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Avoiding a Family Feud After Your Death

While you may have created what you think is the perfect estate plan, you may still inadvertently leave behind a legacy of conflict and dispute if the choices you made in your Trust or Will come as a surprise to your heirs. According to an AARP survey, 63% of respondents said conflicts have been avoided when family members have known in advance what to expect after a loved one's death.

Even if your plans are simple, discussing the details of your estate arrangements with heirs and family members lets you deal with potential disagreements or controversies before you pass away. However, if the provisions of your Will or Trust are unusual, then communicating with everyone involved is absolutely critical. If, for instance, you plan to leave two-thirds of your estate to one child instead of splitting it evenly between your children, let everyone know the sound reasoning behind your decision.

Resentment can easily boil over into open conflict when an heir is surprised by what he or she perceives as unfair treatment. The better your heirs understand the logic of your estate plan the less likely they are to contest your plan. When you acquaint your family with your estate plans while you are alive, you are still there to help them work through any misunderstandings or hurt feelings.

Don't forget to discuss the distribution of your non-financial assets as well. The allocation of personal possessions such as family heirlooms that are emotionally valuable often causes more tension than the division of monetary or tangible assets. Communicate your wishes regarding items with emotional value as far ahead of time as possible.

The key is to make your intentions clear during your lifetime. Prevent a family feud that might occur after your death by communicating openly and honestly with your heirs before you pass away. ■

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How to Be a Lifelong Learner

Why Learning Never Has to Stop

If you've thought about going back to school, you're not alone. According to *US News & World Report*, almost two million baby boomers enrolled in school last year. Many want to improve their skills, others want to generate additional income, and some simply want to continue to learn new things.

Opportunities for ongoing education also have grown. Colleges offer a variety of courses, many of which are free or reduced cost non-credit classes. Vocational schools offer technical classes and practical continuing education courses. If you're on a budget, some government programs, like the Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant, are offered to students of any age who demonstrate financial need.

The real explosion in educational opportunities has occurred online. Many public institutions—including Stanford, Harvard, Yale, and MIT—offer free online courses. While you do not receive college credit for completing

these free courses, you do get every educational opportunity an “on campus” student receives. To find interesting classes, search “free online classes” or check out individual university websites. Plus, there are no application requirements; you can take as many classes as you want, no strings attached.

Sometimes, the best lessons are gained from teaching, not from being taught. Community and social organizations actively seek teachers for a wide variety of classes, including those covering academic subjects and those related to practical or life skills. If you take advantage of the opportunity to teach, you will learn from your students and gain the satisfaction of knowing that you helped make a difference in other peoples' lives.

Lifelong learning won't just improve your mind, it will also help you meet other people with similar interests. You can grow your intellect and your social circle—so what are you waiting for? ■

Why Gardening Is Good for You

Whether you're cultivating a lush backyard garden or few cheerful containers, gardening has countless benefits. Here are three:

- ▶ **Great Exercise**—Gardeners burn an average of 300 calories per hour. Not only does gardening help you slim down and build muscle, it also helps keep your brain in top condition, improving your memory and your learning ability.
- ▶ **Natural Stress Relief**—Exercise helps improve your mood and reduces anxiety and depression. Gardening means spending time in the fresh air and sunshine, which may increase the mood boosting effect.
- ▶ **Healthier Diet**—Gardeners tend to eat more fruits and vegetables than non-gardeners. Fresh-out-of-the-ground produce is just tastier, and who isn't eager to enjoy the fruits of their labor? We all know that fruits and veggies are healthy. They're full of antioxidants that may protect our brains from the effects of aging. What should you grow for the most antioxidants? Try dark-colored vegetables like broccoli, eggplant, and beets, as well as leafy greens like spinach and kale. ■



Planning for a Child With Special Needs

Parents understand the need for an estate plan that will look after the welfare of their children. When the child has physical, emotional, or mental challenges, careful estate planning is even more crucial.

Creating an effective estate plan that includes a Special Needs Trust can help preserve a special needs child's eligibility for government benefits and other programs while ensuring funds are available to take care of essentials not provided for by those programs. If you aren't careful, your child could be disqualified for those benefits.

For example, say your son or grandson requires special care, and, due to his condition, he qualifies for Medicaid and receives aid to help with his daily living and medical needs. You wish to leave him money to help make his daily life even better. Since only \$2,000 in cash and a few other assets, such as a

house, are exempt from Medicaid calculations, inheriting your retirement funds directly may disqualify your son or grandson from receiving his Medicaid benefits.

The best way to avoid this situation is to create a Special Needs Trust and leave the assets intended for that child in the Trust to supplement benefits received from government programs. Instead of paying for medical care, for example, the Trustee can then use those funds for the beneficiary and pay for items and services that Medicaid will not cover.

Also, consider the issue of guardianship. You can nominate a guardian in your Will. The court will appoint a guardian, usually based on your input. Choose a person you can trust to have a solid relationship with your child, who will respect and care for your child, and whom your child will trust and feel a connection with.

Create an Estate Planning Letter describing your child's daily activities and the type of care you expect them to receive to create as few disruptions to your child's routine as possible. Routine is extremely important because it provides consistency and security during a traumatic and emotional time.

Make sure your best intentions are realized by helping your child with special needs without compromising the benefits he or she can receive—and is entitled to. Contact our office to set up a Special Needs Trust. When designed properly, it can ensure your child will receive retirement funds and other assets without creating negative repercussions. ■

What's In a Legacy?

He taught Aerospace Engineering at the University of Cincinnati, led a team that investigated the Challenger space shuttle explosion, and, among many other honors, was awarded the Presidential Medal of Freedom.

Yet his biggest impact may be on how we view the role of technology in our lives. After a computer malfunctioned, he took charge and saved a mission with only seconds to spare. He piloted his craft with consummate judgment and skill, reminding us all that the human factor is and always will be critical to success.

When he passed away in the summer of 2012, President Obama said, "The imprint he left on the surface of the moon is matched only by the extraordinary mark he left on ordinary Americans."

As the first man to walk on the moon, Neil Armstrong's "one giant leap for mankind" provides a lasting example of the power of the human spirit.

What will your legacy be? ■

