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William T. (Tom) Edwards, Jr.

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What's Hiding in Your Attic?

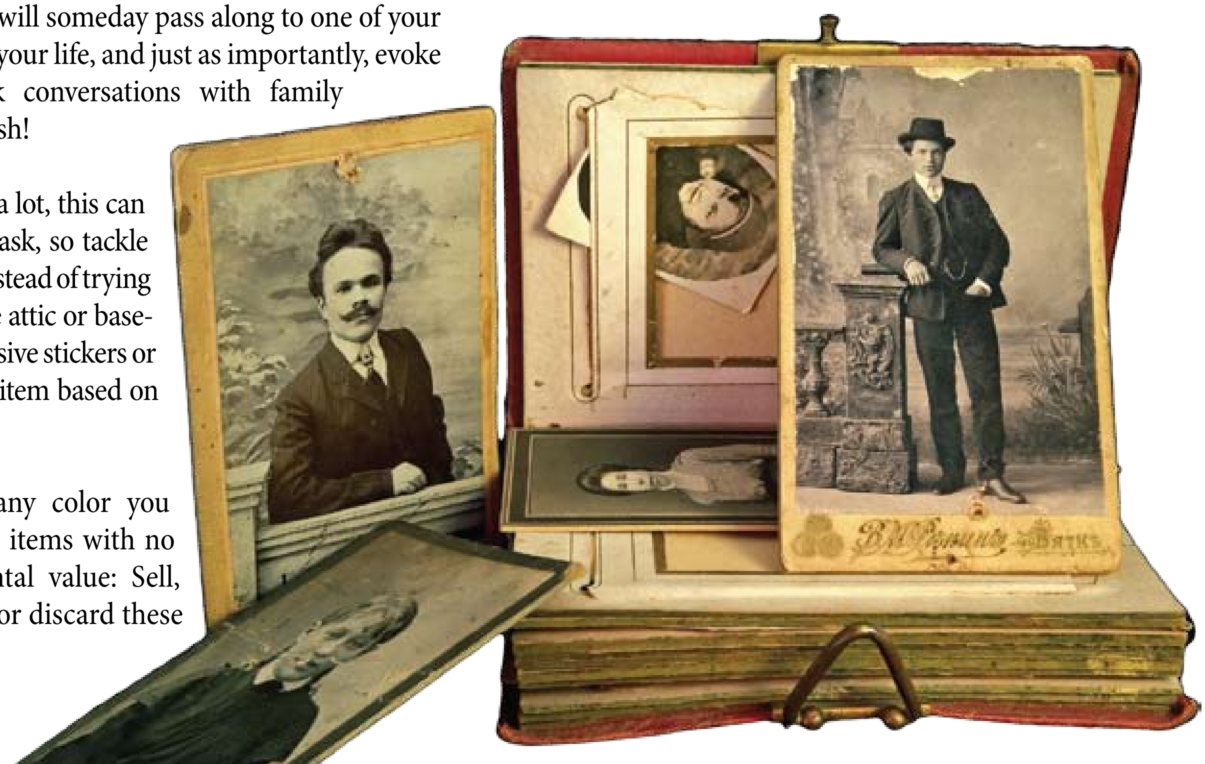
Monetary Value—Maybe.
Sentimental Value—Absolutely!

A trip through your attic or basement may not uncover items worthy of a feature on television's Antiques Roadshow, but you will almost certainly find heirlooms and items with sentimental value your family will treasure. It's an easy task: Look at all the "stuff" you've never gotten rid of and ask yourself why you still have it. Get rid of the items you don't need or want. Then, tell the story behind the items you want to keep and will someday pass along to one of your heirs. You'll unclutter your life, and just as importantly, evoke memories and spark conversations with family members they'll cherish!

If you've accumulated a lot, this can seem like a daunting task, so tackle the project in stages. Instead of trying to clear out your entire attic or basement, first use inexpensive stickers or labels to identify each item based on the following system:

- Place a red (or any color you choose) sticker on items with no story or sentimental value: Sell, give away, recycle or discard these items.
- Place a white sticker on items that have sentimental value. Take a further step and number the sticker and note the person you'd like to leave the item to. (You can even write down the story associated with the item if you like.)

The key is to mark all items. Even if you don't discard the things you don't want, your family will know who should receive the items you do care about. Take the time to share the stories behind those heirlooms so your family's history will be preserved for generations to come!



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Is Laughter the Best Medicine?

Laughter Provides a Number of Medical Benefits

What can laughter do for you? It can reduce pain and discomfort, reduce blood sugar levels, and increase glucose tolerance. Better yet, recent research conducted at the University of Maryland shows laughter improves blood vessel function, causing the inner lining of vessels to relax and expand and therefore increasing blood flow. Laughing not only feels good—it also helps provide a more steady blood flow to your heart and brain.

In a study of 20 healthy people, Dr. Michael Miller, Director of Preventive Cardiology at the University of Maryland, found that laughter did as much good for participants' arteries as aerobic activity. Keep in mind, he doesn't recommend that you laugh and not exercise. But he does feel laughter can help offset the impact of mental stress, which can harm the inner lining of blood vessels.

How does laughter help? The evidence is unclear. Benefits could stem from vigorous movement of the diaphragm muscles as you laugh. Or, laughter might trigger the release of endorphins that affect arteries. In any case, the benefits are clear!

To keep your arteries healthy, Dr. Miller recommends 30 minutes of exercise three times a week, and 15 minutes of laughter on a daily basis. But why stop there? You may not want to exercise more, but feel free to laugh as much as you want. It's not only fun—it can also improve your health. ■

Estate Planning Letter

Complete Your Plan With This Basic Document

The Estate Planning Letter is a key component of your overall estate plan. An Estate Planning Letter cannot be used to control cash, securities, real estate, or any objects that are not tangible and personal. Instead it stipulates who will receive your tangible personal property like furniture, jewelry, collectibles, and family heirlooms, and gives your family a clear outline of which personal items you want to pass to whom.

The Estate Planning Letter is especially designed for items of emotional value, like your wedding ring, grandfather's watch, or the dining room table that's been in the family for generations. Unlike some other legal documents, in most states, it does not require notarization or witnesses in order to be valid. If your Will or Trust references a signed and dated Letter, it is enforceable, in most states.

Why is an Estate Planning Letter so important? Imagine you own a necklace your great-grandmother gave you. You've worn it for years and your daughters know how much it means to you. As a result it means a lot to them too—probably more than other assets with higher monetary value. By clearly designating the recipient of your necklace in your Estate Planning Letter you will avoid hurt feelings between your daughters. And while you're at it, make your intentions clear during your lifetime. Don't assume everyone will graciously accept all of your estate plan provisions. Avoid conflicts after your death that you could have settled during your lifetime—communicate openly with your heirs before you pass away.

An Estate Planning Letter is easy to create. Simply list each item of personal property and designate the beneficiary. Describe each item clearly to avoid confusion or contention. Labeling your personal property as recommended in this issue's article *"What's Hiding in Your Attic?"* can remove guesswork on the part of your heirs.

You can create a new Letter or update an old one at any time without contacting our office, but it is helpful if we keep updated copies in your file. Contact us for more information about this vital and often overlooked component of your estate plan. ■

Your Values. *Your* Beliefs.

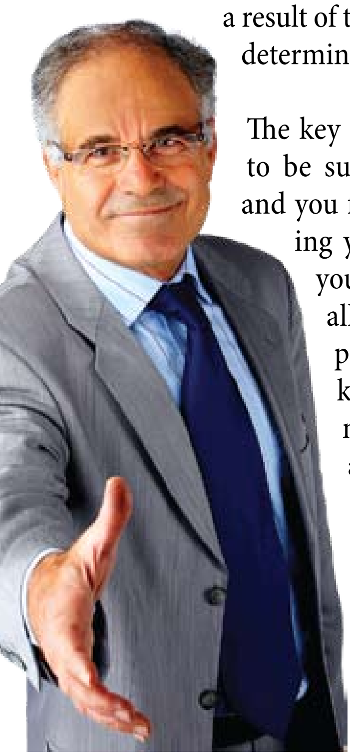
Health Care Power of Attorney Can Affect More than Your Health

Who you choose as your agent could be the most important decision you make when you create a Health Care Power of Attorney (HCPA). If you become incapacitated, your agent will have tremendous power over your health and personal care in ways you might not imagine.

Under a HCPA, your agent is normally permitted to:

- Consent or refuse consent to any medical treatment that affects your physical or mental health (except to authorize any act that violates your Living Will)
- Hire or fire medical personnel
- Access medical records and other personal information
- Determine the best medical facilities for you

Your agent has the ability to make a broad range of decisions, so make sure the person you put in charge shares and respects your values and fully understands your wishes. For example, you suffer from dementia and are in a home care facility. You start a relationship with someone of whom your agent doesn't approve, or possibly you simply interact on a daily basis with people with whom your agent isn't comfortable. He or she could decide you should be moved to another location in your facility or to another facility altogether. As a result of their authority, your agent can directly determine with whom you interact.



The key to choosing the right HCPA agent is to be sure you completely trust the person and you feel comfortable thoroughly discussing your wishes for medical care. While your agent does not need to agree with all of your wishes, he or she must completely respect your right to get the kind of treatment you want and to make decisions based on your values and beliefs, not theirs.

Other factors to consider include:

- **Does your agent live close to you?** Proximity can be critical. If you have a long illness, your agent may be called upon to spend weeks or even months nearby making sure medical personnel follow your health care wishes.
- **Is your agent assertive?** Your agent may have to defend your wishes to health care providers and family members who may have different opinions or beliefs.
- **Will the person also be your financial agent?** If your financial agent is different, be sure they will be able to work well together. Otherwise, your financial agent could interfere with your health care wishes by resisting to pay medical or insurance bills.

Choose your Health Care Power of Attorney agent wisely. He or she controls your health care as well as other decisions that could affect your well being. ■

What's In a Legacy?

In a career spanning five decades, he performed thousands of stand-up routines, produced a number of albums, three of which sold more than one million copies, wrote three bestselling books, won four Grammy Awards, and hosted the first episode of Saturday Night Live, among other accomplishments.

Yet this comic is known for much more than his commercial success. A social commentator and philosopher as well as a comedian, his work tested the boundaries of free speech and expression, and helped prompt a landmark Supreme Court case. Awarded the Mark Twain Prize for American Humor, he found commercial and critical success by changing the way many Americans viewed everyday life and language.

Like the legacy George Carlin left behind, your legacy includes more than your assets and your possessions. Your legacy also includes the memories you pass on to your loved ones, including your values, your actions, and what your life stood for. ■

HE SAID...

"Ever notice that anyone going slower than you is an idiot, but anyone going faster is a maniac?"

The True Cost of Your Cards

Credit Cards Can Cost More than Just Interest

Credit cards certainly have their perks: You can earn airline miles or get cash back, and purchases are often protected against fraud or defects. But what do those perks cost? In some cases, using a credit card can also lead to negative outcomes. For example, it's likely:

- **You'll spend more with cards than you would with cash.** A study showed the average cash buyer spent $32.96 on groceries, while credit card buyers spent $43.49. Worse, credit card buyers spent almost twice as much on nonessential grocery items.

- **You'll pay more for the same items.** A study showed credit card users seeking NBA tickets bid twice as much than bidders limited to cash.

- **You'll be less aware of what you spend.** When polled, only 38% of credit card shoppers exiting a bookstore could remember what they spent, compared to 68% of cash shoppers.

But wait—don't immediately pull out your scissors. Credit cards, like any other financial tool, simply should be used wisely. Consider what is most important to you.

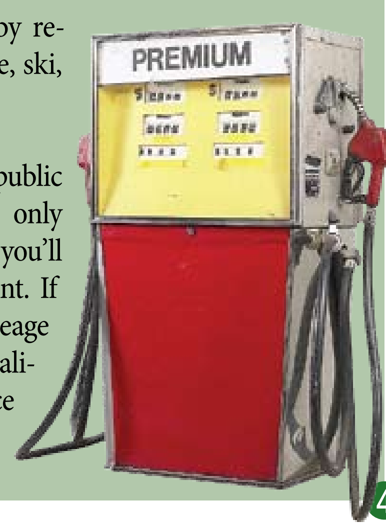
If you pay your balance in full each month, a low interest rate is less critical while rewards or other perks may carry more weight. If you carry a monthly balance, a low interest rate and lenient late-payment terms may be more important than any rewards. Check out websites like **bankrate.com** to compare the costs and benefits of different credit cards.

Then evaluate your usage. A card offering a 2% cash rebate on purchases may be a great choice. But maybe not—if you end up spending 20% more than you normally would on items you don't really need, your cash rewards card can end up costing you a lot more than it is worth. Take the time to find the card or cards that are right for your needs and financial goals. ■

Top Ten Tips for Saving Gas

As gas prices skyrocket, Americans are more and more concerned about how it affects their pocketbooks. Here are ways to get better gas mileage:

1. Turn off your engine if you will be idling for more than a minute (not at a traffic light).
2. Change your air filter every 10,000 miles; clogged filters can increase consumption by 10% or more.
3. Keep your tires properly inflated; you can improve your fuel economy by over 3% by doing so.
4. Turn off your air conditioning at lights or in slow traffic. (While driving, open windows produce aerodynamic drag that offsets savings.)
5. Reduce the weight of your car—more weight uses more gas.
6. Use cruise control when possible—your car is better at maintaining a constant speed than you are.
7. Don't drive aggressively—accelerate smoothly and coast to a stop.
8. Drive the speed limit; studies show you can save up to 10% on gas simply by obeying speed limits.
9. Stay aerodynamic by removing unused bike, ski, or luggage racks.
10. Car pool or use public transportation; not only will you save gas, you'll help the environment. If you reduce your mileage enough, you may qualify for lower insurance rates, too! ■



Winning Recipe

Lime Chicken with Olives

2 pounds boneless skinless chicken breasts
Juice of 1 lime
⅓ cup pitted and sliced Greek olives
1 large onion, diced
2 cloves garlic, minced
⅔ tsp molasses
1 ½ tsps Worcestershire sauce
1 ⅓ tsps ground cumin
⅔ tsps dried oregano
1 tsp salt and pepper

- Preheat oven to 400° F
- Coat a large roasting pan with cooking spray.
- In a large bowl, combine chicken, onion, garlic, lime juice, molasses, Worcestershire sauce, cumin, oregano, salt, and black pepper.
- Transfer chicken to pan and pour over any remaining marinade. Arrange olives over and around chicken in pan. Roast 30 to 35 minutes, until chicken is cooked through.

Makes 4 servings

Nutrition Information Per Serving:

Calories	435
Total fat	6g
Saturated fat	1.5g
Cholesterol	197mg
Sodium	694mg
Carbohydrates	11g
Protein	30g
Fiber	1.5g

Have a great recipe to share with everyone? Have it featured in our next newsletter by mailing it to **our office** ■

Spotting the Warning Signs

Recognizing Suicide Risks Could Save a Life

Senior citizens commit suicide at higher rates than any other age group, and with baby boomers entering the riskiest years, the trend could worsen. Fortunately, there are risk factors and warning signs you can spot to identify and intervene when people are at greater risk of suicide:

- Breakup of a relationship or loss of a family member or loved one
- Loss of a job or recent retirement
- Relocating to a new community or facility
- Serious illness or injury
- Withdrawal from normal activities
- Poor sleep patterns
- Hopelessness or unusual anger and anxiety

If you see these risk factors and/or warning signs, take action. Start by asking questions. Your willingness to talk in a non-confrontational way can help. According to **Save.org,** a suicide prevention organization, acceptable questions include:

- Do you ever feel so badly that you think about suicide?
- Do you have a plan to commit suicide or take your life?
- Have you thought about when you would do it or what method you would use?

If you feel the person is in immediate danger, get help. Call 911 or take the individual to the emergency room. Or call **Save.org** at 800-273-TALK or go to **suicidehotlines.com** to find a hotline in your state.

No matter what you do, make sure you take the situation seriously. Help find a doctor or a mental health professional, participate in making the first phone call, and go along to the first appointment. If you're in a position to help, don't assume that your persistence is unwanted or intrusive. Risking your feelings to help save a life is a risk that is always worth taking. ■

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Check Out Your Beneficiary Designations

They Could Supersede Your Will or Trust

Your estate planning documents specify your wishes. You're all set, right? Not necessarily: 401(k), IRA, life insurance, pension, and other beneficiary designations could conflict with your Will or Trust and cause your intentions to go unfulfilled.

Here's an example. Say you created a Trust leaving all your assets to your ten year-old daughter Mary. Before she was born, however, you designated your brother John as the beneficiary of your IRA. The previous designation "wins" and the IRA will be left to John, even though that is not in accord with your more recent wishes and your Trust.

One way to avoid an unintended outcome is to take the time to check all beneficiary designations, including brokerage accounts and bank accounts, and make sure those designations are in accordance with your current intentions. Better yet, call our office to review your estate plan to ensure it reflects changes in your personal and financial situation. ■

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William T. (Tom) Edwards, Jr.

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