

Plant the Seed



A few simple steps
today will give you
peace of mind tomorrow



October is National Estate Planning Awareness Month.

National Estate Planning Awareness Month is held every October to highlight the importance of planning for the future. The goal is to encourage Americans to create or update their estate plans to protect their loved ones and ensure their wishes are carried out.

An estate plan is a set of legal documents that outlines how your property and affairs should be managed in the event of your death or incapacitation. Without one, a court will decide what happens to your assets, a process that can be both costly and stressful for your family.

Did You Know?

- If you do not have an estate plan, the State of New Hampshire has one for you. If you die without a will, you are said to have died “intestate.” New Hampshire Statute RSA 561-1 dictates how your property will be distributed if you die intestate, and it may not be what you intend or expect.
- Only 32% of Americans have a will, a 6% decline from 2023 and the first decrease in estate planning rates since 2020.
- Common estate planning documents are wills, trusts, powers of attorney, and healthcare directives. Do you have these in place?
- There are some famous Americans who died without a will, to name a few: Howard Hughes, Abraham Lincoln, James Dean, Ulysses S. Grant, and Martin Luther King Jr., to name a few!
- The “will of Uah” is the oldest known will in existence, and it was found in a tomb in Egypt. It dates to 2548 BC and leaves all property to his wife, Teta.

Some of the Reasons Given Why Someone Does Not Have an Estate Plan

- “All my property will go to my kids, so why bother...”
- “Estate planning is only for the super-rich.”
- “It’s too complicated and expensive.”
- “Doesn’t the government provide for that?”
- “We did our wills right after we got married 30 years ago.”
- “I don’t have enough to leave, so why bother?”
- “I don’t like to think about death.”

Since the largest benefit of estate planning is peace of mind, GCSCC is providing the following program with our goal to provide possible sources for you to use to get the process going! Most of the options listed below are Free. We hope you will take advantage of these resources!

GCSCC Upcoming Seminars



Renee A. Harvey, Esq., Managing Attorney of Legacy Counsellors North, PLLC dba Caldwell Law, will be leading an “**Estate Planning 101**” type seminar, addressing how to get started, what are the different steps in developing the plan, different documents you need to have in place, the difference between a will and trust, estate planning mistakes to avoid, how to pick your executor, and much more.

We are offering this seminar in two ways:

VIRTUAL: Wednesday, October 15, 9:30-11:30 am. Contact Becky Foster, 603-448-4897, ext. 120, or bfoster@gcsccl.org to register, which is required. We will send the Zoom link two days before the seminar.

IN PERSON: Upper Valley Senior Center, Thursday, November 13, 9:45-11:45 am. Registration is required. Contact Becky Foster, 603-448-4897, ext. 120, or bfoster@gcsccl.org Space is limited, so first come, first served.

Other Area Seminars relating to Estate Planning:

--Dartmouth Health Aging Resource Center, Colburn Hill - Entrance E, 444 Mt. Support Rd, Lebanon, NH 03766, 603-653-3460.

Virtual, **Solo Seniors: How to Plan for Aging without a Family Caregiver**, Friday, November 7, 1:30-3 pm, led by Renee A. Harvey, Esq. Contact D-H ARC to register. If you are unable to watch virtually, you may live stream from the ARC office. Please discuss this option with them.

--Legacy Counsellors North, PLLC, dba Caldwell Law, Hanover Road Professional Center, 367 Route 120, Suite B-6, Lebanon, NH 03766, 603-643-7577

1. **Titling**, Virtual, Tuesday, October 21, 12-1 pm. Titling is the bane of successful estate planning. It does not have to be so. Join Tim Sheble-Hall to learn how to be sure all your documents are set up appropriately to save time, avoid probate, and keep your estate plan running smoothly. Call Caldwell to register.
2. **Long-Term Care and Medicaid Planning Workshop**, Virtual, Wednesday, November 12, 2-4 pm. Join Jamie Thaxton for this presentation covering incapacity, guardianships, and the basics of long-term care and Medicaid. Do not leave your future to chance! Call Caldwell to register.
3. **How to Settle Your Estate without Dying/Helper Training**, Virtual, Tuesday, November 25, 2-4 pm. This workshop, designed for you and your helpers, focuses on losing capacity and after your death. Learn how to transition from independence to dependence and beyond. Call Caldwell to register.

Options for Getting Started on Developing Your Will/Trust

- Use a reputable attorney who focuses on Elder Law and Estate Planning. We can supply a list of firms in Grafton County. Contact Becky at bfoster@gcsc.org or 603-448-4897, ext. 120.
- Need to get started, but have limited funds to spend? Consider working with a reputable attorney for 1-2 hours. They can point you in the correct direction and help you develop the basic documents.
- We have developed a relationship with **Trust & Will**, one of the top online will makers. NOTE: THERE IS A COST TO THEIR SERVICES, EVEN THOUGH IT IS LOWER THAN MANY OTHER STANDARD OPTIONS. They are an estate planning partner of leading companies, such as AARP, USAA, AAA, American Express, Amazon, and numerous banking institutions. By using this service through the link below, you will get a 10% discount.

Click on this link and follow instructions:

https://trustandwill.com/nonprofits/invite/?p_id=c0fd9d81-a7fc-4032-b8b8-d2c47d1a239b

Please contact Becky Foster for more information about this option. bfoster@gcsc.org or 603-448-4897, ext. 120.

Printed Materials Available for Your Review

Please contact Becky at 603-448-4897, ext. 120 or bfoster@gcsc.org to request copies of the following materials.

1. "Estate Planning Checklist. Ten Important Documents to Get Your Affairs in Order."
2. List of "Grafton County NH Estate Planning Help for Seniors"
3. "GCSCC Legacy Society: 10 Tips for Successful Estate Planning for Older Adults"
4. "Building Your Lifeplan." Book by Tim Caldwell and Renee Harvey. I have a few copies—so first come, first served.
5. "Transitions—Taking Good Care of Tomorrow" is a collection of articles, prepared by Caldwell lawyers, offering ways to approach aging on your own terms. These topics, and more, are included in this booklet: Learn from an end-of-life doula how to have key conversations with loved ones; find useful advice on handling your digital files and information; and gain perspective on cognitive decline. QR code is available for accessing the booklet.
6. National Institute on Aging. "Advance Care Planning: A Conversation Guide"
<https://order.nia.nih.gov/sites/default/files/2023-04/nia-advance-care-planning.pdf>

GCSCC LEGACY SOCIETY—HOW TO GET STARTED

If you are interested in establishing a Legacy plan with GCSCC, please contact Becky Foster at bfoster@gcsc.org or 603-448-4897, ext. 120. There are various options available to you. See Legacy Giving brochure at: <https://www.gcsc.org/legacy-giving>



GRAFTON COUNTY SENIOR CITIZENS COUNCIL

LEGACY SOCIETY

*A stone's throw leaves a ripple
greater than you know.
The legacy you leave behind
will circle out and grow.*

~Eunie Guyre, 2022