



LEGACY

Volume VIII Issue I

CREATE YOUR PLAN

WE WOULD NEVER ATTEND A BROADWAY MUSICAL WITHOUT A TICKET OR EMBARK ON A TRIP WITHOUT LUGGAGE, YET MANY AMERICANS HAVE NOT TAKEN THE TIME TO PLAN FOR THE FUTURE.

We simply never get around to doing it, and the result can be disappointing. If we fail to plan, our dreams, wishes and hopes may never be fully realized. Unfortunately, this also means that our families and beneficiaries experience the expense and frustration of estate administration. A few months of probate can destroy what took a lifetime to build. Don't let this happen to you or your family.

The good news is that planning is easy and rewarding. In the following pages, we'll show how simple and enjoyable it can be. In less time than it takes to arrange a summer

vacation, you can complete a plan that outlines your goals and lets your family and friends know the values you hold dear. Take the time to plan your life, your future and your legacy. You will be glad you did and, every day thereafter, you can expect the peace and comfort of knowing the life you live today will matter tomorrow.



PLANNING IS EASY

ESTATE PLANNING IS LESS ABOUT “THINGS” AND MORE ABOUT VALUES

Creating a plan can be easy when you use Boys & Girls Clubs’ new online Wills Planner, launching in early May 2011. The Planner will help you organize all of your information pertaining to your family, estate and goals so you can develop your plan. The Wills Planner, available online at Clubgift.org, will guide you step by step through the simple process of identifying your assets and what you want done with them. During the process, most people discover that planning is less about “things” and more about values.

Perhaps the best feature of the Wills Planner is that it helps you identify your goals and aspirations for the future. Your will is not so much a plan for what happens after you are gone but more a testament to how you live today. When you are finished entering your information into the Wills Planner, you can choose to share it with your attorney, who can then complete your plan and ensure that your wishes are followed. To make it even easier for you to complete your will, we have identified Gift Attorneys in your area

who are familiar with the planner. A list of these attorneys will be available in the Planner.



EVEN IF YOU DON'T THINK YOU HAVE MANY BELONGINGS, YOUR LIFE'S DREAMS AND VALUES ARE WORTH PRESERVING. WITH THE NEW ONLINE WILLS PLANNER, YOU HAVE THE OPPORTUNITY TO TAKE THE FIRST STEP ON ONE OF THE MOST FULFILLING AND SATISFYING JOURNEYS IN YOUR LIFE.

SAVVY LIVING BY JIM MILLER

Dear Savvy Living,

“Are there any resources that can help pet owners with their veterinary bills? I have a dog and two cats that mean the world to me but the vet care has become too expensive. What can you tell me?”

– Pet Lover

Dear Pet Lover,

Struggling with the high cost of veterinary care is a common problem for millions of pet owners today, especially those living on a tight budget. Routine medical care can cost hundreds of dollars, while urgent or specialized treatments and procedures can run into the thousands. Fortunately, there are some things you can do to reduce your vet bills without sacrificing your pet's health.

Here are some tips and resources that can help. >

Shop Around

If you're not attached to a particular vet, one way to save some money is to shop around and compare costs. Call different vet clinics in your area and get price quotes on basic services like annual exams and vaccinations, as well as bigger-ticket items like repairing a broken leg, and be sure to ask for references too. Also, check to see if you live near a veterinary school (see veterinaryschools.com for a listing). Many schools provide low-cost care to limited income pet owners.

Work With Your Vet

To help make your pet care bills more manageable, see if your vet's office accepts payment plans. Some clinics accept monthly payments so that you don't have to pay the entire cost up front. Also, find out if your vet offers discounts to senior citizens or reduces fees for annual checkups if you bring in multiple pets.

It's also suggested that if your vet prescribes an expensive treatment for your pet, it's a smart idea to get a second opinion. It will cost you another consultation fee, but another vet may have other, less expensive ways to treat your pet.

Search for Low-Cost Care

Many municipal and nonprofit animal shelters offer free or low-cost spaying and neutering programs and vaccination. Some work with local veterinarians who are willing

to provide care at reduced prices for low-income and senior citizen pet owners. Call your local shelter or humane society to find out what's available in your area.

Find Financial Assistance

There are a wide variety of "veterinary care assistance programs" that provide financial assistance to help people in need pay their vet bills. To locate these programs, the U.S. Humane Society provides a listing of national and state programs on their website at www.humanesociety.org/petfinancialaid. If you don't have Internet access, ask a friend or family member to help you or visit your local public library.

Another good resource is the American Animal Hospital Association's "Helping Pets Fund" (www.aahahelpingpets.org, 866-443-5738). In order to qualify, your animal hospital must be AAHA accredited and your vet will need to submit an application requesting assistance on your behalf. To find an AAHA accredited hospital near you visit healthypet.com.

Buy Cheaper Medicine

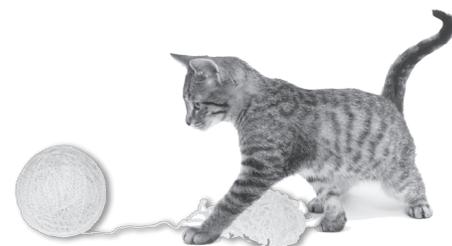
Medicine purchased at the vet's office is usually much more expensive than you can get online. Instead, get a prescription from your vet (ask for generic if possible) so you can shop for the best price. Good deals can be found at sites like 1800petmeds.com (800-738-6337) or absolutelypets.com (888-511-7387). Or, see

discountpetmedicines.com, a resource that links to sites that offer lower-priced medications. It also doesn't hurt to ask the vet if he or she has free samples they can give you.

Consider Insurance

If you can afford it, pet insurance is another worthwhile option. You can get a basic policy for under \$10 per month, and some insurers offer discounts for insuring multiple pets. See petinsurancereview.com to compare policies. Membership discount plans like Pet Assure (petassure.com) are another way to save but you'll need to use a vet in their network.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior" book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics. Jim invites you to send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, Okla. 73070.



PLAN TO CARE BY CARING TO PLAN



While there are plenty of perils involved with not having a will or estate plan, there are great rewards for those who do have one. For those who plan, there is comfort and satisfaction in knowing that love for family and friends will continue for years to come, and that property enjoyed today will be preserved and appreciated tomorrow.

Many individuals who have a will also include a provision in their plan for their favorite charity, such as their local Boys & Girls Club. Including a charitable organization in your will has many benefits for you. Perhaps most importantly, it demonstrates and affirms that the donations and support you have shown during your life will be transformed into a lasting legacy.

When you include a gift to your Boys & Girls Club in your will, you are telling yourself, your family and the world that what the Club achieves is important and significant for all time. Your family will see that your life's efforts and commitments will be lasting. Also, when you include a gift to your Boys & Girls Club in your plan, your estate will benefit from an estate tax charitable deduction.

YOUR LIFE MATTERS AND YOUR WISHES COUNT. USE THE WILLS PLANNER TO IDENTIFY THOSE VALUES AND PEOPLE THAT ARE IMPORTANT TO YOU. RATHER THAN LEAVING QUESTIONS OF WHAT YOU WOULD HAVE DONE OR WOULD HAVE LIKED TO DO, YOU CAN LEAVE A LASTING LEGACY. IT'S ONE THAT CLEARLY DEMONSTRATES A COMMITMENT THAT WILL LAST BEYOND YOUR YEARS, BUT NOT BEYOND YOUR REACH. CALL OR E-MAIL US TODAY AND LET'S GET STARTED.