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Estate Planning, Including A Medical Power Of Attorney, Is Essential During The Pandemic

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If you don't have a full estate plan in place and up-to-date, now is the time to have it squared away as best you can. The coronavirus pandemic is changing priorities for many people, and estate planning should be moving quickly near the top. Too many people don't realize the key elements of an estate plan can be helpful if you become sick from the virus, even before considering the benefits to your heirs if the worst happens.

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One of the first elements of a complete estate plan is the health care document. The name varies around the country but generally is called a medical power of attorney, health care power of attorney or advance medical directive. Some still refer to it as a living will, but a true living will is a less-used and less-effective document. I'll call it a medical care POA.

The medical POA appoints one or more people to make medical decisions on your behalf when you aren't able to. It's critical to have the document in place, but it's even more important to name the right person or people as your agents under the document. Too often, little thought is given to the decision. The spouse or the oldest adult child is named as the agent. That can be a mistake.



Suppose both your and your spouse fall ill simultaneously, as seems likely in this pandemic. It's best not to name your spouse as your agent, or at least not as your sole agent.

You also want to name someone who will be available. If someone needs to travel a distance to reach a hospital near you, he or she is likely to have difficulty acting as your agent.

It's best to name more than one person to act as your agent. One reason is that it can be helpful to have two or more people talk with the doctors and discuss the issues before making decisions. Another reason is that naming only one agent can put a lot of stress and pressure on the person having to make the decisions.





These days there's an added advantage to name more than one person to act for you. The medical POA should say that if one agent isn't able to participate in the decisions, the other agent or agents can act. That provision is likely to be especially important at a time when travel is restricted and more people are likely to be ill simultaneously.

You also need a financial power of attorney so someone can act for you and manage your affairs when you aren't able to. If you don't have a financial power of attorney, then bills might not be paid and other actions can't be taken until after a court declares you unable to act on your behalf and names a guardian or conservator. That process will be public, cost money and take time. It also could be messy if several individuals each decide he or she should be appointed and others shouldn't.

It's better to select the agent or agents yourself and prepare them ahead of time.

The key issue, of course, is who should be appointed your agent, also known as the attorney-in-fact. As with the medical POA, you need to choose carefully. Also, consider the possibility that the person might not be able to act. Again, it's a good idea to name more than one person. Naming multiple agents also can provide a check and balance, reducing somewhat the potential for the agent to take or lose your money.

Some people want to limit the powers of the agent under a financial power of attorney under the theory that the agent should take only essential actions while the principal is temporarily incapacitated. They expect that the principal within a relatively short time will either recover or pass away.



But that's not always the case. Incapacity might linger. An agent who has a broad range of powers might be able to make important estate planning actions on your behalf or manage assets when needed, among other actions.

Another option is to name different agents for different purposes. One person might be named to pay bills and take other essential actions. Another person could be in charge of the investment portfolio.

A difficulty in these days of shutdowns and social isolation is that most states require multiple witnesses and perhaps notarization of signatures for the documents to be legally effective. Talk with your estate planner about different ways to finalize the documents.

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7 Of The Best Men's Face Creams And Moisturizers To Fix Dry And Dull Skin

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moisturizers do for the skin.

Moisturizing is part of the *baseline skincare regimen*, along with [cleansing](#). Of all the products men could possibly put on their face—from [serums](#) to [masks](#) to [peels](#)—many of these are secondary. They're terrific to use, but they are above that baseline minimum.

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Here's why those two steps are imperative: Cleansing is essential since it helps wash away all the sweat, grime, and excess oil accumulated throughout the day or overnight. It should be used twice a day, morning and night, and any time there are excessive amounts of grime, like after a midday workout.

That second step, moisturizing, rehydrates the skin after cleansing, delivering vitamins, proteins, and other healthy ingredients to the cells. Moisturizer not only hydrates the skin and keeps it firm and youthful, but it also forms a protective layer over top, to help defend against environmental toxins (like smoke and air pollution). These things age the skin, as do the sun's harmful ultraviolet rays; this is why many daytime face creams also include SPF.

Some moisturizers are designed solely for nighttime use too, after an evening cleansing routine. Typically, these products are more nutrient-dense than the lighter daytime hydrators, and they work with the body's regenerative overnight cycle to give a firmer, brighter, clearer, and better-rested complexion come morning.

Without all of that in mind, here are seven of the best face creams and moisturizers for men.

Lab Series Day Rescue Defense Lotion SPF 35





SEPHORA

Lab Series Day Rescue Defense Lotion SPF 35

\$35 ON SEPHORA

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This lightweight, heavy-hitting lotion is the perfect product for everyday defense against sun, toxins, and aging. It absorbs quickly and won't aggravate oil production, keeping skin matte and protected. Best of all, it's packed with ultra-hydrating squalane as well as plant extracts (such as birch, barley, and rose of Jericho) to preserve high moisture levels and keep skin supple.

Erno Laszlo Phelityl Night Cream



SEPHORA

Erno Laszlo Phelityl Night Cream

\$139 ON SEPHORA

While most nighttime moisturizers are heavy (which isn't necessarily a bad thing), many people prefer a lightweight one, like Erno Laszlo's. This night cream absorbs into skin and is packed with complexion-balancing birch and clove oils, to help clear and calm. It's a shortcut to having firmer, brighter skin in the morning, and it works equally well on all skin types.

EltaMD UV Clear Broad-Spectrum SPF 46





ELTAMD

EltaMD UV Clear Broad-Spectrum SPF 46

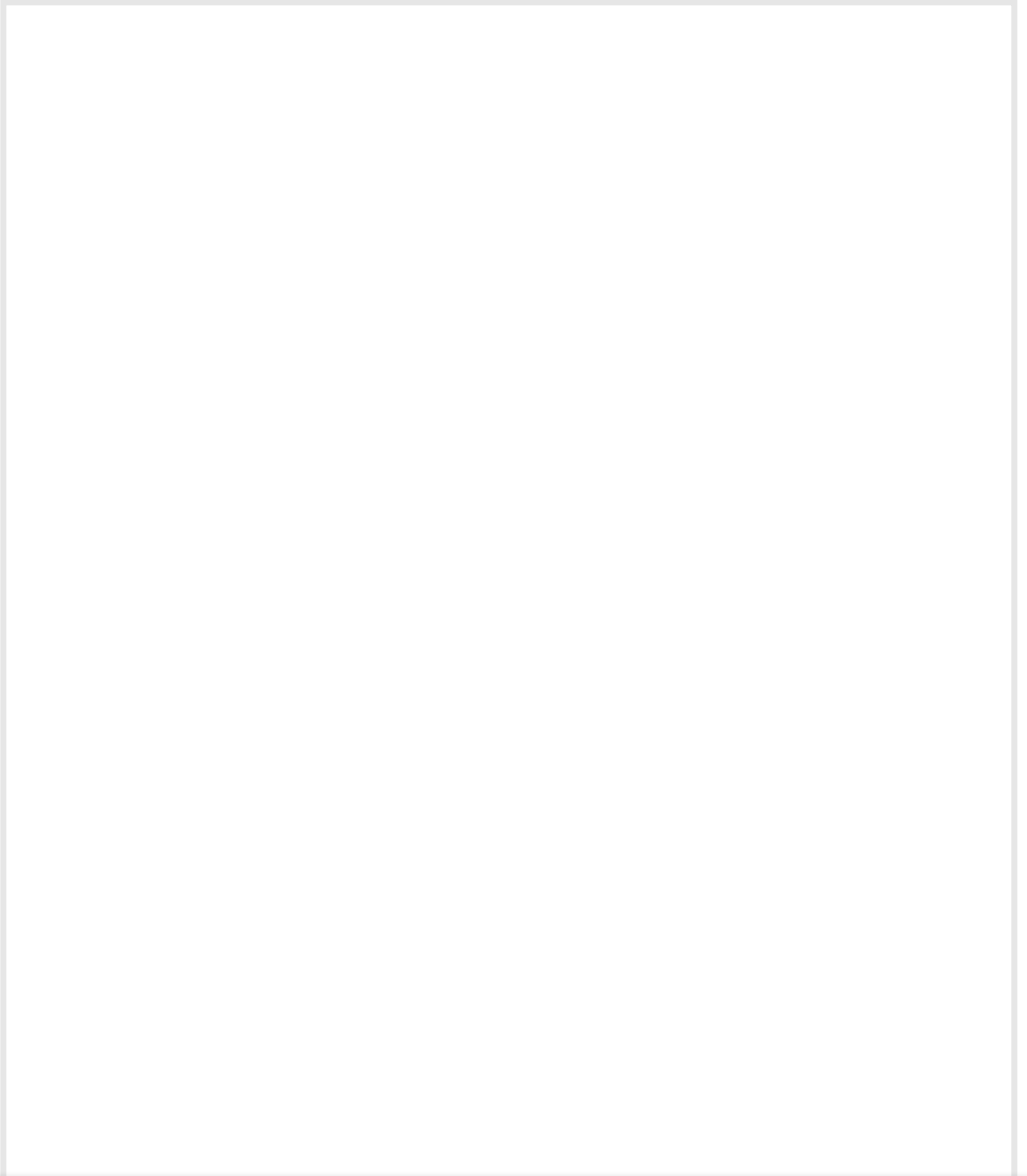
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smooths texture and keeps pores clear. This product also mattifies the skin, making it great for people with oily complexion. It is a gentle formula, too, ideal for anyone with sensitive skin.

Dr. Barbara Sturm Face Cream For Men



NORDSTROM

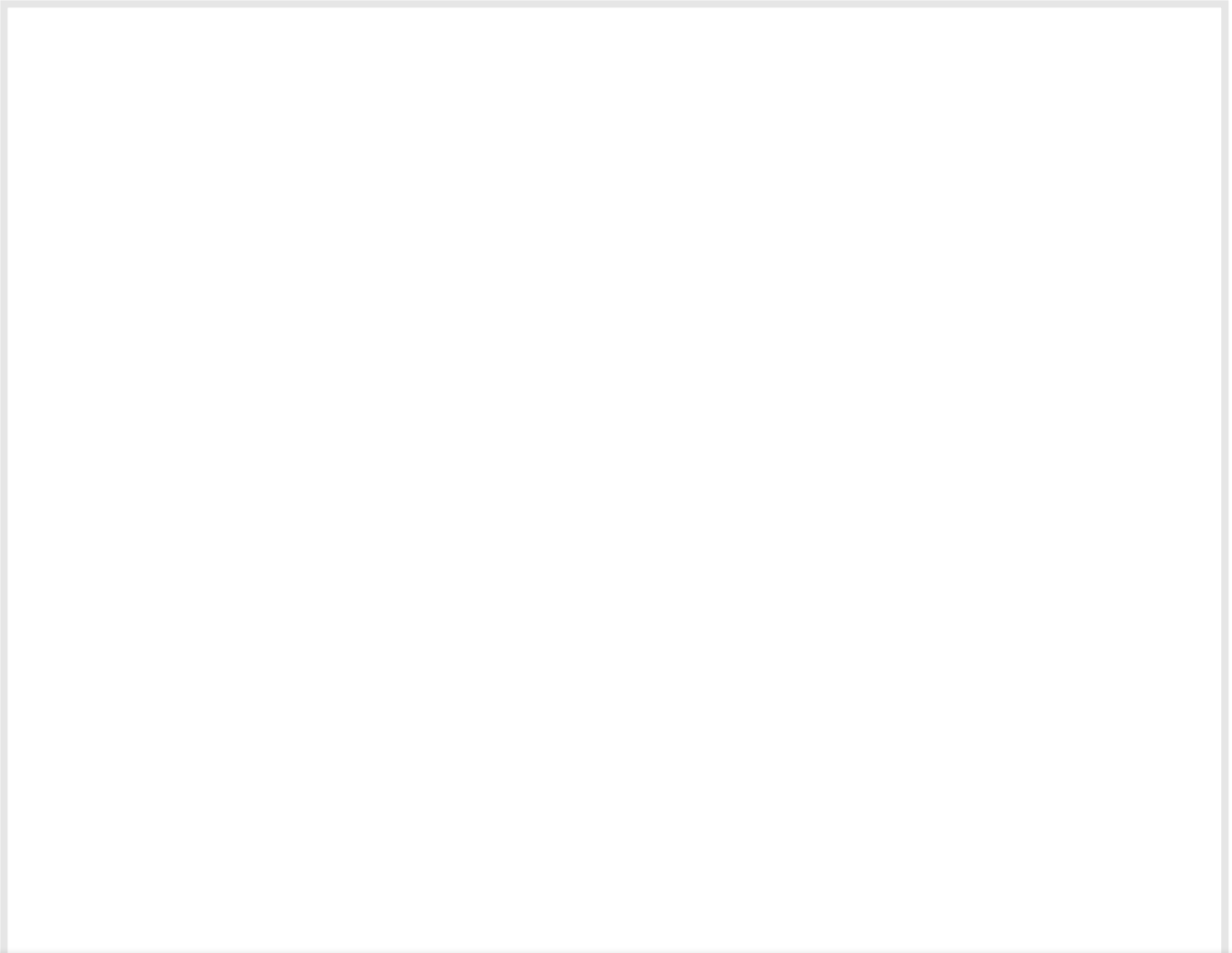


Dr. Barbara Sturm Face Cream For Men

\$215 ON NORDSTROM

If there's a top shelf in skincare, Dr. Barbara Sturm is sitting firmly on it. She scrutinizes over each formula to create the most resurrecting, transformative products available. This lightweight moisturizer for men uses macadamia oil, shea butter, squalane, extracts of ginseng and purslane, and more; together they keep skin soft, supple, firm, and radiant. It's also a terrific overnight option, if you prefer to wake up with the magnified skin-soothing benefits of a good night's rest.

Aesop Camellia Nut Facial Hydrating Cream





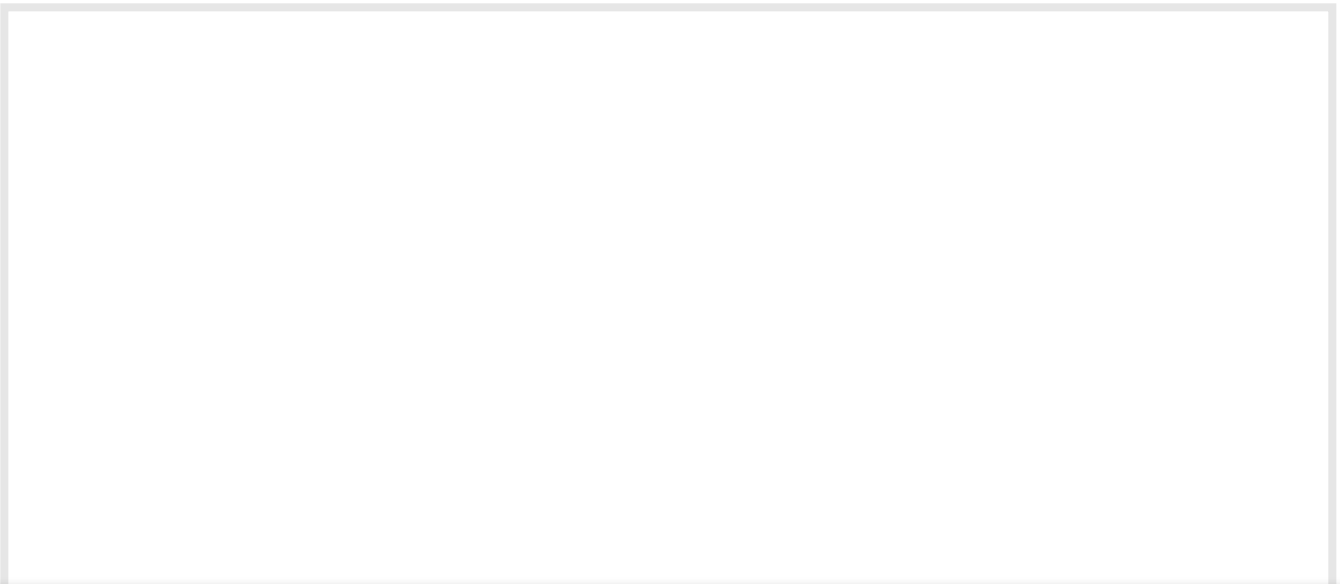
NORDSTROM

Aesop Camellia Nut Facial Hydrating Cream

\$50 ON NORDSTROM

A dry skin savior, this nut- and plant-derived hydrating cream from Aesop is a must for winter. (Or for people whose complexion is dry, sensitive, or patchy year round.) It soothes irritation and smooths texture with chamomile and camellia nut oils, while macadamia nut oil—cold pressed by the sharp scientists at Aesop—gives skin a huge jolt of moisture and softness. Use it daytime, nighttime, or anytime skin gets patchy, dry, or distressed.

Bevel Moisturizing Face Gel





TARGET

Bevel Moisturizing Face Gel

\$14 ON TARGET

The shave experts at Bevel have also crafted a terrific assortment of skincare products—for guys who do and don't shave. This skin-balancing and complexion-clearing gel not only disinfects and soothes the skin (especially after a shave), but it also balances oil production while improving the skin's brightness, and while preserving its moisture levels.

Clinique for Men Oil Control Mattifying Moisturizer





SEPHORA

Clinique for Men Oil Control Mattifying Moisturizer

\$30 ON SEPHORA

Men with oily skin often dread wearing moisturizer, since the weight of it can lead to sweating and more shine. That's why they should look for a mattifying hydrator, like this one from Clinique for Men. Not only is it lightweight to avoid the suffocation and clogging of pores, but it also soaks up excess oil and keeps the skin gloss-free. (No more looking like a bike reflector in every photo.)



Adam Hurly

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