

Any articles on estate planning necessarily includes a discussion of wills. Wills are important for every family. They allow you to have the freedom to choose who shall get your property, who should care for your family, and how your estate should be given away. Wills are also important as estate planning tools in minimizing death taxes and probate fees. Because death is not limited to the rich or the elderly, it is foolish for anyone to feel that they are immune to the need of a will. Death strikes all people and all ages.

No one plans to die so that most people procrastinate on making one until it is too late. Some try to save money but end up paying many times the cost of the will in bond fees, probate fees, estate taxes, family hardships, legal fees, etc.

Although an attorney is not required for making a will, if a will is made improperly, it can be completely voided. In preparing a will with your attorney, it is important to reveal everything relating to your health, wealth, and obligations because these have direct bearing on how your will is drafted.

The following are some of the items which you will need to consider before you begin making your will.

First, identify all the persons you wish to share in your estate. Classify these persons according to priority. You should determine not only who needs your property but also who can make use of it. Obviously, if you have a family, you first should give priority to them. If you have elderly parents who are financially well off, you may justifiably give your property to other close relatives or friends. If you have a relative or spouse who does not drive, then you may wish to give your car to someone else. These and hundreds of questions must be considered in order to dispose of your property in a logical fashion to people who have the ability to use and appreciate the gift.

Second, if you have minor children, consider who should be the guardian. Although spouses may be the logical parties, you will need to consider outside parties in the event both of you should die simultaneously. Pick a guardian who will provide the care and love that your children need but also consider the capabilities of that person. Perhaps you may desire to have your children placed with grandparents, but consider if your parents may be too old to care for them until their adulthood. It is also important to consider if you wish your children to stay in the United States or to go to Taiwan to be with relatives. These and many more questions deserve careful consideration. In some cases, you might discuss these matters with potential guardian prospects to determine if such a responsibility will be accepted.

Third, determine if your beneficiaries are capable of direct inheritance. In the absence of an adult guardian, minor children will not be able to receive their inheritance directly. In addition, California law only allows aliens to inherit if the beneficiary's home country allows reciprocation of inherited property. You should also give some thought to alternate beneficiaries in the event primary beneficiaries are not available.

Fourth, be sure to have your attorney coordinate your will with your existing property to assure that will and property title do not conflict. If you have a joint tenancy title, it will be useless to give your property away by will because upon your death, the title passes automatically based on property law, but not by will.

Fifthly, consider who will be the best party to appoint as an executor of the will. The executor of your will is the person who is nominated to carry out the directions of the will and to dispose of the estate according to the will provisions. Don't appoint a person just because he is a good friend. Find someone who is knowledgeable in English and capable of comprehending and carrying out

your instructions. You can also appoint banks or trust companies for this purpose. If you choose a person pick someone who is likely to outlive you. If you choose executors who are much older than you, you run the risk of their predeceasing you.

Other points to remember is to have witnesses who are not beneficiaries and who are likely to be available in the event of your death. Use codicils to continuously up-date your will as you accumulate property and as your family responsibilities change.

The second article in this series will involve the usage of wills in tax planning and trust wills in estate preservation. Subsequent articles will deal with life insurance, tax shelters to reduce your current tax liabilities, and analyses of various types of long term investment programs from a legal standpoint.

我对： 同鄉會的一些看法 = 晴嵐

一. 組織的重要性

我个人認為在美加台湾同鄉會中，大部份同鄉如果被邀請的話，都是樂意為大家服務的，只是卻很少主動出來做，我想這是我們台灣人的個性，大家都很謙虛。但是在美國，我們應養成有主動性的習慣，如果同鄉會的組織較為完整，將各種活動分為小組，每組由几个負責人，分工合作，這樣大家都能够参与活动，同鄉會一定会更出色。

二. 全國聯絡的重要性

全美各地均有台湾同鄉會，如果各地同鄉會能够聯絡起

來，我們不僅能够知道各地的活動，同鄉在美旅行或搬家也能有人照應，比較方便。而且團結就是力量，我們應該也能像在美其他少數民族般想法在美國社會上發揮一莫影響力。

三. 打破新同鄉對同鄉會的成見

許多剛從台湾來的新同鄉對同鄉會多抱著望而遠之的態度，因為他們認為同鄉會是帶有政治色彩的活動。然而大家都應明白同鄉會的目的是聯絡同鄉，互相來往和幫忙，增進友誼。尤其是幫助新同鄉定居，適應新環境。當然同鄉們有他們的政治意見，但應與同鄉會無關。

四. 耶魯同鄉會

New Haven 耶魯台湾同鄉會今年初起也開始舉行非正式