

# Are Your Affairs in Order?

by Karen C. O'Neil, Author of *A Guide to Getting Affairs in Order*

**D**oes someone know where you keep your important documents? Do your loved ones know what your last wishes are should something happen to you? Do you know what to do when a loved one is faced with an emergency?

There are many sad stories about people passing unexpectedly with no one knowing what that person's wishes were or anything about their paperwork. Was there a will? Where might it be? What about a life insurance policy?

You can have peace of mind knowing you have protected your family and loved ones by taking the time to do a few important things.

What is appropriate for you? A will, a living trust or nothing? A will, at minimum, can name someone you trust to carry out your wishes. You can name a guardian for your underage children. A living trust does the same things as a will, but provides options for tax planning and avoids

probate. In either case, consulting an attorney who specializes in estate planning will help you.

Everyone should have an Advance Health Care Directive, which informs your doctors and family about the medical treatments and life-prolonging procedures you want. This will help your family during a very difficult time and relieve them of the burden of guessing...

*A Guide to Getting Affairs in Order* organizes paperwork and makes wishes known. ■




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GETTING AFFAIRS IN ORDER

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