

# Essential Legal Tools:

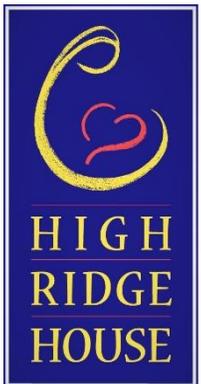
Why Christian Scientists Should Have Them

Presented by High Ridge House

Friday, June 11, 2021

4:00-6:00 PM EDT

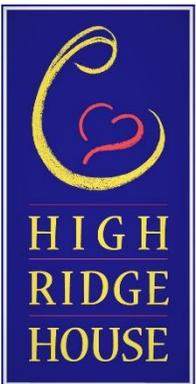
[www.highridgehouse.org](http://www.highridgehouse.org)



## Disclaimer:

This program is intended to provide educational information and not legal advice upon which you may rely.

For individual planning, consult a qualified attorney.



## Featuring the following attorneys from the Tri-State area



### **THOMAS DRAPER**

New York, NY

Mr. Draper focuses on Wills, Trusts and advance directives such as Health Care Proxies, Durable Powers of Attorney and Living Will



### **APRIL SAVOYE**

Bergenfield, NJ

Ms. Savoye's trust and estates practice concentrates on helping people with estate planning and estate administration.



### **SARAH SUMMONS**

Stamford, CT

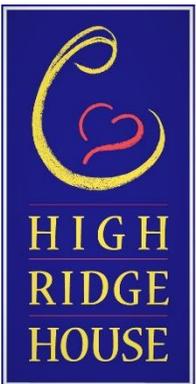
Ms. Summons' practice focuses on Family Law, Criminal Defense and Wills & Estates

## Seven Essential Estate Planning Tools

- ❖ Will
- ❖ A Trust
- ❖ Life Insurance
- ❖ Retirement Plan, employee benefits
- ❖ Durable Power of Attorney
- ❖ Living Will / Health Care Directive
- ❖ Conservatorship
  - a. Voluntary
  - b. Involuntary

## Last Will and Testament

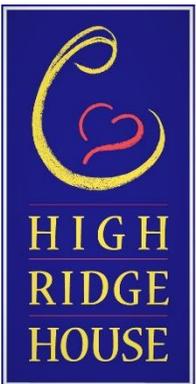
- ❖ “Whose shall those things be that thou hast provided?”
- ❖ Definition of a Testator
- ❖ Formalities of Execution.
- ❖ When do you need a Will?
- ❖ What is the “Will” that the laws of intestacy provide?
- ❖ When is a Will effective?



## Last Will and Testament

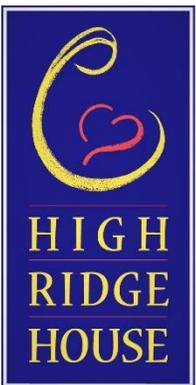
The four basic questions that your attorney will ask:

- ❖ Where are you domiciled?
- ❖ Who comprises your family?
- ❖ What are your assets and liabilities?
- ❖ Who would you like to benefit and how would you like to benefit them?



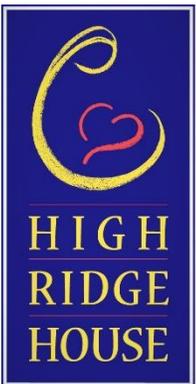
## Power of Attorney

- ❖ Relationship of Principal and Agent
- ❖ Definition of a Power of Attorney
- ❖ The New York Statutory Short Form Power of Attorney
- ❖ One or Two Agents?
- ❖ How is a Power of Attorney Revoked?
- ❖ What is a “durable” power of attorney?
- ❖ When is the Power of Attorney Effective?
- ❖ Can a custodian of assets refuse to honor the power?
- ❖ What are the limitations of the power of attorney?



## Revocable Lifetime Trust

- ❖ Example of the provisions of a revocable trust.
- ❖ Assets in a revocable trust are not in the probate estate.
- ❖ No tax advantage to a revocable trust.
- ❖ A revocable trust is better than a durable power of attorney but does not replace a power of attorney.
- ❖ A revocable trust is usually not available to the public as is a Will.



## Attorney Contact Information

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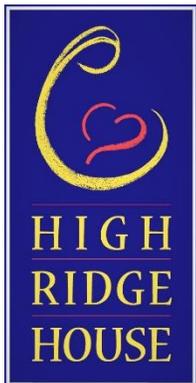
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**Thank you all for  
your participation.**

