

Columnist Survives Critical Health Ordeal

By Mark Charnet

Dear Readers:

In late August I had been experiencing an odd pain in my left clavicle, which I worried was cardio vascular in nature; on September 2nd I went to my doctor, who did an EKG and she immediately sent me to the emergency room. I decided to go straight to Hackensack University Medical Center where they performed tests for 3 more days resulting in a quintuple by-pass surgery. The open heart operation on 09/08/10 was expected to last 5 ½ hours on the heart/lung bypass machines with a resulting 6 day hospital stay. The operation was a complete success, but, I contracted a bacterial infection in the CSICU, an infection in the blood caused by a “dirty” line, which then lead to a fever. Then, the antibiotics that were being used to save my very life caused a fever just under 105 degrees; it was determined to be severe allergy (a “drug fever”) and those drugs that were now threatening my life! I contracted pneumonia, developed a bleeding ulcer, received 9 pints of blood and suffered almost complete kidney failure among other issues. I spent 26 days in intensive care and in total 42 days in the hospital, before spending the last 8 days at Kessler Rehabilitation Center for physical therapy. At Kessler, I learned how to get out of bed, walk and get in and out of a car again; after 7 nights, I came home and 2 weeks later started a 12 week cardiac rehab program.

This has been a harrowing experience that I wouldn't wish on my worst enemy, but, **I AM ALIVE, VIBRANT** and working on my full recovery; I now weigh 50 pounds less and am **LOOKING FORWARD TO THE NEXT 60 HEALTHY YEARS!**

Having to wait a few days, for testing, before surgery, I reviewed all of estate planning documents as well as my life insurance policies to secure that everything was in order including beneficiary designations, premium payments, health proxy, power of attorney, living will, credit shelter trust and cash on hand for financial emergencies in my absence. My wife slept at my side, 18 nights, during my stay in the cardiac surgery intensive care unit and as a result she contracted a hospital borne virus and was a patient herself at Chilton for a week, while I was still in CSICU. Luckily, I had named my daughter as second advocate to be able to make decisions for me in the event that Terry was unable; this proved to be invaluable, as no one could have predicted that both of her parents would need a designee to facilitate major health related decisions at the same time. Our daughter was remarkable as she played the role of health proxy and parent to her 3 younger brothers, even attending back to school night in our absence. We are very proud of her and her handling of this “call to duty”.

I share these experiences with my readers in order to impress upon you the necessity of preparedness and having a back-up “emergency” plan in the event that it is needed. We like to say in the estate planning field that “you cannot perform post mortem estate planning” and this is also true in the event of sickness or incapacity, where it's too late to appoint a designee after you are afflicted. Fortunately for me and my family, my life insurance policies weren't needed at this time, nor my will or living will; my health proxy and power of attorney documents were on my desk within reach if needed to be called upon.

Are you prepared for a “health scare”? Is your spouse prepared too? Do you have the proper amount and type of life insurance policies? Is your retirement portfolio properly set up to provide income if necessary and with a succession plan for its control or ultimate disbursement upon your death? I’ve had my health scare now and fortunately, my wife was in charge and she gave tremendous insight to the physicians about my last 25+ years health history (and immediate daily CSICU history) thus directing them in determining the appropriate life-saving treatments and it is because of her acute attention to detail and managing the doctors as a “team”, that I am here today!

During my convalescence, I have been receiving so many prayers and good wishes, cards, letters and calls from so many people interested in my well-being, it is amazing, encouraging and really heartwarming; I thank each and every one of you for the efforts you have extended on my behalf. With a renewed spirit I am returning to writing my column and meeting with new prospects and existing clients. If I may be of service to you, please call me for a no cost and no obligation appointment, I promise that you’ll learn something new pertaining to your retirement and estate planning needs.

Mark E. Charnet is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States with 15 offices in 7 states. Mr. Charnet has nearly thirty years of experience in the Retirement and Estate Planning fields and is the creator of the Trinity Method of Investing©. Mark encourages your inquiries and can be reached at: 800-929-3374 or 973-831-4424 or via email, markcharnet@1APG.com. Check out our website www.1APG.com. Interested in a career in retirement and estate planning? Check out this website www.apgfranchise.com. Securities through: BCG Securities, Inc. Member SIPC, FINRA and a Registered Investment Advisor.