



## Take Control: Estate Planning is Within Your Grasp

By Mary Council

As women, we balance many roles, demands and personal expectations. We learn that while there are many things that can be balanced, there are few things we can control.



Happily, among those few things within our grasp is the ability to make legally binding choices about who can manage our financial and personal affairs if we are disabled, who will get our assets when we pass away, and who we choose to care for our children in either event. Do you know that without legally effective documents to execute your wishes when the need arises, the state of Colorado may make those decisions for you?

You may be aware that executing a **Living Will** for end of life decisions, and designating a decision-maker for medical care decisions in the event of disability is extremely important, but there is more to consider.

What about your financial affairs? Who can step into your shoes and act on your behalf with bankers, creditors, debtors, and governmental agencies? A **Durable Power of Attorney** for financial affairs can address that question.

If you **have** prepared a will and/or a revocable trust, considered a living will, and executed powers of attorney for your financial and your medical care decisions, good for you! It is important to review those documents every 5-7 years to insure they continue to reflect your wishes.

If consulting an attorney for estate planning has never made it to the top of your to-do list, I challenge you to make it a priority. This is a matter over which you can exercise control and assert your own wishes. But if you wait until you really need these documents, it may be too late.

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1613 Pelican Lakes Point  
Windsor, CO 80550

(970)686-5248

[www.h-mlegal.com](http://www.h-mlegal.com)

*Mary Council is an attorney at Hagen & Melusky, Inc. in Windsor, specializing in estate planning and probate administration for almost 10 years. She can be reached at (970)686-6618 to assist you in any estate planning needs.*