



How to Prepare a Will

If you die without a will (a.k.a. dying “intestate”), your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed

using a hierarchy of survivors i.e., first to a spouse, then to children, then your siblings, and so on.

You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house, and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is important to keep them up to date, too.

Do you need a lawyer?

Not necessarily. Creating a will with a do-it-yourself software program may be acceptable in some cases, particularly if you have a simple, straightforward estate and an uncomplicated family situation. Otherwise, it’s best to seek professional advice. An experienced

lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you’re gone.

If you need help finding someone, the National Academy of Elder Law Attorneys (NAELA.org), the National Association of Estate Planners & Councils (NAEPC.org) and the American College of Trust and Estate Counsel (ACTEC.org) websites are good resources that have online directories to help you search.

Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 or more to get your will made. To help you save, shop around and get price quotes from several firms. Before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient.

If money is tight, check with your state’s bar association (see FindLegalHelp.org) to find low-cost legal help in your area. Or, call the Eldercare Locator at 800-677-1116 for a referral.

If you are interested in a do-it-yourself will, some top options to consider are Nolo’s Quicken

WillMaker & Trust (Nolo.com, \$99) and Trust & Will (TrustandWill.com, \$159). If either is more than you’re willing to pay, you can make your will for free at FreeWill.com or DoYourOwnWill.com.

It’s also recommended that if you do create your own will, have a lawyer review it to make sure it covers all the important bases.

Where should you store it?

Once your will is written, the best place to keep it is either in a fireproof safe or file cabinet at home, in a safe deposit box in your bank, or online at sites like Everplans.com. Make sure your executor knows where it is and has access to it. If a professional prepares your will, keep the original document at your lawyer’s office. Also, be sure to update your will if your family or financial circumstances change, or if you move to another state.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.

Dear Savvy Senior,
I would like to make my last will and testament and would like to know if I can do it myself, or do I need to hire a lawyer?
- Don't Have Much

Dear Don't,
Very good question! Almost everyone needs a will, but only about



one-third of Americans have actually prepared one. Having a last will and testament is important because it ensures your money and property will be distributed to the people you want to receive it after your death.

Dr. Gerard Muraida
The Doc Is In
Gerard Muraida MD is a Geriatrician and the Medical Director at InnovAge in Albuquerque.

As we age, our skin becomes more vulnerable to the harmful effects of sun

Staying Sun Safe

exposure. While everyone should take steps to protect their skin from the sun’s damaging rays, older adults should take extra precaution.

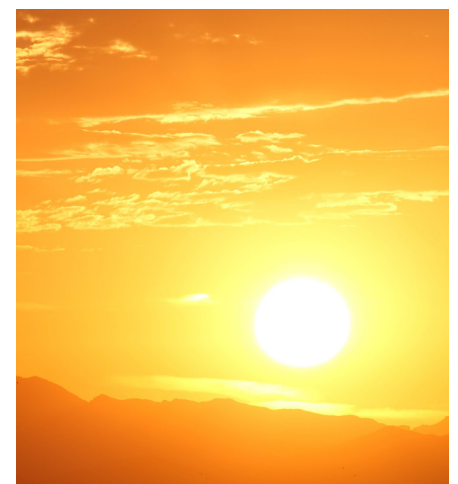
One of the main dangers of sun exposure is an increased risk of skin cancer, especially among seniors. In fact, more than 50 percent of all skin cancer cases occur in individuals over the age of 65, according to the Skin Cancer Foundation. This is due, in part, to the fact that as we age, our skin becomes thinner and more delicate, making it easier for

harmful ultraviolet (UV) rays to penetrate and damage skin cells. Additionally, older adults may have a history of sun exposure from their youth, which can further increase their risk of developing skin cancer.

In addition to cancer, sun exposure can lead to other skin problems. For example, prolonged exposure to the sun can cause age spots, wrinkles, and dry skin. These conditions may seem minor, but they can be unsightly and uncomfortable. Some lesions may even lead to further health problems if left untreated.

To protect yourself:

1. Wear protective clothing. When outdoors, wear long-sleeved shirts, long pants and wide-brimmed hats to shield your skin from the sun.
2. Use sunscreen. Apply sunscreen with an SPF of 30 or higher to any exposed skin, and reapply every two hours after swimming or sweating.
3. Seek shade. When possible, stay in the shade during peak sun hours (10 a.m. - 4 p.m.) to minimize your exposure to UV rays.



4. Get regular skin checkups. Consult your primary care physician or your dermatologist annually to catch any potential skin problems early.

Keep in mind, too, that dehydration can occur without much warning when you are outdoors during hot weather. Heat-related illnesses are potentially fatal.

Stay hydrated with water, and opt for early morning sun exposure for 30-60 minutes. Not only will you avoid the most harmful rays and the hotter late-day temperatures, but you’ll also reap the benefits of solar vitamin D, which can improve immune function and bone health.

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