William T. (Tom) Edwards, Jr.

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A Donating Heart Is a Happy Heart…

…When It Comes to Charitable Giving

Helping others in need is a two-way street. While donating money or tangible assets to a charitable cause can positively impact your income taxes, the emotional benefits you receive can be even more powerful and lasting.

Although your primary motivation for giving may be altruistic, the tax benefits you receive and the limits on what you can give are generous. You can donate up to 50% of your adjusted gross income and up to 100% of your estate and qualify for tax deductions. Added to the financial advantages of giving to others, such contributions can also improve your outlook on life: Researcher Arthur Brooks found that people who give are 43% more likely to say they are "very happy" than non-givers. Non-givers are more than three times more likely to say they are "not happy at all."

What you hope to accomplish in life is also important. Countless charities providing critical services in health, education, the arts, the environment, and disaster relief are supported in whole or in part by charitable donations. Or you can give on a more personal level: Volunteering at a soup kitchen, helping a homeless person you pass on the street, or simply by finding ways to help someone less fortunate than you.

The good feelings that come from making a difference in another person's life go far beyond the tax or financial advantages. As Henry Drummond said, "you will find, as you look back on your life, that the moments that stand out are the moments when you have done things for others." Take the time to start building moments you can look back on with feelings of satisfaction and pride. ■

insidethisissue

Disabled Travelers Find Spanning the Globe Easier Than Ever

If you are disabled you're not alone: One in five Americans has some form of disability, according to the U.S. Census Bureau. Fortunately, the Americans with Disabilities Act (ADA) ensures public transit, museums, attractions, and even hotels are equipped to serve people with disabilities. Additional legislation makes air travel accessible. Plus, travel providers have responded to the growing need for special services: hotels and cruise lines are wheelchair-accessible and many provide lights to alert the hearing-impaired during emergencies. One company even provides wheelchair-accessible African safaris.

If you are disabled and want to travel, know your rights. For example, if you travel by air the airline must help you into the cabin, stow your wheelchair as checked baggage, and allow you to bring oxygen on board. Hotels and restaurants (and other public places) must allow your service dog to accompany you. (For more details regarding your rights visit the Department of Transportation website at **DOT.gov** and the Americans with Disabilities website at **ADA.gov**.)

Plan ahead. Take medical cards with you, along with a list of medications and physician phone numbers. Make sure airlines, rental car agencies, hotels, resorts, attractions, and other providers fully understand your needs. In some cases providers are not required to accommodate certain disabilities, so make sure you know what is and is not available before you finalize your plans. If in doubt, find a travel agent who has experience helping people with disabilities. Receiving knowledgeable assistance is especially important if you plan to travel overseas, since legislation, guidelines, and standards of service vary from country to country.

Don't let a disability or physical impairment hold you back: Know your rights and see the world—or take a quick trip to the next town. With a little planning, what you do can be completely up to you.

Supporting Those Who Serve

Simple Ways to Show Your Gratitude

If you know a member of our Armed Forces serving overseas you can send letters, packages, and donations that show your appreciation. If you don't personally know someone overseas, the Department of Defense asks you not to send unsolicited items. But you can still show your support.

Consider:

- **USO Care Packages:** Buy an approved care package and include a personal note. Visit USOCares.org.
- **Gift Certificates:** Purchase a gift certificate from the Army & Air Force Exchange Service so a wounded service member can buy necessities. Visit AAFES.com.
- **Calling Cards:** Operation Uplink provides phone calling cards so service members can call home. Visit operationuplink.org.
- **Help for Families:** Organizations like USA Cares help families of overseas troops through financial assistance, care packages, and advocacy. Visit USACares.org.
- **Special Programs:** Watch for retailers who let you purchase items they will then ship for free to the troops.

For more ideas and information, visit the USO website at **USO.org**.

Estate Planning: Passing on More Than Your Financial Wealth

How to Pass on Values

The best estate plans control your assets while you are alive and well; plan for what happens if you become incapacitated; provide for your loved ones when you pass away; and ensure your values, beliefs, and family history are transferred along with your wealth and assets. Most people only focus on preparing for the best way to distribute assets to their loved ones, but what do you consider most important? Is it your possessions? Or is it your values, your family history, and your life stories?

A comprehensive estate plan doesn't just transfer wealth and avoid taxes and probate. A comprehensive estate plan helps ensure your loved ones also benefit from the values you hold dear. Here are a few ways our office can help you pass on your wealth, your ethics and your beliefs:

- **Ethical Will.** An Ethical Will, which you write yourself, can ensure distributions from your estate are made according to your values. It's a personal legacy letter that conveys important non-material assets: Your principles, your standards, and your beliefs.

- **Delayed Disbursement.** Make assets available to beneficiaries only at specific milestones or under certain conditions. You might specify disbursements will be made for the purchase of a home or for educational purposes. Or you could phase disbursements across a number of years. By using planned disbursements you can help ensure an inheritance is not squandered and heirs stay focused on goals you feel are important.

- **Incentive Trust.** If you want an heir to work in a certain profession or participate in charitable or other worthwhile endeavors, such as volunteering, an Incentive Trust can provide supporting funds. For example, you can insert a provision in your Trust stating your Trust will subsidize the income of a child who chooses to work as a teacher, in a community service profession, or for a charitable organization.

- **Charitable Trust.** To promote giving, leave a portion of your assets to a community foundation or in a Charitable Trust. Your heirs then decide how to distribute those funds—for charitable purposes.

Your financial wealth is valuable, but your values and ethics are priceless. Contact our office to make sure your heirs receive the benefit of every aspect of your hard-earned wealth. ■

What's In a Legacy?

Four women changed the face of network television with a show that won numerous awards and spent six years in the top ten in ratings. Arguably the first television series to feature older women as main characters, its basic premise resonated powerfully with audiences: No matter how old you are, you are treasured by your family, friends, and society in general.

Over the years the show dealt with subjects like ageism, sexism, dementia, and elder rights. Together the four friends overcame problems through collected wisdom, life experiences, and a sense of caring.

While Estelle Getty, Rue McClanahan, and Bea Arthur have passed away, one member of the original cast is still going strong: Betty White recently appeared on *Saturday Night Live* after 500,000 people responded to a Facebook campaign, which made her the oldest person to host the show.

The Golden Girls helped remind us that we make a life not by what we get, but by what we give, no matter what our age.

What will your legacy be? ■

Off-Season Travel

Cheaper *and* Better?

Off-season airline, hotel, and activity rates are often significantly lower than peak season rates since less people travel to those destinations during those months. The same holds true for rates during the "shoulder seasons"—just before and just after the peak season—because prices are still lower. Say you want to visit Paris: Paris is less crowded in late May and hotels and airfare often cost 25% less than in June. Plus most Parisians are still in the city, resulting in a more authentic and less "touristy" experience. If you decide to travel during the off-season, airfare to most European cities can cost over 50% less than peak season.

The high season depends on the location and the time of year. The key is to understand the tourist seasons for your destinations. In Europe, April/May and September/October are shoulder seasons and June to August is peak season. Due to heat and tropical storms, mid-summer is a shoulder season in the Caribbean. In the U.S., peak season tends to correspond with the summer vacation period for kids, but that can vary of course: In Colorado peak season is during winter months, with prices in mid-summer significantly lower.

Cross the equator and seasons are often reversed; during our summer Australia is considered off-season because July is a winter month.

Take the time to decide why you want to visit a destination, and keep in mind even if you don't choose the peak time you can still have a fantastic vacation. By traveling during the off-season you experience more of the local flavor—for a lot less. ■

Out of Sight But Still Secure

Keep Your Home Safe While You're Gone

Before leaving home for a length of time, on a vacation or even for a hospital stay, make sure you don't return to an unwelcome surprise. According to the Federal Bureau of Justice Statistics, millions of Americans—nearly 4%—are burglarized each year. Take the following steps to keep your home safer:

- **Turn off all appliances and faucets.** Check all faucets. Unplug everything you can. Turn off appliances on timers, like alarm clocks and coffee makers.
- **Keep things to yourself.** Don't announce your plans on social media sites; criminals can easily access information regarding your whereabouts.
- **Have mail and newspapers held.** Piles of newspapers are a sure sign your home is empty.
- **Spruce up your yard.** Cut the grass and trim the shrubs. Your house will appear occupied, and you'll enjoy coming home to a great-looking yard.
- **Don't hide keys outside.** Criminals know where to look. Leave a key with a neighbor or friend.
- **Put lights on timers.** Dark homes say, "No one's here."
- **Use double-cylinder deadbolt locks.** A double-cylinder must be unlocked with a key on the inside and outside. Make it hard for burglars to easily remove larger items.
- **Store ladders safely.** Ladders make it even easier for burglars to access windows.
- **Check references.** If you plan for maintenance—plants watered or pet-sitting—check credentials carefully to hire reliable bonded professionals; then you can be reimbursed in the event of theft or damage.

Contact your local police department for more tips—and to let them know when you'll be away. ■

Slow-Cooked Bolognese Sauce

Ingredients

- 1 tbsp unsalted butter
- 1 small onion, chopped
- 1 celery rib, finely chopped
- 1 carrot finely chopped
- 2 lbs lean ground beef
- Pinch Salt & pepper
- 1 cup 1% milk
- 1 cup white wine
- 2 28-oz cans crushed tomatoes

Preparation

- Melt butter in a large saucepan over medium heat. Add onion, celery and carrot and sauté until softened, about 5 minutes.
- Turn heat to high, add beef and cook, breaking up with a spoon, until no longer pink, about 5 minutes.
- Season with salt & pepper.
- Pour in milk and wine and bring to a boil.
- Lower heat and cook at a lively simmer until most of liquid has evaporated, about 15 minutes.
- Transfer mixture to slow cooker, stir in tomatoes, cover and cook on low for 8 hours.
- Remove top, stir and cook until sauce is slightly thickened, about 30 minutes.
- Serve with your favorite pasta!

Nutritional Information (8 servings)

Calories:	309	Carbohydrate:	16g
Fat:	13g	Fiber:	4g
Protein:	27g		

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

More Than a (Good) Feeling

Massages Provide Health Benefits, Too

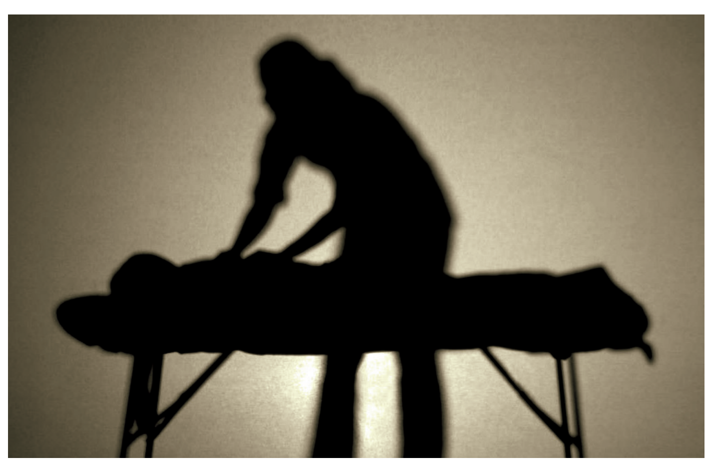
A soothing massage can work out the kinks and help you feel more relaxed, but the benefits don't end there. Massages can provide health benefits as well. While massage is usually considered to be an alternative form of treatment, massage therapy is often offered along with traditional treatment plans for a broad range of situations and medical conditions.

According to the Mayo Clinic, studies have found massage can be helpful for reducing stress, anxiety, depression, pain, stiffness, and blood pressure, boosting immunity, and for relieving pain associated with sports-related injuries. There are intangible benefits as well: Many people enjoy getting a massage because it often involves a sense of comfort and empowerment.

And don't forget it feels great!

In terms of qualifications, look for a health care professional like a physical therapist, occupational therapist, or massage therapist. Ask your doctor or someone you trust for a recommendation. Most states regulate massage therapists through licensing, registration and certification requirements. Don't forget, depending on your condition, massage therapy may be covered by healthcare insurance or through a wellness program at work. Also keep in mind a massage should not be painful; if something hurts, let your therapist know right away. You should feel comfortable throughout your session.

Pamper yourself—and take better charge of your emotional and physical well-being!



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Membership Can Have Its Privileges

Are You Taking Advantage?

Membership programs can offer tremendous benefits, even if some have a cost.

Free memberships can usually be found at libraries, zoos, civic organizations, and some national organizations. As a member you can enjoy services, take part in group activities, get special access to exhibits and programs and, in some cases, help your voice be heard. Many retailers also offer free memberships; many grocery stores have "members programs" that provide discounts and special offers. (Just keep in mind that by signing up for a card the retailer can track your buying preferences, which may or may not be a concern to you.)

Paid memberships are also incredibly popular. Members of organizations like AAA or the AARP receive discounts on travel, insurance, food, health products, and even financial services. If you like camping, a number of camper or recreational clubs provide discounts on nightly stays as well as supplies.

Don't forget membership warehouse clubs like Costco or Sam's Club; for an annual fee you can often get access to lower prices, cash-back rewards, member coupons… and even try out their free samples while you shop. Rewards programs also come with many credit cards: Benefits may include cash back or credits toward purchases of merchandise, travel, and gift cards.

The key is to take full advantage of all the benefits of each membership. AAA roadside assistance may provide peace of mind, but don't overlook discounts on passport photos, car rentals, hotels—even auto loans. Explore all the possible rewards available with any membership program; take advantage of the many privileges membership provides. ■

Compliments of

William T. (Tom) Edwards, Jr.

Your Estate Matters comes to you compliments of The Edwards Law Firm, A Professional Association. Attorney William T. (Tom) Edwards, Jr., the firm's founder, emphasizes his legal practice to estate planning, wills and trusts, advanced estate planning, planned giving, asset protection, probate, guardianship and related matters, and is a member of the American Academy of Estate Planning Attorneys. This is a national organization committed to providing consumers with information they need to make wise estate planning choices. For a free copy of the publication *Fourteen Most Common Reasons to Do Estate Planning,* or a current schedule of free estate planning seminars in your area, contact The Edwards Law Firm at **(904) 215-3550** or visit our website **www.edwardslawfirm.com.** ■