

HEADLINER: Where There's a Will There's a Way**ARTICLE TITLE: It's not about you – really. It's about them.**

As we head into this New Year it is a good time to reflect on those who have been the fabric of your life; those you will turn to for help and support should you ever need to do so in your lifetime; those you will ask to take care of your affairs when you pass.

A stark reality I know, but a truth undeniable, we all die eventually. We cannot avoid that outcome. What we can control and ensure, is what we leave as we exit ... a legacy or a mess. We won't be around to deal with it but someone, and often those most dear to us, will.

Creating a proper estate plan, is about creating your "exit strategy". And the results of that are a loving gift for the ones you love.

Preparing a proper estate plan is not only for the wealthy, it is about a process that applies to each of us. We all will have final bills to pay, taxes to settle, funerals to arrange, creditors to settle with, finances to distribute, property possibly to sell, and personal belongings to disperse upon our passing. Depending on what we have accumulated in our life these functions can take on greater complexity, warrant more effort, be the source of conflict, and lead to unnecessary cost and confusion when we leave with no directions to follow.

A proper estate plan provides sound instructions on helping us during our lives as well.

As this year starts, consider the following:

Do you have someone you know and trust to take care of you and your well-being, if you should have the need, because you cannot do all for yourself?

Do you have someone you know and trust to take care of your children if you are not able to do so?

Do you have someone you know and trust to take care of and provide a home for your treasured animal companions should you suddenly be unable to do so?

Have you appointed someone to settle with the state and the federal government (the two certainties death & taxes)?

Was there someone or something you wanted to provide for with what you leave behind? Have you put that in writing? Have you appointed the right person to make that happen?

Do you care if everything you have and everything you own falls to the state to decide who benefits from your life's work and legacy?

Will your leaving be a source of potential conflict in the family you treasure, or have you given the gift of certainty to guide them and avoid the pitfalls confusion can generate?

Will the persons most dear to you inherit a 'hot mess' for lack of planning or the benefits of clear direction so that they can take the time to honor your memory and attend to their own grief?

A proper estate plan does not have to be an insurmountable undertaking, it just has not to be put off. In that proper plan you want to create the documents that take care of your assets on your passing — a Will or a Trust — and that take care of you during your life — your Durable Powers of Attorney for finances and health, and your Advance Directive for critical life support decision making.

Remember — as you reflect on the many things important to you, that an estate plan in its essence is not only about you, it is — really — about those you love because with or without your direction they will be the ones called upon.

Stories of the Stars ... If Only

I thought that I would kick off this year's Stories of the Stars with a very down-to-earth star ... Rhonda Green and really ... the people whose stories she represents are the Stars ... as we all are.

Ms. Green's book "My Exit Plan: Getting My House in Order" was developed from her many years as funeral services manager, acting — more often than one would like to think — as mediator for embattled families. Her book provides many sobering accounts of everyday people, you and I, whose lives are turned to turmoil when a family member dies without leaving even the most simple of valid Wills.

And those stories are not all about rifts over riches; they can be more heart wrenching. By example, there is the account of the mother whose four adult children fought bitterly after her passing about burial versus cremation. Two wanted cremation to save on burial expenses. Two wanted to honor her wishes for burial. In the court battle that ensued it was discovered that their mother had purchased a burial plot for herself. Though in the end her wishes were consummated, and her decision made clear, the rift was without repair.

Ms. Green's words at a recent symposium are a good way to end this article and start the year: "If you really love your family, then put your wishes in writing and make it legal."

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Dear Reader ... We welcome your questions on matters related to estate planning. These will provide grist for future articles and enhance the potential for those articles to be of interest and value to you.

Please submit your questions to Garth Guibord, at garth@mountaintimesoregon.com.



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