

SearchLight

CCPOA Benefit Trust Fund | Lighting The Darkness. Keeping You Covered.

Summer 2021

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Visit the links on our home page.

CCPOA Benefit Trust Fund

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We present this issue of SearchLight for your education and enjoyment. We produce this publication three or four times a year, as the whim strikes us. If you have any benefit questions, please call the Trust. Don't count on your buddy, because he got his information from some guy in a van parked outside the wall.

It's Not Too Late to MHA

The Benefit Trust Fund, along with the CCPOA are taking an active role in promoting mental health for all our members. That's why we are continuing our program of hosting a series of free events we're calling "Mental Health Awareness." The events will focus on help and assistance to our fellow officers who may be facing mental hardships.

WALKING THE TOUGHEST BEAT ISN'T EASY.

You, Your Family, Your Partner... Everyone is affected in some way. These trainings are an opportunity to learn how to combat issues you may face on the day-to-day at work.

The Trust has pulled together a top-notch group of dynamic trainers. Topics presented during the trainings are based upon cutting edge best practices presented by experts in a variety of fields, while teaching real-time techniques to be used on the job, and at home:

- Identifying Sources of Stress
- Tools & Tips for On the Job Wellness
- Peer-to-Peer Support
- Addressing Stigma and Barriers to Access
- Well-Being is Union Business
- Wellness Resources & Best Practices

You will hear from fellow Custody Staff, health care and legal professionals, prison chaplains, and citizens committed to mental health and wellness in the world of corrections. *We talk honestly and openly here. These events deal with mature subject matter, and may be disturbing to children.*

WHY DO IT?

Our goal is simple: we want to create an open and safe forum to provide each attendee with tangible tools and strategies to aid in

their personal health and overall wellness with carefully developed content from experts with practical and clinical experience in this field.

We see these as supplemental to required IST, and encourage you to bring your significant other.

There is no cost to attend, we only ask that you pre-register online.

July Zoom Events Are Still Open!

There is still time to sign-up for our last round of currently scheduled MHA events.

We will feature two events each day, for three consecutive days in July. We've had great member feedback from the previous events, and we would love to have you join us.

And yes, we have some good swag as well - including an Apple watch to one lucky member from each event.

Look for our postcard in the mail, or go to:

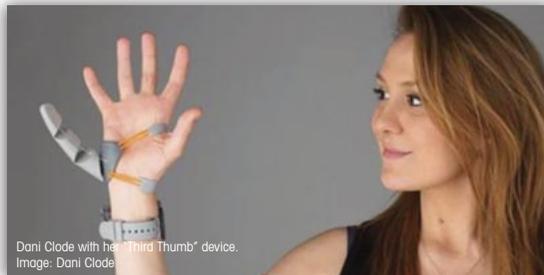
ccpoabtf.org/MentalWellness



Three Thumbs-Up

“The Third Thumb is a 3D printed thumb extension for your hand, controlled by your feet. The project investigates the relationship between the body and prosthetic technology in new ways. It is part tool, part experience, and part research...” so begins the introduction from designer Dani Clode.

The big question for researchers was this—what happens to the brain when presented with a whole new way of experiencing the world? Neural scans showed that the presence of the 'third thumb' had actually changed what was going on in the brain, even when the extra appendage was taken off: having a robo-thumb attached for a few days shifted the brain's representation of flesh and blood fingers.



Dani Clode with her "Third Thumb" device.
Image: Dani Clode

WHAT IS IT REALLY?

The Third Thumb started as a graduate project at the Royal College of Art in London, England, and it was done to reframe the traditional view of prosthetics. Dani Clode, designer of the Third Thumb, explained “The project began as a way to better understand what it was like to control something extra attached to my body. As a prosthetic arm designer, I wanted to understand the unique relationship between a person and a prosthesis. It's a relationship unlike any other product, and I wanted to explore that.”

36 people were fitted with the robotic third thumb - in just a few days, people using the thumb were able to operate it naturally to perform complex tasks like building towers from wooden blocks, or stirring your coffee while holding it.

The 3D printed appendage is controlled by bluetooth using foot movements, very much like coordinating your gas pedal and steering wheel to accomplish a task

In five days of testing, the volunteers managed to use the thumb even when distracted or blindfolded, and reported a strong sense of embodiment. Some underwent MRI scans before and after the Third Thumb experiments, moving their fingers one by one in order as their brains were analyzed.

The scans showed that the brain's representation of individual fingers on the hand with the extra thumb had become less distinct - and the control centers had started to blur into each other.

While you might feel like a tennis racket or a screwdriver becomes part of your body after a while, up until now research looking at brain scans doesn't exactly back that up - as far as the brain is concerned, these extra appendages are considered separate, and it can tell the difference between a hand and a tool.

The big take-away is that human brains are highly adaptable, and our cyborg overlords are closer than ever. *gizmodo.com*

Weirder than the Thumb

It's creepy. It's vaguely reptilian. It's not for Halloween (well maybe it could be), and it's all science.

Arque, a wearable robotic tail that aids in equilibrium management and provides haptic feedback to the wearer, is a thing that now exists.

It has the not so catchy description, “artificial bio-mimicry inspired anthropomorphic tail,” and it's a product from the Keio University Graduate School of Media Design, in Japan.

You can adjust the tail's length by adding or removing “vertebrae,” and adjust the weight by adding or removing small weights that fit in the slots within each vertebrae. Four mechanical “muscles” move in response to your actions. It uses feedback from those muscles to move in one of eight different directions.

The tail's design most mimics the anatomy of a seahorse's tail.



BUT WHY?

The goal of the tail is to offset imbalances produced by movement. This means people who have suffered an injury that limits their ability to move could benefit, as the tail could in theory become a tripod,

and provide a third point of balance. Arque may also prevent fall injuries, help improve posture and of course some geeked-out gamers will find a way to have it enhance a virtual reality experience. But because the system isn't wireless, you have to deal with limited mobility and range of motion.

The tail is powered by a pneumatic actuator run by an air compressor, at about 0.12 PSI.

Interesting Engineering reports that Arque's creators

have plans for a “freestanding... free fitting tail in the future.” It will probably be just as weird—but if it will let me hang in a tree from a branch like a monkey, I'm in. *popularmechanics.com*

STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

ADVANCE DIRECTIVE: WHAT TO INCLUDE

A living will and a medical power of attorney are types of advance directives. These forms describe the kinds of medical care you want to receive if you're badly hurt or have a serious illness that keeps you from saying what you want. A medical power of attorney lets you name a person to be your health care agent. He or she can make decisions for you if you can't speak for yourself.

It may be hard to know what to include in your advance directive. Take your time, and use the questions below to help you get started.

WHO DO YOU WANT TO MAKE YOUR HEALTH CARE DECISIONS FOR YOU?

- Do you have a person in mind, such as your partner, a close friend, or your doctor? (In some states, your treating doctor can't be your health care agent.)
- Can you talk to this person about the kinds of treatments you do or don't want to have?
- Does this put too much pressure on the person to make decisions for you? Do you think that he or she will be able to do what you ask?
- Do you think that your friends, your family, and others will support your decisions?

WHAT ABOUT THE TREATMENTS THAT CAN HELP KEEP YOU ALIVE?

- Cardiopulmonary resuscitation (CPR) is used if your heart has stopped.
- A breathing machine that pumps air into your lungs through a tube is used if you can't breathe on your own.
- Dialysis is used if your kidneys stop working.
- A feeding tube or an intravenous (IV) line is used to provide food and fluids if you can't eat or drink.
- Antibiotics are medicines used to treat serious infections.

HOW DO YOU FEEL ABOUT THE USE OF LIFE SUPPORT IF YOU:

- Have a serious illness that can't be cured?

- Are in a coma and there is little chance that you'll come out of it?
- Have a long-term illness that gets worse over time and doesn't get better?

WHAT CONCERNS YOU THE MOST?

- Are you worried that you'll have pain or be kept alive on machines?
- Are you worried that you'll lose your ability to function and live on your own or that you'll be a burden to your family?
- Are there things that scare you? Include your fears or concerns in your advance directive.

Your Family Defender Legal Plan Can Help

Active members already have the U.S. Legal "Family Defender" plan, which features Elder Care, Wills and Trusts— which include Advance Card Directives.

Contact U.S. Legal Services to speak with an attorney at no charge.

1-844-896-LAWS (5297)

WHAT DOES QUALITY OF LIFE MEAN TO YOU?

- Do you want to be able to function and live on your own?
- Are you okay with living in a hospital or nursing home?
- Are you okay with being kept alive by machines?
- Do you have any other thoughts about what quality of life means to you and how much control you want to have over it?

Here are some other questions

to think about:

- Where do you want to spend the last days of your life? Would it be in the hospital or at home?
- Do you have any medical problems right now that affect your way of life?

- Do you have an implanted cardiac device that may need to be deactivated at some point? This includes some types of pacemakers and ICDs (implantable cardioverter-defibrillators).
- Do you want to donate your organs when you die?
- Can you talk to your doctor about end-of-life issues?
- Do your religious or spiritual beliefs keep you from having a living will? If they do, ask your clergy or spiritual advisor to help you know what to do if you can't make medical decisions for yourself.
- Will you be able to practice religious rituals before you die? In some religions, rituals are done before or after a person dies. If you want certain rituals to be done and know who you want to do them, write them in your advance directive. For safety reasons, some hospitals may not let you do certain rituals.
- Do you want to include your beliefs and thoughts about illness, dying, and death?

You may find it hard to answer some of these questions. Here's a way to help make things more clear:

Try to picture yourself in each of the situations listed below. Then think about what you would like to happen if you couldn't say what you wanted. As you read through each example, write down any thoughts that come to you.

- What if you had a disease that couldn't be cured?
- What if you had a disease that gets worse over time and affects your movement or memory, such as Parkinson's disease or Alzheimer's disease?
- What if you were in pain? Would you want to be given strong doses of medicine to ease it, even if they make you groggy and not able to think clearly?

These decisions are tough to make, but you don't have to make them alone. Look to your family, your doctor, and your friends for help and support. blueshieldca.com

WORLD-WIDE-WEIRD

Found online. That makes it true.

Change is Hard. On Purpose.

Long live the U.S. Constitution

We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

It's very difficult to amend the U.S. Constitution, and that's not by accident. The founding fathers knew that the best way to stop abuse of power was to ensure that there were checks and balances baked into the national DNA. A potential amendment has to pass both houses of Congress with two-thirds approval, and then it has to be approved by the legislatures of three-fourths of the states. In the last 245 years, only 27 amendments have been adopted—and 10 of those are the Bill of Rights. Numerous others have been proposed... and rejected. Here are some notable rejects:

NO FUNDS FOR CHURCHES

In 1875 President Ulysses S. Grant endorsed the use of federal funds to establish public schools nationwide. Congressman James Blaine of Maine agreed, but not because he supported public education. He just hated anything Catholic, and that included Catholic schools. Blaine supported public education because he felt it would bar any funds for religious-based organizations. Blaine's goal was to prevent the Catholic Church from getting any tax money, but his over-zealous attack back-fired, and ultimately led to the defeat of this amendment. Today, education is a fundamental right under the California Constitution. The U.S. Supreme Court has ruled that there is no fundamental right to education under the federal Constitution. *Blaine actively sought the Catholic vote in his 1884 run for President of the United States, which he lost - go figure.*

NO INTERRACIAL MARRIAGE

African-American boxer Jack Johnson married a white woman in 1912, which in turn-of-the-century America was a public scandal. Georgia representative Seaborn Roddenberry was the leading Congressional advocate for segregation and introduced the Anti-Miscegenation Amendment, which would have made interracial marriage a federal crime. Many states passed their own laws banning

mixed race marriage, and Constitutional amendment were proposed on four different occasions—and never passed. Finally, in 1967 the Supreme Court unanimously ruled that anti-miscegenation laws are unconstitutional.

NO AUTOMATIC CITIZENSHIP

It's set forth in the early pages of the Constitution that anyone born within the borders of the United States is automatically a United States citizen — even if they are the child of illegal immigrants. In 2003 Florida Congressman Mark Foley proposed an amendment to the Constitution that would remove that clause. Not only was Foley's amendment shot down, a few years later so was his career. He was forced to resign from Congress when allegations of sexting Congressional page-boys going back ten years came to light. *Ironically, then Speaker-of-the House, Dennis Hastert, to whom Foley gave his resignation, was later convicted for being a serial child molester.*

Did you know... equal legal rights for all American citizens regardless of sex is NOT protected by the Constitution?

You've probably heard the term "Equal Rights Amendment" but did you know it's *not* part of the U.S. Constitution—at least not yet. While it has had many political ups and downs—*oddly enough, at one point being opposed by conservative women's groups*—as of 2020 the proposal had been ratified by the required 38 states necessary to become an amendment. The problem? The deadline to pass the amendment expired 39 years ago. In addition, five states withdrew their ratification, and it's unclear if that's something a state can legally do.

FEWER RESTRICTIONS TO THE PRESIDENCY

The Constitution forbids foreign-born U.S. citizens from becoming president. This was to prevent anyone from the British empire from ever seizing control of the United States. In 2003 an amendment was proposed which

would have allowed any foreign born person who'd been a legal citizen for at least 20 years to become president. *It was clearly the "Arnold for President" amendment and as of now, it won't be back.*

NO FLAG BURNING

The Flag Desecration Amendment has popped up for votes frequently since 1968. It would give Congress authority to make it illegal to burn the American flag, an act currently protected as free speech under the First Amendment. Between 1995 and 2005, six different versions of the amendment were passed by the House of Representatives, but it couldn't clear the Senate. In June 2006, the Senate voted 66-34 in favor of it... just one vote short of the two-thirds majority it needed to go on to ratification by the states.

medium.com; wikipedia.org

BUSTED

Off-beat news stories about crime and such...

LifeNOTlocked

"LifeLock makes your personal information useless to a criminal," or so went the boast from LifeLock — the American data protection company.

And yes they were very confident. So confident that they published the Social Security number of their CEO Todd Davis. In magazines. On billboards. On the web.

Hackers saw this as an irresistible temptation and replied with "Challenge Accepted!" Davis became the victim of identity theft 13 times.

Fake Todd Davis's popped up around the country racking up debts. The largest was a cellphone account which racked up over



\$2,000 in unpaid charges. Davis only learned about it when AT&T turned the account over to a collection agency a year later.

LifeLock tried to plug the holes in their product, but it still failed to save the boss's identity from getting used over and over again.

LifeLock eventually paid \$100 million in fines to the FTC for failing to secure customer data and falsely claiming it provided 24/7/365 alerts "as soon as" it received any indication a consumer's identity was being used. *bettermarketing.pub*

Not Worth the Rental

James Meyers of Concord, North Carolina, was pulled over for a broken tail light while driving his daughter to school. The officer took a long time to run his license.

After about 25 minutes the officer returned and asked Meyers to step out.

"I don't know how to tell you this," said the officer, "but there's a warrant out for your arrest from 2002."

The crime? Not returning his rented VHS copy of "Freddy Got Fingered." Even if wanted to Meyers couldn't return the tape—J&J's Video has long since closed.

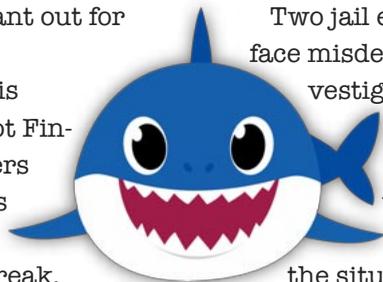
The officer gave Meyers a break, and he was allowed to take his daughter to school and go to work, but he had to promise to turn himself in later in the day.

Meyers is now facing a misdemeanor charge of failure to return rental property, which carries a fine of up to \$200.

However, Meyers may not have to spend any of his own money -- Green, the film's star, has offered to cover the cost.

Green said he is happy to support fans of his poorly-received film.

Common sense did prevail, and the district attorney's office dropped the charges against Meyers. *upi.com*



Oklahoma Hates Sharks

It seems that Oklahoma has a fine line between being creative and being cruel. *Or maybe just hilarious...*

At least four inmates were secured to a wall for hours with their hands cuffed behind them, but that is not what the DA determined was cruel.

Two jail employees and their supervisor face misdemeanor cruelty charges after investigators found they forced inmates to listen to the children's song "Baby Shark" on repeat, with the volume cranked up high.

Vice cites investigators called the situation "inhuman."

Based on his quote, the Oklahoma County District Attorney seems clearly a bit uptight. "It was unfortunate that I could not find a felony statute to fit this fact scenario," DA David Prater said. "I would have preferred filing a felony on this behavior."

The charges never went anywhere, as the two 21-year-old employees resigned and the supervisor just retired.

For a video has been viewed more than 6.5 billion times to be called "inhuman and cruel" may be a bit of a stretch legally—but if you have young kids you probably agree.

newser.com

Not A Getaway

Richard Ewing had a plan. He walked in to the MAPCO gas station in Berry Hill, Tennessee. He strolls by the clerk and on a piece of notebook paper flashes a message written in dark magic marker: QUICK AND EASY. GIVE ME THE CASH.

Like a cheap old movie, he kept a hand in his pocket a made like he had a gun. He then grabs cigarettes and from the register stuffs his pockets with cash. For good measure, and since luck is clearly going his way, he grabs lottery tickets on the way out.

He ran to his minivan parked at the car wash nearby, hopped in and pulled out onto the highway. That's when Ewing's luck ran out. Seems he pulled onto the main road with no headlights, and directly in front of a Berry Hill officer.

The officer light up the cruisers lights, and a slow speed, 1 minute "chase" ended with the van pulling over. Ewing had forgotten one important thing when robbing a gas station - to get gas.

With guns in hand, Berry Hill Police walked Ewing into a set of waiting handcuffs.

"What's the problem? Why you guys jammin' me up like this?" Ewing said as the rear door of the squad car slammed shut.

Adding insult to injury, the MAPCO clerk just laughed after positively identifying Ewing as the thief.

Ewing went to jail on aggravated robbery. Good police work and dumb criminals—a good combination for law and order. *wkrn.com*



To Trust or to Will

That is the question...

Wills and Trusts are both estate planning tools that can help ensure your assets are protected and go to your heirs. It is possible to have both a Will and a Trust.

WHAT'S A WILL?

A Will is a legal document that spells out how you want your affairs handled and assets distributed after you die. A Will only becomes active after one's death.

It can contain things like naming guardians of minor children to bequeathing objects and cash assets to friends, relatives, or charities.

All Wills must go through a legal process called probate, where an authorized court administrator examines them. This process can be lengthy and potentially contentious if family members contest the Will.

WHAT'S A TRUST?

A Trust is active the day you create it, and a grantor may list the distribution of assets before their death in it, unlike a Will. There are Irrevocable Living Trusts, often created for tax purposes, which cannot be altered after their creation, and Revocable Living Trusts, which can be changed by the grantor.

- Trusts are not required to go through probate when the grantor dies, and they cannot be contested.
- A trust establishes a Trustee to oversee property or assets for the benefit of the beneficiaries.
- Trusts offer more control of assets, but they are more expensive, tedious to set up, and actively managed.

ABOUT WILLS

What is a "Last Will and Testament?" It is a legally enforceable document stating how you want your affairs handled and assets distributed after you die. It can also include a directive of how you want your funeral or memorial held.

This is what you can find in a Will:

- a list of assets and debts
- family heirlooms
- the contents of safe deposit boxes
- property, and vehicles.

You can leave your possessions to heirs, friends, or charities. Retirement accounts and life insurance policies pass straight to named beneficiaries, and do not go through the probate process.

A Will can also be used to create a Testamentary Trust for the benefit of minor children upon the death of both parents.

Trusts vs. Wills	Revocable Trusts	Wills
Names Guardianship of Minor Children	No	Yes
Can be Challenged in Court	Not usually	Yes
Probate Court	No	Yes
Rules Around Inheritance	Yes	NO
Active on Signing	Yes	NO
Can be Revised	Yes	Yes
Private or Public Record	Private	Public

THE DRAWBACKS

With a Will, your estate becomes part of the public record, and anything left by a Will must go through probate court.

If you die without a Will, what happens to your property, bank accounts, securities, as-

sets, and even the guardianship of your minor children will be determined based on the laws of your state. It would be best to consider how you will pass a portion of your estate to a minor child through a Will.

ABOUT TRUSTS

A Trust can be created for a variety of functions, and there are many types of Trusts. Overall, however, there are two categories: living and testamentary. You can also create a Trust for the primary purpose of avoiding probate court, called a Revocable Living Trust.

LIVING TRUST

Let's focus on a **Living Trusts**. It is called a Living Trust because it is created while the property owner, or Trustor, is alive. The Revocable Living Trust may be changed during the life of the Trustor, while an Irrevocable Living Trust cannot be changed or altered. The Trustor maintains ownership of the property held by the Trust while the Trustor is alive.

The Trust becomes operational at the Trustor's death. There are no court or attorney fees after the Trust is established. Your property can be passed immediately and directly to your named beneficiaries, it does not go through probate.

FUNDING IS YOUR FOLLOW-UP

So you have done your due-diligence and have had a Will or Trust drawn up, but there is still a couple very important steps you need to take.

- **Update your insurance policies.** That means contacting CalPERS, the Benefit Trust Fund or any other policy carriers you may have. For example, if you've remarried and haven't updated your insurance beneficiaries, if you die your ex gets that money, no matter what you put in a Will or Trust.
- **Fund your Trust.** This is super important. This means that you need to update bank accounts and other assets to insure that your Trust is named as the owner. If you do not do this, your Trust is unfunded, and has no control over these assets.

Remember, if you do not have an estate plan, the government will have one for you.

WHICH DO YOU NEED?

Nearly everyone should have a Will, but do you need a living Trust? If you have property and assets to place in a Trust and have minor children, having both estate-planning vehicles might make sense. And like so many legal issues, one size does not fit all, and there are variations on virtually all these things—such as a Will with a Testamentary Trust, or a Trust that is revocable or irrevocable. How should you decide?

CALL U.S. LEGAL SERVICES

All active CCPOA members have the **Family Defender Program** from U.S. Legal Services included at no cost as part of their benefit package. Retired members can purchase this coverage as well. As a part of your legal coverage you can talk with a lawyer and have Wills and Trusts drawn up. Oh, and the best part—Revocable living Trusts are covered 100%.

A Revocable Living Trust includes:

- A/B Revocable Trust
- (2) Durable Powers of Attorney for Financial Management
- (2) Advanced Care Directives
- (2) Pour-Over Wills, Bill of Sale and
- (2) Transfer Deeds.
- **Covered in full.**

Go online to our website for more info or call U.S. Legal Services' dedicated CCPOA Member line: **1-844-896-LAWS (5297)**

Information for this article comes from U.S. Legal Services and Investopedia.com

Estate Planning Myths & Checklist

ESTATE PLANNING MYTHS

Only wealthy people need estate planning.

The reality is that everyone who has any assets and someone to leave them to can benefit from having a Last Will and Testament. Without the proper documents, probate court would make the decision about who gets what, in ways that might be contrary to your wishes. In addition, estate planning can help to reduce the amount of taxes that your beneficiaries would need to pay, allowing more of your assets to go to the people you love.

Estate planning also address how you want financial and health-related issues to be handled if you are unable to make those decisions for yourself.

Only older people need this type of planning.

Estate planning can be invaluable for people as young as 18. For example, if a young adult gets into a car accident, his or her parent will need to show a health care power of attorney that specifically names him or her to legally get information about the child's condition and treatments.

Another example— a college student decides to study abroad. A financial power of attorney would allow someone stateside, perhaps a trusted parent, to manage financial issues while the student is out of the country.



U.S. LEGAL SERVICES

EST. 1974

ESTATE PLANNING CHECKLIST

#1 Take stock of your assets and debts.

These can include any real estate you own, along with vehicles and bank accounts, including retirement funds, investment accounts, and so forth. Consider personal property, which could include things like antique furniture, valuable jewelry or original pieces of art.

What about life insurance policies? Who is the beneficiary? What is the cash value? What is in your safe deposit box? Also list all of your debts, from mortgages and car payments to student loans, credit card debt, and the like.

#2 Decide what you want in your Last Will and Testament.

For example, whom do you want to receive each of your assets? If you've got three children, for example, do you want all divided equally among them? If one of them predeceases you, should his or her children receive that proportion of your assets, or will they now be divided among your two surviving children?

Whom will you name as your executor (the person who will take the lead in ensuring that your assets are distributed according to your wishes)? Whom will you name as the alternate? Whom do you want to care for your children, if you die before one or more of them reach adulthood? What are your wishes for adult children with significant disabilities?

#3 Or, should you set up a trust?

With a trust, you will decide how to distribute your assets. Unlike a Will, though, you can decide if this should happen before your death, upon it, or at a designated time afterwards. Benefits of a trust include that there will not need to be a probate process, since assets have already been legally transferred to the trust. This choice can be a beneficial method to transfer assets in a way that minimizes estate taxes.

You can become the trustee of your own Trust, giving yourself control of your assets during your lifetime and, with a Revocable Trust, you can revoke (end or cancel) it. Upon the trustee's death, the successor trustee is then charged with the responsibility of distributing assets according to the terms of the Trust.

#4 Consider naming a financial power of attorney.

This document gives the person you name the ability to act upon your behalf in financial matters. Some financial powers of attorney go into effect immediately, while others would go into effect when you can no longer manage your financial affairs.

#5 Consider naming a health care power of attorney.

This document gives the person you name the ability to make health care decisions for you when you are no longer able to do this for yourself. This can be because of a serious physical health problem, perhaps cancer, or because of a mental health issue, such as dementia. It's important that you discuss your health care wishes with the person you designate. It also helps to take the next step in our estate planning checklist.

#6 Create a Living Will.

You may hear this called an advance directive, because it lists your wishes if and when you become terminally ill and cannot make these decisions for yourself. In this document, you can list things such as what you'd want as palliative (pain management) care, and your wishes about resuscitation. Hospitals may ask you for this document before a surgery, even when you are otherwise healthy and fully expected to recover from the operation.

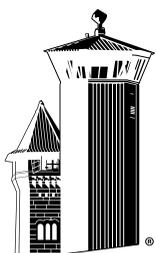
#7 Other issues to consider:

- Do you need long-term care insurance to cover the costs of care when you're older?
- Do you have enough life insurance to cover funeral/burial costs and leave beneficiaries the funds you'd like to give them?
- Are you satisfied with whom you've listed as beneficiary on any funds that are beneficiary driven (life insurance, retirement accounts, etcetera)?
- Have you provided your executor information needed to comply with your wishes?
- Do you have a safe place to store your estate planning documents? Does your attorney/executor know how to find them.

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DR. OOOPS!

Dr. Robert Liston was known as the fastest surgeon of his time, which was a very good thing. Liston practiced medicine in the mid-1800s, and anesthesia as we know it didn't exist. Patients were awake during surgery, *OMG!* meaning the shorter it was, the better.

There was an upside to this method, of course, as the less time a surgery took, the less likely the patient was to bleed out or be in pain. However, the downside of being fast, is accuracy takes a back seat.

St. Joseph's Healthcare says that a modern leg amputation (such as those resulting from diabetes) can take up to two hours. Liston was so fast that at one point he got an amputation down to 28 seconds.

The good doctor is also famous for performing the only operation with a 300% mortality rate.

Liston was performing a leg amputation on a patient who was lying flat on his table. As he brought down his knife, he was so focused on



his speed that he took his surgical assistant's fingers off along with the patient's leg. The patient and Liston's assistant both died after their wounds became infected.

Two down, one to go. Back in Liston's day spectators would often watch surgeries from the gallery, which was much more up close and personal than medical galleries today. In fact a surgeon was often shoulder to shoulder with his spectators. During the operation, Liston accidentally swiped near an elderly doctor, slicing the fabric of the doctor's suit coat. The observing spectator was so startled that he had a heart attack and died of fright.

More? While amputating another patient's leg, he finished the surgery in two and a half minutes.

However, in the interest of speed, he got a little too excited and chopped off the patient's testicles along with his leg.

But Liston goes down in history for more than his blunders. He was also the first surgeon to operate with anesthesia after its invention, and his surgery was a success. *medium.com; allthatsinteresting*