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the
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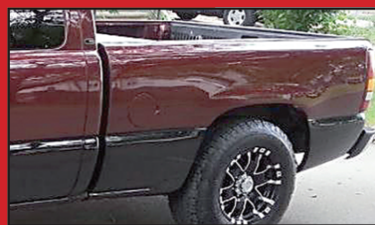
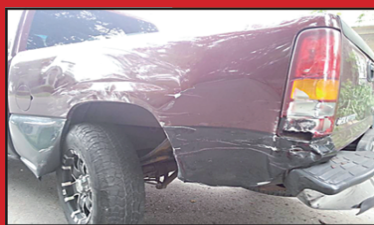
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Estate Planning 101 Which plan do you need?

Time to clear up the confusion about Estate Planning... The following definitions lack legal precision, but makes it easier to get a clear picture of what may be needed in your case.

■ **Will** - letter of intent of where you want your personal property to go - or not go.

■ **Living Will** - Documents your wishes during your final days including final healthcare choices and possibly your burial wishes.

■ **Trust** - This is a "company" that you start, and you become the CEO, "Trustee" and "Settlor." The company outlives you, but continues to manage your assets as if you were alive by the successor CEO - whom you designate.

■ **Power of Attorney** - Financial and Healthcare - you need both - the first so someone can pay your bills, the second, sometimes called a Patient Advocate, designates someone to make "hallway at the hospital" decisions to take the stress off the family.

■ **Ladybird Deed** - probably the best thing that has happened to owning a home. I love these deeds - you grant yourself a life estate - in your own property - but retain the power to sell or borrow against the property. If you do not sell before you pass, this "springs" the house out of your estate, and your heirs have instant ownership, subject to any mortgage or taxes owed or similar.

Again, this is just a general description of the more popular terms - no one choice is a "silver bullet" but depending on how your estate gets planned out you can expedite a clean and clear process for the assets you worked a lifetime to save. Why wouldn't you want to do that? Stop by or call and make an appointment and I'll tell you what you're going to need to do this right.

To my numerous former clients - thank you for allowing me to draft your estate plan!

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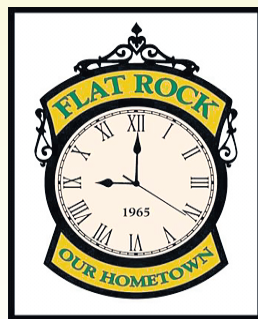
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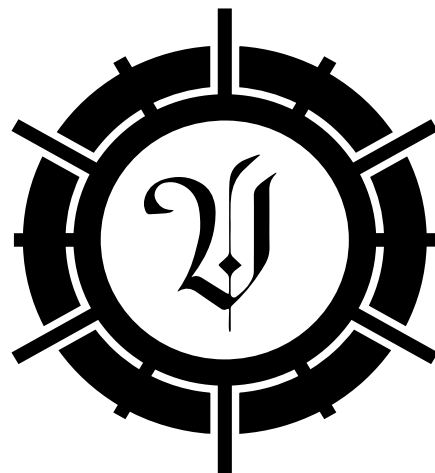


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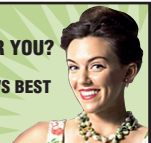
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