

3 Responsible Ways to Recycle Old Electronics

1. Take it to a recycler.

Nonprofit organizations and local communities can offer options to help you recycle old electronics.

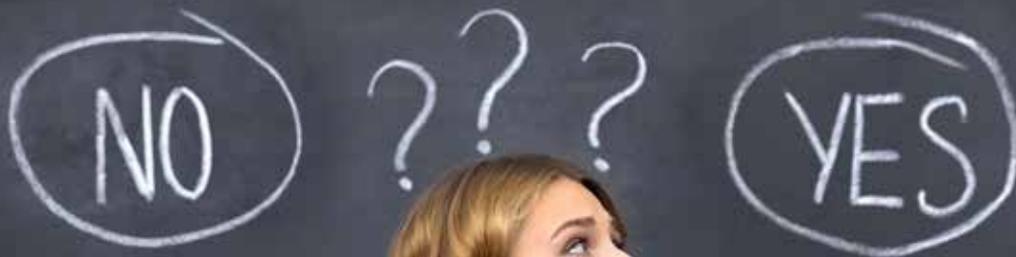
For example, **Call2Recycle**, offers drop-off locations for rechargeable batteries and cell phones all over the U.S. (To find a location, just enter your ZIP code at Call2Recycle.org.)



2. Donate it. Whether your electronics still work or not, there are nonprofits out there such as Goodwill, eBay for Charity, or a local senior organization, that would be happy to take it off your hands. Also, get a receipt so that you can deduct your donation on next year's tax return!

3. Take it to a tech firm. A bunch of manufacturers and retailers – Apple, Best Buy, Amazon, and Staples, just to name a few – have robust recycling programs that offer gift cards or credit. Be sure to check out your brand or retailer's company website for details on its program.

Source: Consumerreports.org



Is it Okay to Say No to Becoming a Power of Attorney?

Someone has asked you to be their power of attorney – but you're concerned. How do you respond?

Becoming someone's agent under a power of attorney is not something to be undertaken lightly. It is an enormous responsibility that can potentially become a stressful and time-consuming duty.

What is a power of attorney?

A POA allows you to take investment and spending measures for the principal, including tasks such as opening bank accounts, withdrawing bank funds, trading stocks, paying bills, and cashing checks. A POA can also give you the power to make certain legal and financial decisions.

Before you say yes

While you might be flattered that a friend or family member trusts you enough to

ask you to take on the responsibility of acting as an agent under a POA, it's important to consider the situation carefully.

Here are some things to consider:

- **Do you have time in your day-to-day life to take on the responsibilities of being an agent of a POA?** People sometimes assume that the role of an agent is limited to a few major decisions, but every so often it expands to cover an ongoing list of day-to-day tasks.
- **Could you step away from your life – perhaps for an extended period of time – if necessary?** Depending on the complexity of the principal's situation, there may be scenarios in which you would need to put your life on hold to manage certain affairs.

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4 Key Things to Do When a Loved One Dies



Dealing with the aftermath of a loved one's death is exhausting and complicated. Every day we work with grieving families who are wearily trying to untangle their newly acquired financial responsibilities.

We'd like to think that your loved one had estate planning documents that instructed you about their specific wishes and instructions for burial and funeral arrangements. And that they left you an organized system of important documents. Our hope is that you are one of the lucky ones and your loved one has left behind something you can work with.

1. Get copies of the death certificate

Before you begin your task, you will need to get multiple copies of the death certificate. The quickest way to obtain this is through the funeral director. We suggest getting multiple copies because a dizzying number of financial institutions won't even talk to you about your loved ones' affairs until you provide a certificate.

2. Consult an attorney

It is always wise to ask advice from a qualified estate planning attorney who

could potentially save an estate a lot of money by advising you how to distribute property, settle outstanding debts, file a final tax return, and assist with probate and estate administration matters.

3. Collect documents

Gathering the documents you'll need can be one of the most time-consuming parts of tending to your loved one's financial affairs. Disorganized record-keeping or not knowing where to locate the paperwork can be a nightmare. Let this serve as your own call to action: *create a list of all owned assets, accounts and property and put it in a safe place, then tell someone you trust where it is.*

Here are the documents you want to get your hands on. This list is by no means all-inclusive but it's a good start. You will also need to make some phone calls to notify these organizations about the death.

- Insurance policies (life, homeowners, health, auto, long-term care, etc.)
- Investment accounts (pension, IRA, 401k plans, mutual funds, etc.)
- Bank statements
- Motor vehicle titles
- Deeds and mortgage statements
- Leases
- Stock and bond certificates and statements
- Credit card statements
- Creditors (utilities, subscriptions, memberships, etc.)

4. Notify public benefit providers – there may be benefits for survivors

If your loved one was receiving Social Security, Veteran's benefits or public assistance of any kind, notify the institution immediately.

It's Time. Plan today for your tomorrow.

Call us at (860) 236-7673.



My favorite things in life don't cost any money. It's really clear that the most precious resource we all have is **time**. – Steve Jobs

Have you heard...

The Food and Drug Administration (FDA) recently authorized the sale of over-the-counter hearing aids. As of October 2022, hearing aids for adults with mild to moderate hearing loss, can be purchased in stores or online without a prescription. However, adults who have a more severe hearing loss will still need to consult a professional, as these devices have volume limits.

Shoe By Gary Brookins & Susie MacNelly



Protect Yourself from Cybercrime and Identity Theft

Do Your Due Diligence

- Never send private information over the phone or email
- Stay up to date on security breaches
- Shred your documents
- Review account statements regularly

Protect Your Tech

- Don't skip software updates – they are the safest version to use
- Avoid public Wi-Fi
- Install antivirus software

Improve Your Defenses

- Practice good password hygiene
- Opt for two-factor authentication
- Customize your security settings



Is it OK to Say No...

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- Are there inter-family relationship issues that might come into play? Sadly, it's not unusual for family members to disagree over the best decisions to make. The person acting as agent under any kind of POA must be able to manage family relationships well. If you were acting as an agent, how would that affect your relationships with other family members?

If you decide to say no

In the best case, the person executing the POA will be preparing these documents well in advance of their incapacity and will ask beforehand if you would be willing to take on the role of agent under a POA.

If you decide that you are not comfortable saying "yes," have an honest discussion with the principal about your reasoning. You can simply explain why you are not the best person to act in the role.

If the principal has already appointed you as the agent, rather than declining, you will need to resign. The POA document will specify the steps to resign. If it does not, a good first step is to write a letter tendering your resignation and send it via certified mail to the person who executed the power of attorney and any co- or successor agents.

If the principal is incapacitated when you are informed that you have been appointed the agent under the POA, things get a little more complicated. Ideally, the principal will have named one or more successor agents. Successor agents are people who will serve as agent if the first person named cannot serve because they are deceased, incapacitated themselves, have resigned, or are refusing to act.

If there are no successor agents, a conservator may need to be appointed for the principal. In such cases, another family member or friend can petition the court for guardianship.