IT'S TIME TO ACT - SETTING UP ESTATE PLANNING.

BY BEN KINIRY, ESQ.

If you have been putting off your Estate Planning - it's time to act!

"A new year a new you!" is what I heard proclaimed on the radio on my way to Laboe & Tasker today. Of course they were discussing new-year's resolutions and the sense of a new opportunity many of us have when the clock strikes midnight on December 31 each year.

My primary New Year's Resolution has to do with putting aside time to train for the 2020 Lake Placid half Ironman event while maintaining my status as a good husband and father (wish me luck). What is your New Year's Resolution?

This writing is intended to encourage those of you who have been putting off setting up an estate plan for years, or even decades, to grab this new opportunity to plan. I'm writing to those who have thought about conducting estate planning on many occasions over the years and have even discussed this topic with their spouse and friends. This is for the person who in the context of a discussion on the topic would be agreeable and say "yes, I need to get that done" and mean it, but somehow still lets it fall by the wayside. If you are not that



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person, perhaps your New Year's Resolution should be to become that person.

Well, here I am, another voice beating the estate planning drum, hoping to awaken your desire to protect yourself, spouse and family by establishing an estate plan (if you don't know what I mean by "protecting" your family, then there are things you don't know, but should). It's a new year, a fresh start for you, and a meaningful resolution for you would be to get your affairs in good order, if not for your own sake, then for your loved ones (a significant part of planning is really about them after all). Will you follow through? I hope you do and wish the new you luck in accomplishing this and any other goals you have for 2020.



If you don't know what an estate plan consist of, or don't know what questions to ask in a consultation, don't concern yourself - we make it our business to explain much of what an estate plan should consist of in our consultations and are always happy to respond to any and all questions our clients have.

Another great resource for knowledge on this topic is at your finger-tips. I have been writing articles for the Bow Times on a monthly basis (more or less) since the early 2015 and if you were to take the time to read them all you would be well on your way to knowing the topics of most concern. I invite you to go to: http://thebowtimes.com/news to view all of them.

Also, if you are considering

setting aside time to come in and see us, it may be useful to review last month's article: http://thebowtimes.com/news/wp-content/ uploads/2016/04/elder12-2019.pdf

The article is a basic checklist of items to discuss. Feel free to print off the checklist and bring it in with you to help facilitate our conversation.

I look forward to assisting you in achieving one of your most important New Year's Resolutions.

The information provided in this article does not constitute legal advice.







While getting a vaccine earlier in the season is better, there is still a lot of the season to go and vaccination now could still provide benefit. It takes about two weeks after vaccination for antibodies to develop in the body and provide protection against influenza virus infection.

Common sense flu prevention techniques can really make a difference. Frequently wash your hands with soap and warm water. (If water is not available, alcohol-based gels are the next best thing.) If you are sick, cover your coughs and sneezes with the inside of your elbow or a tissue that is then discarded. Also, don't go to work, and don't have your children go to school, when sick.

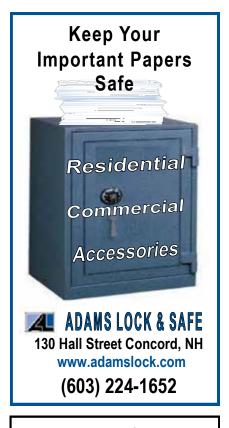
Even if you come down with the illness the vaccine can lessens the severity of the flu and reduces the chance of experiencing complications. Getting a vaccine can also reduce the length of the flu if you do get sick.



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