

Angus Stakes

by Shauna Rose Hermel, editor

A resolution I'm willing to keep

I'm not big on making New Year's resolutions, but I'm going to make one this year. I resolve that by this time next year I'll have a will. I hope the Good Lord gives me the chance to change it several times before calling me home, but the fact is, one never knows.

I've attended several estate-planning sessions through state or national cattlemen's meetings. We've probably all heard the horror stories of ranches lost because they didn't have the cash on hand to pay estate taxes due nine months after the death.

My husband and I don't have a ranch, and most of our assets would be pretty easy to liquidate. We also don't have any children. It would appear we don't have much reason to go through the emotional trauma of drawing out a will.

BUT, what happens if we both die at the same time? What percentage would the State of Missouri get? What would my husband get? What happens if I die first? Will my husband see to it that my family gets some of what I've worked for? What if he lives several years, remarries and has another family?

What if we were injured in the same accident, I died instantly and he died a week


later? Would the State of Missouri take half of my estate and give only half to my husband, then a week later take half of his estate (now including mine) and give the other half to his family?

Who'd take care of Husker (our dog)? I don't know the answers to all these questions, but I'm going to find out. Every state has different estate laws, so the answer for our situation may not be the answer for yours.

Remember, we're talking about an uncomplicated estate. Throw in a ranch. Throw in children. Throw in stepfamilies. Throw in partners in a business.

I know it's going to take some financial evaluation and planning at the outset, but I still resolve to have a will by the end of 2000. I dare you to do the same.

Maybe along the way we can share some estate-planning experiences. If you've got some estate-planning questions on which you want more information or some tips for designing estate plans, please share them. You know where to find me.



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