

Women Everywhere

A Guest Column



Candace Schuler

Candace Schuler is a freelance writer. In her 25+ year career, she has written software user guides, marketing collateral, grant proposals, case statements, case studies, white papers, website and newsletter content, numerous articles, a cookbook, and 26 romance novels for three publishers.

She holds both the Grant Professional Certified and Certified Fund Raising Professional credentials, and has served on Fort Wayne's Leave a Legacy® Write a Will committee since 2007.

According to the most recent statistics available, 70% of all people in the United States die without a will. Further, a recent CBS article stated that women

are even less likely than men to have a will. No one is quite sure why that is. Some experts suggest that although women are actively involved in day-to-day household finances they are more comfortable leaving long-term financial planning decisions to others.

Whatever the reason, we've all heard the excuses for not getting around to making a will. People say, "I'm too young to have a will, yet, there's plenty of time," or "I don't have enough money or property to warrant having a will" or "Having a will written is too expensive." Women are apt to add, "My husband has a will so I don't need one."

The truth is, *anyone* with minor children should have a will. With a will, you get to appoint a guardian for your orphaned children; without a will, the courts make the decision about who will care for your kids. And, no matter what your age, if you have *any* personal property at all, such as a savings account, a car, jewelry, or furniture, you need a will to ensure it goes to the person you

want it to go to.

Another thing that makes it especially important for a woman to have a will is that the average age of widowhood in the United States is 56. If a woman hasn't been involved in long-term financial planning, how will she know what her financial assets are or how they are distributed? The fact is, 90% of American women will ultimately be faced with making financial decisions on their own due to being widowed, divorced, or never having married. A will helps make those financial decisions clear to everyone, including any bequest you would like to make to charity.

Finally, although the average cost of having a simple will drawn up in the Fort Wayne area is around \$250, at the Women's Bureau Leave a Legacy® Write a Will event on November 15, you can have a simple will drawn up by a volunteer attorney for FREE.

So, now what's your excuse?

Leave a Legacy: Write a Will

You don't need to be wealthy to leave a legacy; you only need to have a cause you care about and the "will" to make a difference

Everyone needs a will. Writing a will is the only way you can legally decide who will take charge of your affairs at your death; it is the only way to legally appoint a guardian for your minor children; and it is the only way to make a bequest to your favorite charity.

On Monday, November 15, the Women's Bureau will host a free *Write a Will* event. We invite you to make an appointment to meet with our volunteer attorney, Renee Riecke of Barrett McNagny, about your will and your charitable bequest. If you choose to make a charitable bequest, the lawyer will prepare a simple will for you, completely **free of charge**.

Attorney: Renee Riecke of Barrett McNagny

When: Monday November 15, 2010

Where: Women's Bureau – 3521 Lake Avenue

Time: 3:00pm to 5:00pm

To schedule an appointment, call or email Jeanette Dillon at 424-7977 / jdillon@womensbureau.com

Advancing Women Through Advocacy, Education and Economic Empowerment