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Legal Power for Seniors

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Book Review

"Before I Go," by Arie J. Korving

by Maureen E. Hook, Ph.D.

Arie J. Korving is a Certified Financial Planner in the Northern Suffolk area who has written a booklet and workbook about how to handle one's affairs near the end of life. There are mini-chapters which give precise information on how to handle certain situations. The book is not long-- approximately 50 pages. What I really enjoyed were the quotes from sages throughout history that he includes under the chapter headings. My favorite under Chapter Two is from Solomon Short, **"Death is the best part of life. That's why they save it for last."**

What could be more true? It's the one experience, after birth, that we will all have in common. However, we can't share our experiences of it, so we have others' observations about it to think about in advance of this final event on life's journey.

The thrust of this book is really good planning that will make it easier for one's loved ones who must carry on after the deceased's death. Remember--in some ways, the deceased person is the lucky one. All of his/her problems, cares, and worries are over. Relatives or significant others are the ones left with the headaches of wrapping up the details about taxes, property management, and bills. He includes some very helpful advice that many people may have not previously considered. For example, if there is a safe deposit box to contend with, make sure some others besides the deceased are listed as having access to it. A signature card signed at the time the box is obtained indicates who has access. Also, keep a list in a safe place of what exactly is in the box. He also advises not keeping stock certificates or bonds in a safe deposit box. For those, he recommends keeping them in a brokerage account. This step will facilitate transition of the items to the heir(s).

Book Review, "Before I Go," by Arie J. Korving (con't)

Other helpful advice is included--, what to do if someone doesn't die in a hospital? He advises calling 911, even if you are not in your home area. Someone needs to officially pronounce the person as deceased. In this same vein, he gives some things to think about in regard to the funeral or cremation, including some typical expenses. His workbook has the benefit of helping one organize one's personal information regarding all these details in one, handy location.

Copies of the book and workbook are available at bookstores, Amazon.com, or from the publisher. The exact title of the book is Before I Go--Preparing your Affairs for your Heirs by Arie J. Korving. It's a relatively short, informative read.



Don't Judge a Cat by Its Color

Hook Law Center: Kit Kat, can the color of a cat tell something about its personality?

Kit Kat: No, that is the silliest thing I ever heard of. However, a lot of people do think that. White cats, like me, are supposed to be snobbish and aloof. That couldn't be further from the truth. Just ask my mom and dad. They will tell you that I am the most affectionate cat they've ever had in their lifetime. Black cats are supposed to be scary, and orange cats are supposed to be friendly. Tortoiseshell cats are reputed to be intolerant.

So scientists at the University of California-Berkeley, the New College of Florida, and Calif.State Univ-East Bay decided to study this and see how these ideas might affect adoption rates at animal shelters, etc. The study was mostly conducted by doctoral students in psychology. What they found was that there was no connection between color of the cat's fur and personality.

Don't Judge a Cat by Its Color (con't)

This is an important finding, because 1 in 4 cats that are brought to shelters come there because of a mismatch between their owners' personality and theirs. They were picked because of certain stereotypes about personalities, and when that didn't happen to be the case, their owners wanted to dispose of them. The scientists also found that dark cats are more often euthanized. Hopefully, with this new information, shelters and pet stores will begin to educate the public not to pick a cat based on color alone. Shelters and humane societies are beginning to encourage their clients to interact with the cat under consideration before adopting one. Many have large rooms where the cats and prospective owners can meet and get to know each other. This makes a lot of sense. We cats are as varied as the rainbow, and color of our fur has nothing to do what's inside our hearts and minds. (University of California-Berkeley (2012, October 23), Don't be so fast to judge a cat by its color, new study warns. Science Daily. Retrieved February 19, 2013, from <http://www.sciencedaily.com/releases/2012/10/121023134814.htm>)



Our New Website is Up and Running AND it has been nominated for an aWWWard-which recognizes the best in web design.

Please visit www.hooklawcenter.com to check out our new site.

Then, visit <http://www.awwwards.com/best-websites/hook-law-center?subsection=all> to cast your vote!

Thanks!

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Hook Law Center is a pioneer in elder law, assisting seniors and their families, disabled persons and advocates across Hampton Roads with comprehensive planning, life care services and legal representation.

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Estate Planning
Hook Law Center can help ensure that a lifetime of hard work will benefit you during your lifetime and your loved ones after your

Oast & Hook is now: **HOOK**

Upcoming Events

- Hook Law Center is hosting a reception to benefit the Chesapeake Humane Society at Hook Law Center's Suffolk location, 5806 Harbour View Blvd., Suite 203, Suffolk, VA 23435 on **March 14, 2013** at **5:30 p.m.**
- Hook Law Center is presenting a seminar on Estate and Long Term Care Planning to NARFE (National Active & Retired Federal Employees) Churchland Chapter 129 at Dennis' Steak and Spaghetti Restaurant, 3356 Western Branch Blvd., Chesapeake, VA on **April 9, 2013** at **Noon.**
- Hook Law Center is presenting a seminar on Estate and Long Term Care Planning at Sentara Princess Anne Hospital, 2025 Glenn Mitchell Drive, Virginia Beach, VA 23456 on **April 24, 2013** at **5:30 p.m.**
- Hook Law Center will be presenting a seminar on Estate Planning and Long-Term Care Planning at Lake Prince Woods, 100 Anna Goode Way, Suffolk, VA 23434 on **May 3, 2013** at **2:00 p.m.** Please rsvp by calling 757-774-5191.
- Hook Law Center will be presenting a seminar on Estate Planning and Long-Term Care Planning to the Portsmouth Area Chapter of the Military Officers Association at the Hilton Garden Inn in Suffolk on **May 9, 2013** at **8:00 p.m.**
- Hook Law Center will be presenting a seminar on Estate and Long Term Care Planning at Sentara Virginia Beach General Hospital, 1060 First Colonial Road, Virginia Beach, VA 23454 on **May 20, 2013** at **6:30 p.m.**
- Hook Law Center will be speaking on Reducing Medicare Liens at the Virginia Trial Lawyers Association meeting in Virginia Beach on **May 21, 2013** at **3:00 p.m.**
- Hook Law Center will be presenting at the VSB Trusts and Estates Section - Virginia State Bar - 75th VSB Annual Meeting in Virginia Beach on **June 14, 2013.**

FAQ

Why should I have an attorney prepare my will?

Preparing a will is very important, no matter the size of your estate. It allows you, while you are still living, to ensure that your property will go to the people you want, in the way you want, and when you want. It permits you to save as much as possible on taxes, court costs and attorneys' fees. Also it offers you the comfort of knowing that your loved ones can mourn your loss without being burdened by unnecessary red tape and financial confusion.

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