



You've Got the Power (of Attorney)

When—and how—to become your parent's legal backstop

PEOPLE THINK a will is the most important legal document to have," says Arthur Bergeron, an elder-law attorney in Westborough, Massachusetts. "But power of attorney is even more important."

This document is like a legally binding backup plan: It authorizes you to handle someone else's financial affairs if that person becomes incapacitated. Without a power of attorney (POA), it can take several months and thousands of dollars in legal fees to access accounts and pay bills.

A person granting a POA doesn't transfer any powers immediately. "Your parent is still the boss," explains Wendy Hoey Sheinberg, a certified elder-law attorney in Uniondale, New York. She likens the situation to a plane being flown by a pilot and copilot, with someone in the jump seat: "The person in that jump seat isn't going to take control unless something goes wrong or the pilot requests this." There are several types of POA, but the most common—and the one Bergeron and Sheinberg recommend—is called a durable POA.

"Durable" just means it remains in effect unless it is specifically revoked.

What does a durable POA allow? Rules vary by state, but in general, a POA agent can deal with banks and sign documents on behalf of an incapacitated person. (In most states, a different document—the health care proxy—allows for medical decisions to be made on somebody else's behalf.)

So, it's worth asking your parents if they have POA documents. Often spouses name each other as their POA agents. After age 65, it can be wise to add the name of a child or another trusted person as a backup, experts say.

An attorney can draw up POA documentation for a nominal fee. You can also find POA forms online, though they won't necessarily take into account state-based differences, Bergeron says. —Karen Asp

STILL WANT YOUR MTV?

For round-the-clock music videos, check out these channels



THE CABLE channels that pioneered music videos (MTV, VH1, CMT, BET) have largely switched to other programming. So, where to find pop shorts now? Sample these streaming platforms.

■ **To set it and forget it**
LOOP OR PLUTO TV Download the Loop or Pluto TV app, pick a musical genre, and let the old times roll.

■ **If you're on a hunt**
YOUTUBE Find just about any video you remember from back in the day on this streaming behemoth.

■ **For the greatest hits**
VEVO On this platform you can search for a favorite artist and let the service play song after song.

■ **When you miss VJs**
DITTYTV Hosts talk and do interviews between the videos on this Americana music channel.

■ **To hear what kids are into**
APPLE MUSIC TV Through the Apple TV app, watch a round-the-clock stream of the latest hits by current artists such as Doja Cat and Olivia Rodrigo. —Jim Lenahan

Clockwise from top left: Dan Saelinger/Trunk Archive; Photo collage by Paul Spella (Getty Images, Loop TV); AARP; phone: Getty Images

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