



BABB & BIXLER

Babb & Associates, P.C. Attorneys at Law

Senior Seminars

Wills & Probate (1 hour)

Planning and creating a well-written will is something everyone should do. It allows for clarity and certainty for your loved ones to ensure your wishes are carried out. Additional topics include:

- Who can create a will?
Execution of a will
- What is probate?
- Living wills
- Power of Attorney and the Adult Healthcare Act

Life Planning for Your Future Seminar Series

(A series of four seminars)

Navigating the legal issues associated with aging can be complex. There is so much to consider, and perhaps you are wondering where to begin. Join us for a series of seminars designed to help you determine which life planning tools are best suited for your family.

Wills (1.5 hours)

Planning and creating a well written will is something everyone should do. It provides clarity and certainty for your loved ones and ensures that your wishes will be carried out. Topics include:

- Reasons to have a will
- What are the requirements of a will?
- How long is a will valid?
- Does your will need to be updated?
- What happens if you die without a will?
- Important appointments in a will as well as their roles and responsibilities

Probate Administration (1.5 hours)

Probate laws vary from state to state. This seminar will cover the South Carolina probate administration process as well as recent changes in the South Carolina Probate Code. Topics include:

- What is probate?
- Does your will need to be probated when you die?
- Is probate expensive?
- Can you avoid probate?

Powers of Attorney (1.5 hours)

Selecting a trustworthy Power of Attorney can provide peace of mind for you and your family. Although you may be familiar with the term, perhaps you are wondering what factors you should take into consideration before appointing someone as your Power of Attorney. Topics include:

- What is Power of Attorney and do you need one?
- Who should you appoint?

- What authority will this individual have over your financial assets?
- General vs. Specific Power of Attorney

Advance Directives (1.5 hours)

Advance directives are legal documents that allow you to convey your wishes to family, friends, and healthcare professionals in the event that you are unable to communicate. There are several types of advance directives, and it is important to understand the differences between them. Topics include:

- What is an advanced directive?
- Who will make medical decisions for you if you are in a serious accident, or too ill to communicate?
- Differences between a living will, a Healthcare Power of Attorney (HCPOA), and a DNR (Do Not Resuscitate)
- What if you do not have a Living will or HCPOA?
- The Adult Healthcare Consent Act

Fraud & The Vulnerable Adult Seminar Series

(A series of three seminars)

Today's seniors often fall victim to abuse and exploitation. A comfortable nest egg and excellent credit scores makes a senior a desirable targets for thieves, while someone requiring a caregiver is more susceptible to abuse and neglect. Whether the abuse is financial, physical or psychological, it is important to be aware of the signs and know the appropriate steps to take to protect yourself, your loved ones and your assets. Attending all three seminars is encouraged but not necessary.

Consumer Fraud & Financial Exploitation (1.5 hours)

There is a fine line between consumer fraud and financial exploitation. Fraud tends to be seen as more deceptive, while exploitation may involve an emotional attachment to someone who does not have the senior's best interests in mind. Physical and mental limitations or even isolation can leave seniors susceptible to these crimes. Topics include:

- Types of consumer fraud including sales pitches, sweepstakes, aggressive marketing/telemarketing
- Consumer advocacy laws
- Caregiver and fiduciary financial exploitation, including predatory lending
- Signs of fraud and financial exploitation
- Civil remedies
- How to report fraud & exploitation

Identity Theft & Internet Fraud (1.5 hours)

As the number of seniors using the Internet has increased, so has the risk of falling victim to an online scammer. Seniors tend to be more trusting and less proficient in terms of online risks, making them an easy target. Identity theft involves obtaining someone's personal information and using it to gain access to their funds, assets or credit. This type of theft can occur online, by illegally obtaining documents containing through a method such as mail theft, or even during a phone conversation where this type of personal information is requested.

Topics include:

- Types of and dangers of identity theft
- Examples of scams, including phishing
- Prevention tactics
- Who to contact if you feel you have been a victim

Elder Abuse & Neglect (1.5 hours)

Elder abuse & neglect may be the oldest form of senior abuse. Unfortunately, it is still all too common, and it is a crime. Isolated vulnerable adults as well as those who are more difficult to care for are at a higher risk of caregiver abuse and neglect. Personal involvement from family members is essential in protecting the senior loved one from this type of situation.

Topics include:

- Definition of a caregiver
- The Omnibus Adult Protection Act (OAPA)
- Ways to minimize risk of caregiver abuse and neglect
- Types of abuse
- Signs of abuse and neglect and how to report it

PRESENTED BY BABB & BIXLER, ATTORNEYS AT LAW

Since 1975, the attorneys at Babb & Bixler have been providing Upstate residents with reliable, confidential service to meet their elder care needs through a combination of experience, education and insight. For more information please call 864-244-0022.