuses her practice on serving individuals and families who are establishing an estate plan, revising an existing estate plan or dealing with the legal, medical and financial impacts of aging, chronic illness and disability. She has been accredited to practice before the Department of Veterans Affairs since 2008. Since that time, she has counseled and advised veterans and their families on accessing state and federal VA benefits. She is the author of the chapter on Veterans Benefits for the Elder Law Handbook published by Minnesota Continuing Legal Education since 2012. Accordingly, her peers have recognized her as a leader in planning for veteran's benefits.



Estate Planning: Getting Your Legal House in Order

Wills, Trusts, Powers of Attorney, Health Care Directives and Beneficiary Designations
Presented by Mary Frances M. Price, J.D., VA Accredited Elder Law Attorney

Key Components to an Effective Estate Plan

- Financial and Health Directives for Lifetime Incapacity Planning
- Testamentary Plan
- Beneficiary Designations



Financial Directives For Incapacity Planning

Who will make financial and legal decisions for you if you cannot do so for yourself?

Assistance with Financial, Property and Legal Decisions

- Informal Arrangements
- Ownership Arrangements
- Powers of Attorney
- Trusts
- Conservatorship



Informal Arrangements

Example

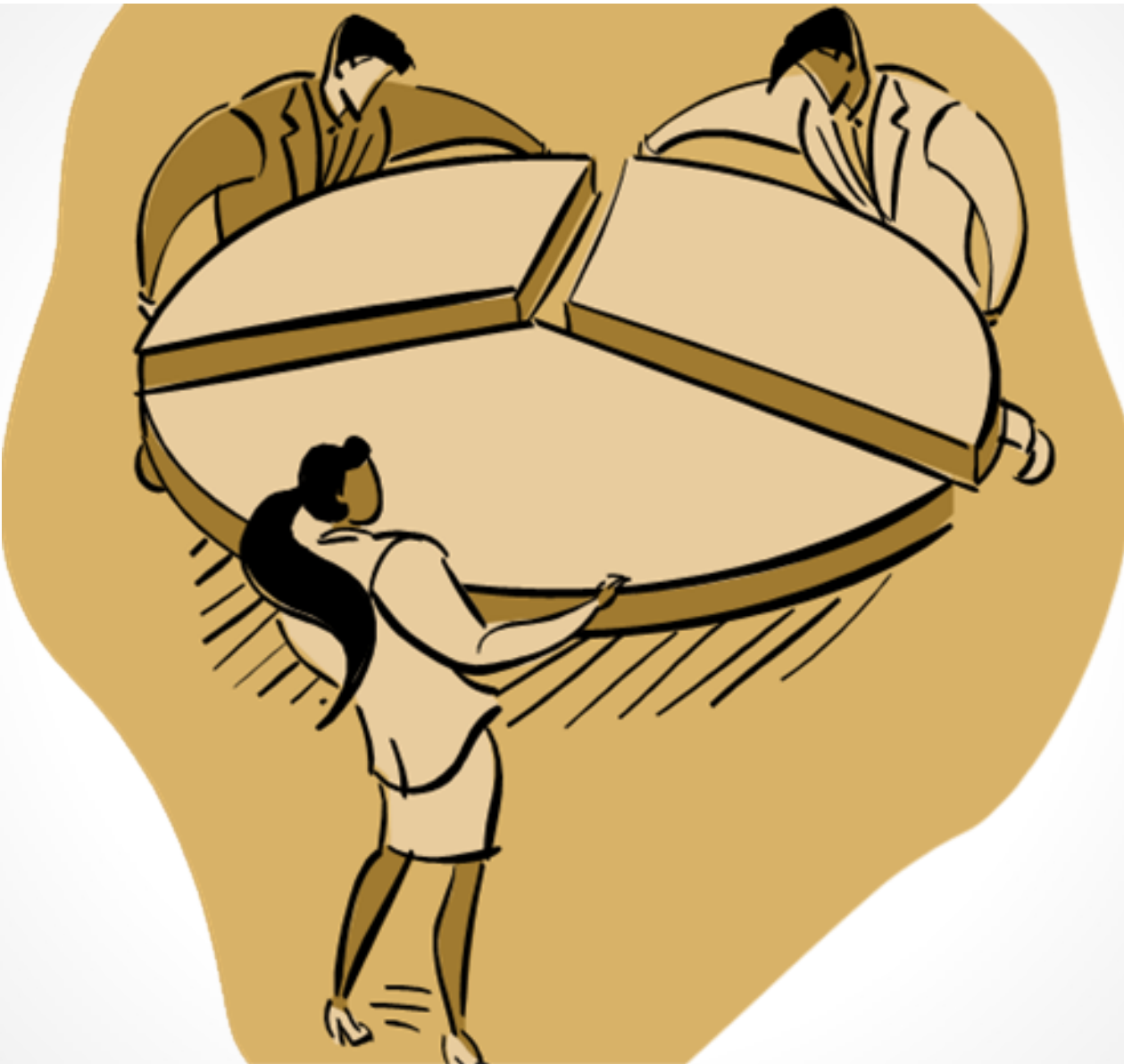
- Giving a child your passwords
- Child comes over each month to help you write out checks
- Child makes 3 way phone calls to financial institutions and SSA while you are on the line to give authorization

Shortfall

- If you become incapacitated and the password changes
 - If you become incapacitated they can no longer assist you
 - If you become incapacitated you can no longer give consent
-

Ownership Arrangements: Adding a Child as a Joint Owner





Sam is a widower with 3 children.

Wants his estate divided equally
between his 3 children, Sue, Sara &
Steven.

Sam has a house valued at \$150,000
and

Checking/savings accounts with
\$150,000.

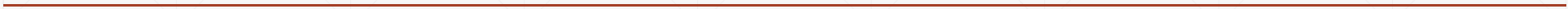
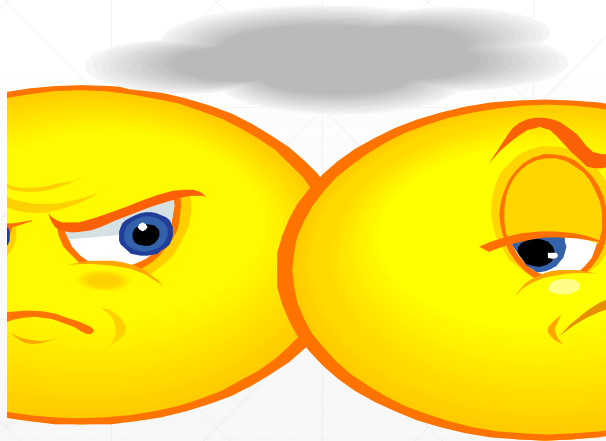
Sam has a Will that says each
surviving child gets $\frac{1}{3}$ of his
remaining estate.

What Sam Expects Will Happen

- Sam's plan: \$150,000 House
 \$150,000 Cash
 \$300,000 Total estate
 - Sue, Sara & Steven should each receive \$100,000
 - Sam decided to add his son, Steven, to his bank account as a joint owner
-

Here's What *ACTUALLY* Happens

- Sue, Sara & Steven each receive \$50,000 from the sale of the house.
- The \$150,000 in the cash accounts belongs to Steven.
- Sue - \$50,000
- Sara - \$50,000
- **Steven - \$200,000**



So If Informal and Joint Ownership Don't Always Work...Then What?

Power of Attorney and/or Revocable Trust

Power of Attorney

- Document by which you appoint someone to manage finances
- Can be used for a specific purpose or for general use
- Can be effective immediately or may “spring” to life
- Principal = Person Making the Document
- Attorney-in-Fact = The Person Nominated to Act as Agent



What is a Durable Power?

Continues to be valid even after the principal is unable to make decisions or give directions.

Must specifically state that it is durable and must contain language such as: "This power of attorney shall continue to be effective if I become incapacitated or incompetent."

2 Types of Powers of Attorney

Minnesota Statutory Short Form

- Set out in the statutes
- Readily recognized

- Enforceable
- May be durable or not

Common Law

- Broader drafting flexibility
- Gifting Authority

- Creation of Trust
 - Changing Beneficiary Designations
 - Can include other powers not included in SSF POA.
-



Responsibilities of Attorney-in-Fact

NO LEGAL DUTY TO ACT!!

Must be prudent.

Must have the interest of the principal utmost in mind.

Must keep complete records of all transactions.

Must render an accounting if requested by the principal or required by power of attorney.

Can have civil and/or criminal liability for bad faith actions

Powers of Attorney

Advantages

- Easy
- Low cost
- Revocable
- Enforcement

Disadvantages

- Subject to abuse: not court-supervised
 - Attorney-in-fact is not required to act for the principal
-

Revocable Living Trusts

- Inter vivos/Living: Created during lifetime.
 - Trust agreement sets out the terms of how property is used and distributed.
 - Assets must be transferred into trust Trustee continues to manage trust assets after death of settlor.
 - May avoid probate if correctly funded and coordinated with beneficiary designations.
 - Not appropriate for everyone!!
-

Using Revocable Trusts

Advantages

- Avoids probate (if.....)
- Can be used for tax planning (as can wills)
- May shorten settlement time for estate
- May provide income immediately to beneficiaries
- May provide for knowledgeable management of the estate

Disadvantages

- Costs involved: paying probate up front
 - Constant supervision and updating
 - Possibility of mismanagement by trustee
 - Cost of final distribution still exists
 - No definite claim period for creditors
-



What Happens If There's No Planning and Someone Loses Capacity?

CONSERVATORSHIP

Court process

Not your choice!

Ongoing supervision (and expense)

Legal Directives for Health Care Decisions

Health Care Directive, POLST and Guardianship

Health Care Directive (HCD)

- Signed by Patient
- Appoints One or more Person(s)
- Includes instructions about health care preferences
- May include end of life

POLST

- Signed by Patient AND Provider
- Medical Order
- Emergency Responders can rely on DNR/DNI Provisions

Guardianship

- Court Proceeding
- Costly
- Time Consuming
- Judicial Determination of Capacity
- Not Necessary if HCD is in place

Questions?

- Mary Frances M. Price, JD, VA Accredited Elder Law Attorney
- Long, Reher, Hanson & Price P.A.
 - www.mnelderlaw.com
 - 952-929-0622

Virtual and Phone Meetings Available

**Handouts and CEU certificates will be emailed within 48 hours
(If you do not receive please email Christine.Drasher@cassialife.org)**

minnesota metro

Apple Valley

Apple Valley Campus	•	•	•	•	•	•	•	•	•	•	•
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Burnsville

Emerald Crest Burnsville				•				•	•		•
Regent at Burnsville	•	•	•	•				•			•

Eden Prairie

Elim Shores	•	•						•			•
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Hastings

Hastings Campus	•	•			•	•		•			•
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Hopkins

Chapel View	•	•			•	•		•	•		•
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Maple Plain

Bryant House Haven Homes		•			•	•		•			•
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Medina

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Minneapolis

Augustana	•	•	•	•	•	•		•	•		•
Heritage Park	•	•		•			•	•			•
St. Paul's Home Apartments	•							•			•
Signe Burckhardt Manor		•		•				•			•
Redeemer Health & Rehab Center					•	•		•	•	•	•

Mnetonka

Emerald Crest Minnetonka				•				•	•		•
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New Prague

Praha Village	•	•		•				•	•		•
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Plymouth

Cornerstone Assisted Living Memory Care	•	•		•				•	•		•
Parks' Place				•				•			•

Independent Living
Assisted Living
Care Suites
Memory Care
Long-Term Care
Short-Term Rehab
Adult Day Services
Hospice & Home Care
Respite Care
Children's Day Care
Spiritual Care

minnesota metro

Richfield

The Pines	•	•	•						•	•	•
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Rosemount

The Rosemount	•	•	•	•					•	•	•
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St. Paul

New Harmony Care & Rehab Center							•	•		•	•
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Shakopee

Emerald Crest Shakopee				•					•	•	•
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Victoria

Emerald Crest Victoria				•					•	•	•
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greater minnesota

Buffalo

Lake Ridge Senior Living		•				•	•		•	•	•
Park View Senior Living		•			•	•	•	•	•	•	•

Dassel

Lakeside of Dassel	•	•				•	•		•		•
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Fergus Falls

Augustana Care Apartments Cardinal Homes	•										
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Milaca

Milaca Elm Senior Living		•				•	•		•	•	•
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Montevideo

Brookside Senior Living	•	•				•					•
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Moose Lake

Moose Lake Campus		•			•	•	•				•
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Princeton

Princeton Elm		•			•	•	•	•	•	•	•
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Rochester

River Bend Senior Living	•	•				•			•	•	•
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Independent Living
Assisted Living
Care Suites
Memory Care
Long-Term Care
Short-Term Rehab
Adult Day Services
Hospice & Home Care
Respite Care
Children's Day Care
Spiritual Care



compassionate service
to all people

Cassia, an Augustana/Elim affiliation, is a non-profit organization that provides housing, health care and community-based services to older generations and others in need. Our new name was inspired by a Biblical anointing oil and conveys our commitment to healing, wholeness and our quest for solutions that help those we serve to live well.

colorado

Eagle

Castle Peak Senior Life & Rehabilitation

Evergreen

Elk Run Assisted Living

Independent Living
Assisted Living
Care Suites
Memory Care
Long-Term Care
Short-Term Rehab
Adult Day Services
Hospice & Home Care
Respite Care
Children's Day Care
Spiritual Care

florida

Oxford

Trinity Springs

iowa

Cedar Rapids

Stoney Point Meadows

Des Moines

Valley View Village

Newton

Newton Village

north dakota

Bismarck

Prairie Pointe | Baptist Health Care Center

Fargo

Fargo Elm Senior Living

greater minnesota

Buffalo, MN

Lake Ridge Senior Living:
Lake Ridge Assisted Living
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4604

Lake Ridge Care Center
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4600

Lakeside Oasis
310 Lake Blvd S
Buffalo, MN 55313
(763) 404-4608

Park View Senior Living:
Park View Adult
Day Center
613 Montrose Blvd
Buffalo, MN 55313
(763) 684-0803

Park Terrace Assisted
Living | Memory Care
613 Montrose Blvd
Buffalo, MN 55313
(763) 951-7859

Park View Care Center
200 Park Lane
Buffalo, MN 55313
(763) 682-1131

Dassel, MN

Lakeside Apartments
441 William Ave E
Dassel, MN 55325
(320) 275-1080

Lakeside Health
Care Center
439 William Ave E
Dassel, MN 55325
(320) 275-3308

Fergus Falls, MN

Augustana Apartments
of Fergus Falls
Cardinal Homes
308 S Mill Street
Fergus Falls, MN 56537
(218) 739-9506

Milaca, MN

Country Meadows
of Milaca
740 2nd Street SE
Milaca, MN 56353
(320) 983-6386

Milaca Elim Care & Rehab
730 2nd Street SE
Milaca, MN 56353
(320) 983-2185

Montevideo, MN

Brookside Senior Living
804 Benson Road
Montevideo, MN 56265
(320) 269-6506

Moose Lake, MN

Kenwood Place
4560 County Hwy 61
Moose Lake, MN 55767
(218) 351-9415

Oakview Assisted Living
300 Talbot Dr
Moose Lake, MN 55767
(218) 485-8779

Moose Lake Health &
Rehabilitation
710 S Kenwood Ave.
Moose Lake, MN 55767
(218) 351-9400

Princeton, MN

Elim Oasis Adult
Day Center
112 N 7th Ave
Princeton, MN 55371
(763) 631-1150

Caley House
104 S 8th Ave
Princeton, MN 55371
(763) 389-0424

Elim Care & Rehab Center
701 First Street
Princeton, MN 55371
(763) 389-1171

Rochester, MN

River Bend Senior Living
30 Silver Lake Place NW
Rochester, MN 55901
(507) 282-1550

colorado

Eagle, CO
Castle Peak Senior Life
& Rehabilitation
195 Freestone Road X5980
Eagle, CO 81631
(970) 989-2500
Evergreen, CO
Elk Run Assisted Living
31383 Frost Way
Evergreen, CO 80439
(303) 679-8777

florida

Oxford, FL
Trinity Springs
12120 Co Road 103
Oxford, FL 34484
(352) 633-4030

iowa

Cedar Rapids, IA
Stoney Point Meadows
1900 Stoney Point Road SW
Cedar Rapids, IA 52404
(319) 382-5080

Des Moines, IA
Valley View Village:
Cottage and Manor
Apartments
Village Assisted Living
Valley View Village
Health Center
2571 Guthrie Ave
Des Moines, IA 50317
(515) 265-2571

Newton, IA
Newton Village
Independent Living |
Assisted Living | Memory
Care | Skilled Care
110 N 5th Ave W
Newton, IA 50208
(641) 792-0115

north dakota

Bismarck, ND
Prairie Pointe
Assisted Living
3330 Nebraska Drive
Bismarck, ND 58503
(701) 401-5770
Baptist Health Care Center
3400 Nebraska Drive
Bismarck, ND 58503
(701) 223-3040

Fargo, ND

Pioneer House
3540 University Drive S
Fargo, ND 58104
(701) 271-1862
Elim Rehab & Care Center
3534 University Drive S
Fargo, ND 58104
(701) 271-1800
Elim Children's Center
3534 University Drive S
Fargo, ND 58104
(701) 271-1810

services

Hospice
Grace Hospice
Minnesota Metro
(612) 238-0034
Guardian Angels † Elim
Buffalo - Elk River
(763) 241-0654

Home Care
Guardian Angels † Elim
Buffalo - Cambridge
Elk River - Edina
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Colorado, Ohio
(952) 495-6000

Pro Rehab
Minnesota, Iowa,
North Dakota
(952) 955-2242

minnesota metro

Apple Valley, MN
Apple Valley Villa
14610 Garrett Ave
Apple Valley, MN 55124
(952) 236-2600
Open Circle of Apple Valley
14610 Garrett Ave
Apple Valley, MN 55124
(952) 236-2524
Apple Valley Health &
Rehabilitation
14650 Garrett Ave
Apple Valley, MN 55124
(952) 236-2000

Burnsville, MN

Emerald Crest Burnsville
451 E Travelers Trail
Burnsville, MN 55337
(952) 908-2215

Regent at Burnsville
14500 Regent Lane
Burnsville, MN 55306
(952) 898-1910

Eden Prairie, MN

Elim Shores
7900 Timber Lake Drive
Eden Prairie, MN 55347
(952) 934-3005

Hastings, MN

Park Ridge Senior Living
901 W 16th Street
Hastings, MN 55033
(651) 480-6300

Hastings Health &
Rehabilitation
930 W 16th Street
Hastings, MN 55033
(651) 437-6176

Hopkins, MN

Chapel View Senior Living
605 Minnetonka Mills Road
Hopkins, MN 55343
(952) 938-2456

Chapel View Care Center
615 Minnetonka Mills Road
Hopkins, MN 55343
(952) 938-2761

Open Circle of Hopkins
34 10th Ave S
Hopkins, MN 55343
(952) 935-8143

Maple Plain, MN

Bryant House
5515 Bryant Street
Maple Plain, MN 55359
(763) 479-3655

Haven Homes
1520 Wyman Ave
Maple Plain, MN 55359
(763) 479-1993

Medina, MN

Okalee of Medina
102 Okalee Lane
Medina, MN 55340
(763) 296-2020
Coming Soon

Minneapolis, MN

Augustana Apartments
1510 11th Ave S
Minneapolis, MN 55404
(612) 238-5555

Augustana Health Care
Center
1007 E 14th Street
Minneapolis, MN 55404
(612) 238-5000

Heritage Park:
Heritage Commons at
Pond's Edge
350 Van White Memorial
Blvd
Minneapolis, MN 55405
(612) 759-3592

Open Circle of
Heritage Park
1015 4th Ave N
Minneapolis, MN 55405
(612) 843-4940

Thomas T. Feeney Manor
901 N 4th Ave
Minneapolis, MN 55411
(612) 843-4923

St. Paul's Home Apartments
2735 15th Ave S
Minneapolis, MN 55407
(612) 721-1386

Signe Burckhardt Manor
2533 1st Ave S
Minneapolis, MN 55404
(612) 821-2191

Grandma's House
Children's Center
625 W 31st Street
Minneapolis, MN 55408
(612) 455-4113
Redeemer Health &
Rehab Center
625 W 31st Street
Minneapolis, MN 55408
(612) 827-2555

Minnetonka, MN
Emerald Crest Minnetonka
13401 Lake Street Extension
Minnetonka, MN 55305
(952) 908-2215

New Prague, MN
Praha Village
1100 1st Street SE
New Prague, MN 56071
(952) 495-6530

Plymouth, MN

Cornerstone Assisted
Living | Memory Care
3750 Lawndale Lane N
Plymouth, MN 55446
(763) 550-0333

Parks' Place
18040 Medina Road
Plymouth, MN 55446
(763) 710-8484
Coming Soon

Richfield, MN

The Pines
400 W 67th Street
Richfield, MN 55423
(612) 861-3331

Rosemount, MN

The Rosemount
14344 Cameo Ave
Rosemount, MN 55068
(651) 322-4222

Saint Paul, MN

New Harmony Care &
Rehab Center
135 Geranium Ave E
St. Paul, MN 55117
(651) 488-6658

Shakopee, MN

Emerald Crest Shakopee
1855 10th Ave W
Shakopee, MN 55379
(952) 908-2215

Victoria, MN

Emerald Crest Victoria
8150 Bavaria Road
Victoria, MN 55386
(952) 908-2215

 **cassia**
AN AUGUSTANA/ELIM AFFILIATION
Serving all by following One

7171 Ohms Lane, Edina, Minnesota 55439 | 612-238-5101 | communication@CassiaLife.org | CassiaLife.org

