

# Michael J. Bendick

## Attorney At Law

### WHAT IS ESTATE PLANNING?

The estate planning process concerns itself with protecting and preserving your assets while you are still alive and also after you have passed away. Every person's situation is different and therefore every person's estate planning will be different. While it is important to have a will to properly dispose of your assets at your death, there are many other estate planning tools that each of us should consider that are necessary while we are still alive. These include powers of attorney, trusts and health care powers of attorney or living wills. One of the most important aspects of estate planning is preserving your estate from unnecessary taxes and costs.

### DO I REALLY NEED TO PLAN MY ESTATE, AND IF SO WHEN?

If you own any assets, if you own a business, if you have children, if you are divorced, if you consider yourself a responsible person..you should do some estate planning. If you have children under the age of eighteen, it is most important that you plan for their care should you pass away while they are still a minor. Planning for your future and the future of your children means planning for tomorrow and also for fifty years from today. No one is able to predict what the future holds, so it is imperative that you do this planning when you can answer yes to any of the situations at the beginning of this paragraph.

### WHAT IS ESTATE ADMINISTRATION?

Estate Administration, or probate, is the process of settling someone's affairs and handling their assets after they have passed away. If someone passes away without a will, the court will appoint an administrator to handle the affairs. If someone is named in a will, they are referred to as the executor. Only the executor or administrator can start the process of probate. This process involves gathering all of the assets of the deceased and ensuring their proper distribution. The debts of the deceased must also be paid along with any estate or inheritance taxes due on the assets.

*While my practice is concentrated in the areas of estate planning and administration, I also handle real estate matters, consumer law, contracts and business formations. I have been helping clients in these areas for the last 16 years and would appreciate the opportunity to assist you in these matters. Please call me for a free consultation.*

**Home and Evening Appointments Available**

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