

# Failing To Appoint Trusted Decision Makers

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By Liz Altman

While Halloween, The Exorcist, or The Shining may top your list as some of the scariest horror films ever, I Care a Lot is the stuff of real-life nightmares. The movie I Care a Lot tells the story of a con artist named Marla Grayson who makes a living by becoming the court-appointed guardian of a vulnerable elder whom she places in a nursing home, where they are sedated and left unable to manage their affairs. Meanwhile, Marla sells the elderly person's belongings and property and pockets the cash while the elderly person's family watches helplessly. Fortunately, this nightmarish circumstance can be avoided by doing a straightforward thing.

By naming trusted decision makers in your estate planning documents, particularly in financial and medical powers of attorney, and updating these documents regularly, you can avoid being placed at the mercy of a court-appointed guardian like Marla Grayson. A power of attorney allows you to appoint someone to make financial and medical decisions for you when you cannot make them for yourself. You can customize your choices by appointing one person to make financial decisions and another to make medical decisions. You can even choose backups to act as alternates if your first choice cannot or will not act.

Unfortunately, if you do not choose someone to be your decision-maker, or if the person you have chosen cannot or will not act, the state may choose someone for you. This person will have extensive authority to act for you, but you will have no say in who that person should be. Sadly, the person chosen by the court could be a family member you do not want to decide for you or a court-appointed person with bad intentions, such as Marla Grayson. With the odds of becoming incapacitated stacked against you, this is not something you want to leave to chance, mainly when the solution is so easy.

You can avoid a real-life nightmare by taking the simple step of creating or updating your power of attorney. We know the importance of selecting the right person to be your trusted decision-maker. No one wants the monster Marla Grayson to oversee

their affairs. If you want to discuss your choices, change your documents, or talk this over, contact the team at Altman & Associates at 301 468 3220 or visit the website at [altmanassociates.net](http://altmanassociates.net).

Annapolis, MD  
839 Bestgate Road,  
Suite 400  
Annapolis, MD 21401

Rockville, MD  
11300 Rockville Pike,  
Suite 708  
Rockville, MD 20852

Washington, D.C.  
Suite 500  
1050 Connecticut Ave NW,  
Washington, DC 20036

Northern VA  
8000 Towers Crescent Drive.  
13th Floor  
Vienna, VA 222182

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