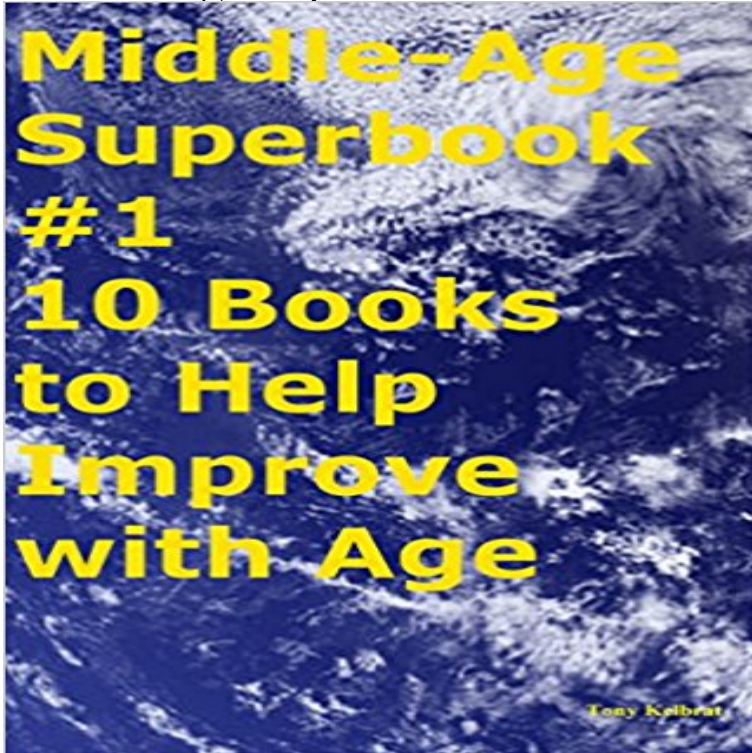


Middle-Age Superbook #1 10 Books to Help Improve with Age



The ten books about financial security and looking for peace, fun and meaning as you age are as follows: Book 1. Retirement Savings Plans Guide Book 2. Stock Investment Guide Book 3. Career Change-Older People Job Guide Book 4. Physical Fitness Guide Book 5. Mainstream Mental Health Guide Book 6. Happiness Guide Book 7. Travel Ideas Guide Book 8. Love Problems: Alone-Together Guide Book 9. Foreign Wife-Worldwide Dating Guide Book 10. Medicine for Health & Profit You should learn about estate planning simply because large amounts of money are consumed by estate taxes, fees and other expenses when loved ones die. Many people work all their lives then end up barely spending a few hours learning how to preserve that wealth. If you have a reasonable amount of money, you should do some learning about estate planning on your own, hire a competent accountant, an attorney and a good tax man to get them all to run through a plan of what you should do with your money in the estate planning sense. These experts cost money but they might have a tividit of information that will save you much more money than it costs to hire them. The golden rule is to educate yourself now no matter how old you are and get it all in order such that your next of kin knows all about it when you pass on. Two things are certain; that the laws regarding death taxes and probate are always changing which is why you should look them over every five years or so and after you make your will, you should go

over it every several years to revise it. Your estate is your accumulation of wealth over a lifetime. Many people go through life and never bother taking stock of what they're worth in material terms then when the inevitable happens as in the case of accidental death or even old age, they leave a mess for their loved ones or they simply plan poorly and the heirs end up paying out a lot of death taxes or inheritance taxes. No matter how you do it, it's a good idea to get something down on paper as to exactly what you're worth and what you want done in case of death or extreme disability. Probably the second biggest tragedy after death itself which is a natural process anyway, is the fact that people don't prepare and tell their heirs what's going on. In a nutshell; Get all your paperwork together. Make up a will and trusts if applicable. Learn about estate planning, especially about taxes if your estate is valued at over the Current Estate Tax Exemption Value. Sit down and tell your kids about what to do after you die. Get medical and health insurance. If you have dependents like a wife and children, you should sit down and write out a list of all your assets so they will know exactly where to look should you die. Estate planning books are located at #346.73 in the library. Nolo Press at nolo.com publishes a book called Plan Your Estate which breaks down some of the state laws regarding estate/ death and inheritance taxes and sells for about \$20. Do a lot of the learning and the paperwork yourself. Most estates aren't very complicated and just require the filling out of rote forms, hence, you may not even need a lawyer.

A paralegal might do. If you need a lawyer, your family lawyer might do but if you have an extensive estate, consider getting a referral for a specialist estate lawyer. They could save you a lot of money by finding loopholes to avoid probate and estate taxes. One way to get a referral is to ask at the trust department of your bank because they deal with lawyers all the time. If you go to your local bar association, they will just give you a list of names so you should interview several before you decide to hire one. Lawyers are notorious for prolonging probate so that they can continually collect fees. Marilyn Monroes estate took 18 years to settle and when it was all over, lawyers took about a million dollars of her 1.2 million dollar estate.

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