

**WILL:** A *will* must meet certain strict formal requirements, and sets forth an individual's intentions regarding the distribution of assets accumulated during his/her lifetime. Some of the questions you must consider are: Who do I want to be in charge of my estate? Who do I want to be the guardian of my children? Who do I want to handle the money I leave my children? At what age do I want my children to receive the money? How do I want my estate to be distributed?

**DURABLE POWER OF ATTORNEY:** Have you considered what would happen if you became incapacitated, either temporarily or permanently, and were unable to handle your own affairs? A *durable Power of Attorney* is an inexpensive way to provide for such a situation. In the event you become incapacitated and you have not appointed a power of attorney, a court proceeding can be commenced and a guardian will be appointed. Such a proceeding is lengthy and costly and your legal guardian can be a total stranger.

**HEALTH CARE PROXY:** A *health care proxy* is a written document in which you authorize an agent to make health care decisions for you, either temporarily or permanently, in the event that you are unable to make such decisions yourself. You also authorize a substitute agent in the event that the first person is unable to carry out his/her duties.

**LIVING WILL:** A *living will* is a written document in which you make a statement setting forth your wishes with regard to life sustaining treatment and ensures that *your wishes* will be carried out.

**LIFE ESTATE:** A simple tool in the transfer of real property is a *Deed in which the grantor retains a life estate*. Such a document allows you to transfer all of your right, title and interest to your heirs while retaining a life estate in the property. A life estate enables you to reside on the premises until your death; during this time period the owners of the property (the people you transferred the property to) cannot sell the property without your written consent. The party who holds the life estate is entitled to all property tax exemptions which he or she qualifies for.

The firm can also provide assistance in the following matters: Real Estate; Divorce; Custody; Visitation; Child Support; Maintenance; Paternity; Adoption; Name Change; DWI; Misdemeanors; Landlord-Tenant; Civil Actions; Debt Collection; Estates and Personal Injury.

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