

# WHY DOES A WOMAN NEED *a will?*

## FOR THE SAME REASONS A MAN NEEDS A WILL

By Julie Childs, attorney

No one knows what the circumstances of our own life or the lives of our loved ones will be when we die. Without good planning, a time that should be set aside for grieving, as well as for celebrating a special life, may be interrupted by meetings with lawyers and accountants, potential conflict among family members and sometimes the need for court intervention.

The financial security of the surviving spouse is critical. When a wife dies without a will and there are children, the surviving husband may only receive one-third of her estate's assets, and this may not be enough to support his quality of life.

If there are children from prior marriages, a wife may want to ensure that if she is the first to die, her assets return to her children after her husband's death rather than be distributed to his children. This is done with a trust, which is described in the will but not set up or funded until the will is probated.

When there are no children, laws leave all of the wife's assets to her husband, which may be fine. However, if there is a common accident in which the wife dies and then the husband dies a few weeks later, all of her assets would be in his estate and be distributed to his heirs, which means her relatives would not receive any of her property.

A will can reduce estate tax liability. A trust set up by the will allows the wife's estate to divert an amount equal to her estate tax exemption (\$1 million in 2011) to the trust, which would then bypass the husband's estate at his death and be distributed to her children without any estate tax.

A woman with children under the age of 18 can use a will to provide a contingent trust for her children in the event that both parents are killed in a common disaster or if she is divorced or widowed. If there is no trust, a family member or friend will be appointed conservator of the property of the minor children. A will allows a woman to choose the person who will manage the assets for her children and to give instructions as to how she intends for the property to be used. More importantly, it allows her to designate the person she wants to be the guardian of minor children.

A single woman with no children might be surprised by who gets her property if she dies



without a will. If she has no living parents or siblings, her assets could go to cousins that she doesn't know well. A will allows her to leave property to close friends or charities.

None of us has a crystal ball and life events do not always happen as we expect. A solid estate plan is one of the most important gifts that a woman can give to her family.

And note that if you substitute "man" for "woman" and switch "wife" and "husband" in this article, the same considerations apply!



### LEARN MORE ABOUT WILLS

Join us to hear more detailed information about wills and have your questions answered by attorney Julie Childs. The seminar will be held Tuesday, October 19, from 2 to 3 p.m. in the Dr. Bobbie Bailey Tower Auditorium. This free seminar is sponsored by the DeKalb Medical Foundation. To register, call **404.501.1302**.

The DeKalb Medical Foundation offers free estate planning seminars and literature on a variety of topics. To request an estate planning information packet and be added to the seminar mailing list, call the Foundation office at **404.501.5956**.



# GIVING *DeKalb Medical Foundation* back

## OUR DONOR SPOTLIGHT



### DONOR GIVES TIME AND MONEY TO SUPPORT DEKALB MEDICAL

Forty-nine years ago, Annie Ruth Anderson-Brown moved to Decatur from Albany, Ga., with her husband Charles H. Anderson and started a relationship with the hospital that is still strong today. Charles was the third employee hired at the hospital and he handled all of the hospital's finances, Anderson-Brown says. "In 1968, when the Junior League of DeKalb turned over the volunteer services function to the hospital, I began volunteering."

At first, she and the other eight to 10 volunteers ran a small gift shop and took a "cheer cart" filled with magazines and other items for patients around the hospital. As the volunteer organization grew and developed into the DeKalb Medical Auxiliary, Anderson-Brown continued to give her time, working in the gift shop.

She doesn't just give her time, however. "I believe it is very important to give money to support the services of the hospital," Anderson-Brown says. "There are so many things needed to take care of patients in our community, it makes sense to donate to the DeKalb Medical Foundation."

Throughout the years, Anderson-Brown has given to the Foundation to support projects such as Wellness on Wheels, new equipment to provide the latest technologies in surgery and other community-oriented programs offered at DeKalb Medical. "The hospital provides many more services than those paid by insurance," she points out. "When my son had cancer, the cancer support group meant a lot to him and to the rest of the family."

"I'm not the biggest donor to the Foundation, but you don't have to be to make a difference," says Anderson-Brown. "Memorial gifts are great ways to remember someone and honorary gifts are wonderful ways to let someone know you appreciate them."

When she looks back at the time and money she's donated to the hospital over the years, she has no regrets. "My support of DeKalb Medical has done more for me than I've done for the hospital."

## YOUTH LEAD THE WAY FOR COMMUNITY HEALTH

### DEKALB YOUTH IDENTIFY HEALTH ISSUES

Posters filled with photographs illustrating health issues throughout DeKalb County were the final project in the Youth for a Healthy DeKalb project, sponsored by Youth Leadership DeKalb and supported by grant monies from PEACH, the employee-giving program of the DeKalb Medical Foundation. Students addressed physical and environmental health issues such as availability of fresh vegetables and healthy foods, existence of sidewalks to encourage exercise and proximity of healthcare providers to a community. Youth Leadership DeKalb is a program designed to develop the leadership skills of young people in DeKalb County so they may become the leaders of tomorrow.



## HONOR SOMEONE SPECIAL THIS SEASON

### CELEBRATE THE HOLIDAYS WITH "LIGHT UP A LIFE"

The DeKalb Medical Auxiliary and the DeKalb Medical Foundation invite you to "Light Up a Life" in honor or memory of someone special this holiday season. Your gift will benefit "Wellness on Wheels," a mobile clinic that takes healthcare to underserved, at-risk populations. Providing free medical care to immigrant, uninsured, low-income residents of DeKalb County since 1999, the W.O.W. van



enables us to continue to offer services to those who otherwise would not have access to care. W.O.W. provides services in residential communities in southwest DeKalb, Clarkston and the Buford Highway corridor. For each gift made, a holiday card designed by children in "The Tree House Gang," a support group for children of cancer patients, will be sent in your name to the person you designate. Let your loved ones shine by including their names in DeKalb Medical's 2010 Book of Love Lights, which is on display throughout the holiday season. To make a donation, go to [www.dekalbmedical.org](http://www.dekalbmedical.org) and select "Make a Gift" or call 404.501.5956.



**SAVE THE DATE!**

**PLAYING A ROUND**

Plan to join us for a round of golf at the Charles B. Eberhart Memorial Golf Classic on Monday, September 27, 2010, at Peachtree Golf Club in Atlanta. Open since 1947, this Robert Trent Jones Sr.-designed 18-hole course is ranked second only to Augusta National Golf Club in Georgia. Funds raised by this event will expand capacity of breast ultrasound at DeKalb Medical. Breast ultrasound is a non-invasive procedure that, when used with mammography, can enhance diagnosis and result in earlier treatment of breast cancer. Sponsorship opportunities are available. For more information, call **404.501.5956**.



**HEALTHCARE FOR THOSE IN NEED**

**ST. LUKE'S SUPPORTS PHYSICIANS' CARE CLINIC**

For the second year in a row, St. Luke's Episcopal Church in Atlanta has awarded a grant to the DeKalb Medical Foundation. Last year, church members supported Wellness on Wheels. This year's grant supports The Physicians' Care Clinic. The clinic provides quality comprehensive medical care, free of cost, to low-income adults in DeKalb County who are uninsured and do not qualify for government assistance. St. Luke's grant will enable the Physicians' Care Clinic to continue to provide care and prescription medication to more patients.



**To make your online donation,** go to [www.dekalbmedical.org](http://www.dekalbmedical.org) and select "Make a Gift."

*(L to R): Gerly Bernard, R.N., Jessica Moroney, R.N., Freeborn Ukpede, C.R.N.A., Gretchen Karst, C.R.N.A., and Constantine Kokenes, M.D., traveled to Haiti to help victims of the earthquake.*

# *haiti relief group*

**FUNDS FROM DEKALB MEDICAL FOUNDATION PROVIDE MEDICAL RELIEF TO HAITI**

Over 125 pairs of crutches, walkers and canes collected at DeKalb Medical helped people in Haiti get back on their feet following orthopedic injuries and amputations after the January 2010 earthquake.

In addition to sending supplies, donors to the DeKalb Medical Foundation funded a trip for Freeborn Ukpede, C.R.N.A., Constantine Kokenes, M.D., Gretchen Karst, C.R.N.A., and Jessica Moroney, R.N., to go to Haiti in April.

Although the group visited Haiti months after the earthquake occurred, there was a great need for their services, says Ukpede. "We were in the operating room from 8 a.m. until 11 p.m. many days," he says. In addition to providing anesthesia and nursing care for treatment of fractures, dressing changes and surgical repair of injuries, the team also helped with many non-orthopedic cases. "There is such a great need for health services in Haiti that medical relief teams are asked to handle surgeries for cancers, fibroids and other conditions that would go untreated without us," he explains. Members of the team report handling over 50 surgical procedures and providing medical care to many more patients during the 12- to 16-hour days they worked.

Donations for the Haiti relief trip came from a wide range of individual donors, many of whom used the Foundation's new online donation option. You can make donations when it is most convenient for you and, if necessary, specify the area or project you want your donation to support.

# the gifts

Gifts received from February 12, 2010, to present

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The Medallion Society is an annual giving club, recognizing donors who contribute \$100 or more to the Foundation. Funds raised by the 2009 Annual Appeal benefited the Decatur School Health Program, an ongoing partnership between DeKalb Medical and the City Schools of Decatur.

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