



**LAW OFFICE OF
JAN ALCIDE**

24591 Del Prado
Suite 201
Dana Point, CA
92629

ph: (949) 607-9412
Fax: (949) 481-3635
email:

jan@danapointwills.com
www.danapointwills.com

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Introduction to Estate Planning

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Introduction

Hello Everyone,

Spring is here! It's the time of renewal, growth and organization. In addition to sprucing up the house and packing away last season's accessories, *I would like to challenge you* to add one more item to your list—organizing your finances.

This is the first of a series of informational newsletters. Each issue will consist of helpful information on a particular estate planning topic or estate

planning tool. Estate planning is a very important aspect of planning for one's future but it is most often neglected. There are, of course, various reasons for this neglect.

One reason is actually the misconception that only wealthy people need estate planning. Another reason is that people tend to equate estate planning with "individuals over 50 years old", quoting a friend. Also, people are afraid of facing their mortality. Whatever the reasons, people need to, at the very least,

become properly informed about estate planning.

My goal with these series of newsletters is to do just that. I want to share that important information with you so that you can feel empowered to make the proper decisions for your family.



This image embodies the spirit of estate planning. It symbolizes the passing of that proverbial key (our legacy) from one generation to the next.

Part 1 of Challenge— Organization Brief Overview of Estate Planning

If you were to die today, does your family know where to find your important documents?

Part 1 of this challenge will change that answer from a "no" to a "yes". Estate planning starts with this simple premise: **GET ORGANIZED**. By getting organized, you gain an increased familiarity with all

your assets and put all your important documents in a centralized location— a form of "spring cleaning" if you will.

Once the assets have been located and the documents centralized, the next step is to think about your goals for those assets and for your family, in the event of your death. You begin answering questions like

"who gets what?", "who would I like to take care of my children?", "who do I trust to make medical decisions on my behalf?" or finally, "who will handle my financial affairs if I become incapacitated?" After you've answered these questions, you immortalized the answers on paper, whether through a will, trust, advanced health care directive, power of attorney, or a combination of these.



A Parent's Love– Protecting our most prized!



I don't know about you, but springtime always reminds me of what it means to be a mother. Maybe it's the idea of birth and renewal which spring brings or maybe because of Mother's Day. Whatever the reason, I find that I hug my children more, kiss them more and also worry about them more. I used to worry a lot more before I drafted my will and appointed guardians for them. My family situation is complicated and I would always worry about what would happen to them if, for some reason, my husband and I were no longer able to take care of them.

Who would I want them to be with? Where would they live? How would they be raised? Who would want them, love them, protect them and make them feel safe, like I do?

The answers to these questions were difficult and there were moments where I didn't think I would ever find the **right** answers. But I persevered. Why? **Because they are my most prized "possessions"**. If I don't decide for them, then who will? Who knows what they need better than me? So I decided. And this spring, my worries are a little less. I know that if something were to happen, my husband and I have chosen two wonderful people to step up and care for our precious little ones. People who already love them, who know them and have already proven to me that they will go to great lengths to protect them; even lengths that I, their mom, would go to. So this spring, I rest a little easier, knowing that I have at least made one great decision concerning their future.

I challenge you parents out there to ask and answer these questions if you haven't already done so. Put the required thought and time that it takes. Don't shy away from making the tough decisions even if it means that others might be disappointed or even hurt by your choice. Who else is better at making these decisions than you? I imagine that your children, like mine, are your most prized possessions. They deserve the time and effort it takes to make sure that they are protected in the future; that the right person or people will be there to love them, comfort them, hug them, kiss them, protect them like you would, if you no longer can. Don't leave their future to chance; not when you are able to do something about it NOW!

So,

1. Get organized
2. Get informed
3. Ask and answer those questions
4. immortalize these answers in a guardianship appointment.
5. Then, rest a little easier knowing that you've done one more great thing for them.

Happy Spring Cleaning!!! Happy Planning!!!



Don't shy away from making the tough decisions even if it means that others might be disappointed or even hurt by your choice.