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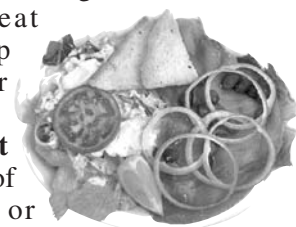
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- Must be enthusiastic
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Call Anita at BoomerTimes & SeniorLife
1-800-230-1904

12 Ways...Continued from page 16

- ★ **Be supplement savvy.** Glucosamine, a supplement made from the shells of crab, lobster and shrimp, has been shown to ease joint pain and stiffness, particularly in people with osteoarthritis of the knee. Some studies suggest that it may contribute to cartilage repair.
- ★ **Throw some fish on the grill.** Omega-3 fatty acids, found in cold-water fish such as salmon and mackerel, can help keep your joints healthy. In fact, studies show Omega-3s can reduce the pain and inflammation of stiff joints in people with arthritis. Because you probably don't have time to grill fish every night, consider supplementing your diet with fish oil capsules.
- ★ **Sneak in healthy food.** Keep pre-cut veggies and fruits—like celery and carrot sticks, broccoli florets, pepper slices and melon cubes—in the front door of your refrigerator so you'll reach for them at snack time.
- ★ **Keep a food journal.** Putting your nutritional goals in writing increases the odds that you'll stick to your plan for eating better. Record what you eat daily to keep track of your progress.



- ★ **Break it up.** Instead of eating two or three big meals each day, try spreading your munching into a number of smaller meals throughout the day. Research shows that grazing throughout the day boosts your metabolism, helping your body run more efficiently (and keeping the pounds off).
- ★ **Curtail your caffeine intake.** While you may need that extra burst of energy in the morning, try and resist those second and third cups of coffee. Studies show that the extra caffeine can weaken your bones.
- ★ **Take your vitamins.** Supplementing your diet with a multivitamin is a good way to get the vitamins and minerals you may lack by eating too much junk food. Strong bodies (and joints, too) will benefit from bone-building calcium and vitamin K, tissue-repairing vitamin C, pain-relieving vitamin E, folic acid and more.

(This article was a courtesy of your local Arthritis Foundation, Florida Chapter.) Call 1-800-654-1046 for more information about programs and services to help you or go to www.arthritis.org.

Put on your favorite rock 'n roll tunes, crank up the volume, and get up and dance!

Top Ten Estate Planning Goof-Ups



Arthur Rottenstein, CSA

When beginning to plan for leaving their property to heirs, people are confronted and frightened by the high estate tax rates and rush to utilize sophisticated estate planning techniques to avoid them. Yet, there are some simple moves that can frustrate these elaborate plans and are easily avoided. Here are some of the common mistakes to watch out for.

(1) Not Funding Your Living Trust: Many individuals have attempted to install a modern estate plan and use a living trust. Yet, too many fail to transfer the necessary property to the trust, which is like having a conductor without an orchestra.

(2) Too Much JTWROS Property: Titling assets under joint-tenancy-with-right-of-survivorship does avoid probate, yet does not avoid estate taxes. Further, improper titling can frustrate an estate plan because property titled JTWROS goes to the surviving joint tenant regard-

less of what a will or trust says.

(3) Leaving Too Many Assets to a Surviving Spouse: Leaving all your property to your spouse does avoid estate taxes at the first death due to the unlimited marital deduction. However, such a plan wastes the first-to-die spouse's applicable exclusion amount (previously called the "unified credit"). It may also often be better to pay some estate taxes at the first death at lower marginal rates.

(4) Not Equalizing Assets Through Gifts Between Spouses: This is another example of improper titling and wasting the applicable exclusion amount. Having all property titled in one spouse's name looks silly when the non-titled spouse dies first and does not pass on any property under his/her credit.

(5) Not Having a Will: Do we really need to say more? Probate property of the decedent will pass under the state intestacy laws at possible increased costs. Personal wishes, whether written or oral, will most likely not be followed in the absence of a will.

(6) Improper Ownership of Life Insurance: Most policies are owned by the insured, payable to the insured's estate or survivors and therefore are included in the owner's taxable estate. Policy owners should consider giving policies directly to the beneficiaries or transferring them to an irrevocable trust to avoid a large estate tax bite.

(7) Being Donor & Custodian of a UGMA/UTMA Account: Creating and contributing to a UGMA/UTMA account of which you are the custodian will cause the account to be includible in your estate and possibly subject to painful estate taxes.

(8) Not Knowing Where All the "Stuff" Is: A scattered estate plan by a secretive decedent may cause some assets to be left uncollected, undistributed and even lost.


(9) Naming the Wrong Executor: The tasks facing an executor are often formidable and demanding in all but simple estates. Spouses and close family relatives are under enough burdens. A professional or trust company is often a better choice.

(10) Not Periodically Updating an Estate Plan: People don't like to think about dying and therefore want to set up an estate plan and be done with it. However, many economic, health and family changes require revising your estate plan. It's best to work with an experienced financial planner who can help make the necessary modifications.

Understanding and avoiding these gaffes can make sure that your wishes can be fulfilled and minimize the tax bite for your heirs. Be sure to work with an experienced financial planner or other professional to help you achieve your estate planning goals.

Arthur Rottenstein, CSA is a Certified Senior Advisor and a Registered Securities Principal with Raymond James Financial Services, Inc. in Boca Raton. He has been managing the financial affairs of a number of select families in South Florida since 1982. Please feel free to call for an appointment at (561) 391-6961 or email him at arthur.rottenstein@raymondjames.com or visit his website at bocaratonfinancialplanner.com

IF SOMETHING HAPPENS TO YOU, WHAT WILL HAPPEN TO THEM?



I hope they never have to live without your guidance. But if something were to happen, would they have the financial security to live the lives you wish for them? College educations, the chance to carve out their destinies ... together, we can protect your children's futures with a plan designed to help ensure that their dreams become reality.

Discover what it's like to work with an advisor who takes time to really *listen*. Please contact me today for a complimentary consultation.

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Intimacy means that we're safe enough to reveal the truth about ourselves in all its creative chaos. If a space is created in which two people are totally free to reveal their walls, then those walls, in time, will come down.

— Marianne Williamson