

# EVERYONE NEEDS A WILL ...

1. **So that you can direct and determine who inherits your property, not the State of Texas.**
2. **To ease the burden on the loved ones left behind.** Having a will allows for the least disruption to the lives of the surviving loved ones. Often people do not make a will of their own until they have personal experience in settling the estate of a loved one and only then do they realize the importance of having one's affairs in order.
3. **So parents with minor children can direct and determine who is to control and manage the assets of their estate for the care and benefit of their minor children, not the State of Texas.**
4. **So parents can direct and determine who is to raise and care for their minor children, not the State of Texas.**
5. **To streamline the inheritance of your property so the expense of probate will be minimal.** The money spent on the preparation of a will, will greatly lessen the amount spent on the probating of the estate. It is the same as the old adage "an ounce of prevention is worth a pound of cure"  
I am sure that you have seen the advertisements in the newspaper touting the "Living Trust" to be the end-all be-all way of handling your property and avoiding probate. There is some measure of truth in this assertion, however for most people the "living trust" is more akin to using a bulldozer to swat a fly. It is usually overkill. It is expensive to set up the "living trust" and to retitle all currently owned property in the name of the trust. Additionally all property acquired from that point forward must also be titled in the name of the trust. You still need a will, in addition to the "living trust" to handle the probate of any assets that were not in the "living trust".  
The "living trust" may be appropriate in the following situations: when a person owns real estate in several states other than Texas or if it is anticipated that a person is going to need a guardian, then the living trust may avoid necessity of guardianship if the person becomes disabled.
6. **To put into place any estate planning that is necessary to reduce or eliminate estate taxes.**
7. **For many reasons, that are too numerous to mention in this document.** However, I will be happy to discuss your individual needs with you.