

When do you update a will?



Stephen Allaire
Elder Security

Clients often ask, "When should I update my will?" A simple answer is "When something happens that makes you very glad, or very sad." That could be the happy long shot of winning the lottery, or the sadness of having a loved one diagnosed with a debilitating disease.

Since Federal estate tax law in 2010 is in a period of transition, now is a good time to review if Federal or State taxes could be due if you should die. In general, there are no taxes if a spouse inherits from a deceased spouse, but starting in 2011 there will be a Federal tax on assets that exceed \$1 million going to others.

Taxes are not the only reason to review your wills. If years ago you left specific gifts to certain people, and the rest to other heirs

equally, this could result in unintended consequences. A real life example is a woman who left her house to a nephew, and various stocks and investments to her nieces. The intent was to be roughly equal. Two decades later, the house had appreciated greatly, but many of the stocks had fallen drastically. The beneficiaries were nowhere near equal. While this method was probably not the wisest, since the intent was to treat the nephew and nieces roughly equal, it points up the truth that a careful review can point out the potential differences between intent and results.

A critical time for review is when a loved spouse requires long term care. If there is no will, or if the couple have typical husband and wife wills leaving everything to each other, the result will be that everything will go to the sick spouse if the healthy one dies first. This happens far more often than one might think. One solution is to do wills in keeping with Connecticut law that essentially protect 100 percent of the principal of the couple's assets if the "healthy" spouse dies first.

This can also happen to an unmarried person without children who has elderly parents. If the younger single person dies

before her parents, then all the assets will be going to the parents and if the parents need long term care, the assets will usually have to be depleted before a government program can provide the care.

Another situation is when the simple wills leave everything to children, but one of the children suffers financial or marital difficulties. It may be wise to alter the will and have that child's share put into a trust to protect it, either for the child or the grandchildren.

The message that the above scenarios give is that it is penny wise and pound foolish not to review your estate planning documents, because time and health changes can make an earlier estate plan outdated, and potentially harmful to your desires.

Attorney Stephen O. Allaire is a partner in the law firm of Ruggiero, Ziogas, and Allaire, members of the National Academy of Elder Law Attorneys, Inc., with offices at 271 Farmington Avenue, Bristol, (860) 584-2384, or on the web at www.rza-lawyers.com. If you have a question, send a written note to Attorney Allaire at Ruggiero, Ziogas, and Allaire, 271 Farmington Ave., Bristol, CT 06010, and he may use your question in a future column.

LISA, Inc. holding 'Women's World Event'

Living In Safe Alternatives (LISA), Inc. is planning to hold its second "Women's World," an event where young women ages 14-21 years old participate in an exciting full day of activities in order to learn and practice real life skills. This year the program theme will be "Women's Health & Wellness."

Living In Safe Alternatives will sponsor the event for the young women in our programs (in Wolcott, Plainville, Bristol and Waterbury) as well as inviting other girls from youth serving agencies in the area. Individual young women from the community are also invited to attend. The program, which is free of charge, is planned for Thursday, July 29 and will be held in Southbury.

The event starts with a continental breakfast and registration. The participants will then attend two

workshops out of a choice of several topics, which focus on women's health, fitness & wellness. This will be followed by a lunch break. In the afternoon, there will be a third workshop as well as an interactive game. For successfully completing the program, each girl will receive a gift bag of goodies as well as being entered in a raffle for prizes.

LISA is looking for sponsors to donate items for the gift bags. Small items related to health & wellness or of interest to young women (makeup, nail polish, etc) are being sought, in quantities of 50 if possible. LISA is also seeking donations of larger single items for raffle prizes. Monetary donations to defray costs are also welcome.

Living In Safe Alternatives is a private, non-profit organization,

servicing the needs of abused, abandoned, adjudicated and neglected youth for 40 years. LISA operates several programs in Connecticut. These programs include two group homes for teenage girls, Beacon House in Wolcott and Plainville Group Home; the Supervised Apartments and Independent Living (SAIL) Program in Bristol for teens including young mothers; the Community Based Life Skills Program in Waterbury, a life skills education program; and a vocational training program, Stitch Together, also located in Plainville.

If you are interested in attending the event, donating needed items or volunteering on the day of the event, please contact Jill Schoenfuss at (203)879-9233 or jschoenfuss@lisainc.org.

Girls sought for Miss Mum, Jr. Miss Mum

As the Mum Festivities are about to begin, the festival is looking for the new Miss Mum 2010 and new this year, Junior Miss Mum 2010.

Applications are currently being accepted for Miss Mum. Applicants must be 14 (and a freshman) through 17. Contestants will compete in appearance wear, onstage interview and onstage question. There is no talent, evening gown or swimsuit portion.

If you are interested in either title, please visit bristolmumfestival.org to fill out an application.

Applications must be complete by July 23. An informational meeting for interested contestants and a parent will be scheduled for Aug. 1. If you have any questions, please contact Dina or Kristina Mazzone at crownmissmum@yahoo.com

to fill out an application.

Applications must be complete by July 23.

An informational meeting for interested contestants and a parent will be scheduled for Aug. 1.

If you have any questions, please contact Dina or Kristina Mazzone at crownmissmum@yahoo.com

Housing Authority wins 'Award of Merit'

The Bristol Housing Authority (BHA) was awarded the New England Regional Council (NERC) "2010 Award of Merit" as well as the "Award of Merit" by the National Association of Housing Redevelopment Officials (NAHRO) for its "Project Learn" Program.

The authority, in collaboration with the Bristol Boys & Girls Club, the Bristol Board of Education and community volunteers implemented this program. The development of this program was prompted due to the lack of homework quality, completion and parental involvement. The innovative solution to improve these issues was to implement the Project Learn strategy.

Project Learn reinforces the skills and knowledge young people obtain at school, during the hours

they spend at the Cambridge Park Club. Project Learn also emphasizes parent involvement and collaboration between club and school professionals.

The role of the Bristol Housing Authority is to provide the space, internet service, IT support, facility management and other supplies. The Bristol Board of Education provides valuable tools such as a homework checklist report. These reports are completed weekly by teachers who work directly with our members of Project Learn. The Bristol Boys and Girls Club staff have created activities to promote learning which include leisure reading, writing activities, discussions with knowledgeable adults, homework assistance and tutoring and games such as Scrabble that

develop young people's cognitive skills. Parent volunteers are also involved with this initiative.

The Bristol Housing Authority, the Bristol Boys & Girls Club and the Family Center of Bristol in conjunction with the Bristol Board of Education seek to help all our children live full and prosperous lives. This weekly program is available to the youth Tuesday through Friday from 3:30 to 8:30 p.m. and also on Saturdays from 12 to 4 p.m.

A press release from the Bristol Housing Authority said it is honored to receive these awards and notification has been sent to HUD, members of Congress and to the National Housing and Community Redevelopment Officials (NAHRO) development industry press.

DAN'S TREE SERVICE

- Lawn Mowing
- Tree Removal
- Stump Grinding
- Mulching • Edging
- Pruning • Planting
- Tree Climbing
- Gutter Cleaning
- Stone Driveways
- Junk Hauling

Will beat any written estimates
860-840-4108

N.J. ROMANIELLO
Plumbing & Heating
Residential Specialists
No Job Too Small
• FAUCETS • TOILETS
• WATER HEATERS
Professional, Quality Workmanship
Senior Discount
860-620-0567

CT Reg. 617705

R.F. LEAHY & SONS
LANDSCAPE COMPANY
Creative Gardens & Landscapes

PERENNIAL & SHADE GARDENS
Shrubs Pruned • Planting, Edging & Mulching of Shrub and Flower Beds

LAWN RENOVATIONS
Rustic Walkways, Fences, Patios & Walls
A Family Business Since 1970
860-747-1648

AVOID THE ATTACK OF MOLD & MILDEW / ROOF CLEANING

Professionally Done By The Pro "Bobby O"

O'DONNELL BROS.
860-589-5155

The Window Man Of Ct
Installation Masters
www.installationmastersusa.com
"Connecticut's #1 Certified HARVEY Specialty Dealer"

HARVEY WINDOWS & DOORS
INSULATING

ThermaMAX VINYL SIDING
More Than Just Good Looking
"System "R" Thermal Installation Factor"
860-747-8875
www.thewindowmanofct.com

Advertise here!
You're reading it.
Your customers are too!
Call The Observer/Step Saver
(860) 628-9645