

I have reviewed your brochure on Wills and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

Name: _____

Address: _____

City: _____

State/Zip: _____

Home Phone: _____

Work Phone: _____

e-mail: _____

(Please complete and return to the PO Box address listed below. All inquiries are treated with complete confidentiality).

Joy Junction, Inc.

PO Box 27693

Albuquerque, NM 87125

Phone: (505) 217-9586

Homeless Shelter:

4500 2nd St. SW, Albuquerque, NM 87105

Business Office:

PO Box 20550, Albuquerque, NM 87154

Creating A Will

While almost all of the reasons for procrastinating are understandable, the absence of a will can have a devastating impact on an estate.



A valid will:

- must be signed by a person of legal age. In most states, this is age 18.
- must be the product of a person with full capacity to state their will.
- must have been created with full intent of taking effect at death.
- must be signed free of fraud, undue influence, duress or coercion.
- must be signed in front of witnesses (in most states).

These simple steps are required to constitute a valid will. It is strongly recommended that individuals consult their attorneys to ensure validity, and guard against anything that might delay the process of probating an estate. Your will is your opportunity to carefully articulate your wishes, your values and your legacy.

Planned Giving Series

Making a Will is a Good Idea

Do You Have a Will or Trust?



**Leaving a legacy that
changes lives!**

Four Reasons Americans Avoid Preparing a Will

1. TOO LITTLE PROPERTY TO MERIT A WILL

It is easy for many Americans to look around and feel their estate is small and does not warrant the time and expense of a will.

After all, the headlines always highlight multi-million dollar estates. The truth is that every day many people die possessing much more than they realize. What may be a modest home today, a small investment portfolio, or just the beginning of a savings account, can enjoy significant growth in value before death. Where no will exists, the state will determine distribution.

2. DISTASTE FOR LEGAL DOCUMENTS

Many Americans seem to have a built-in distrust for legal documents that tend to be long and difficult to understand. A will is easily understood, however, when compared to the legal intricacies that an estate without a will may experience. Attorneys will gladly provide an easy-to-understand summary of the contents of a will to insure that your objectives are met.

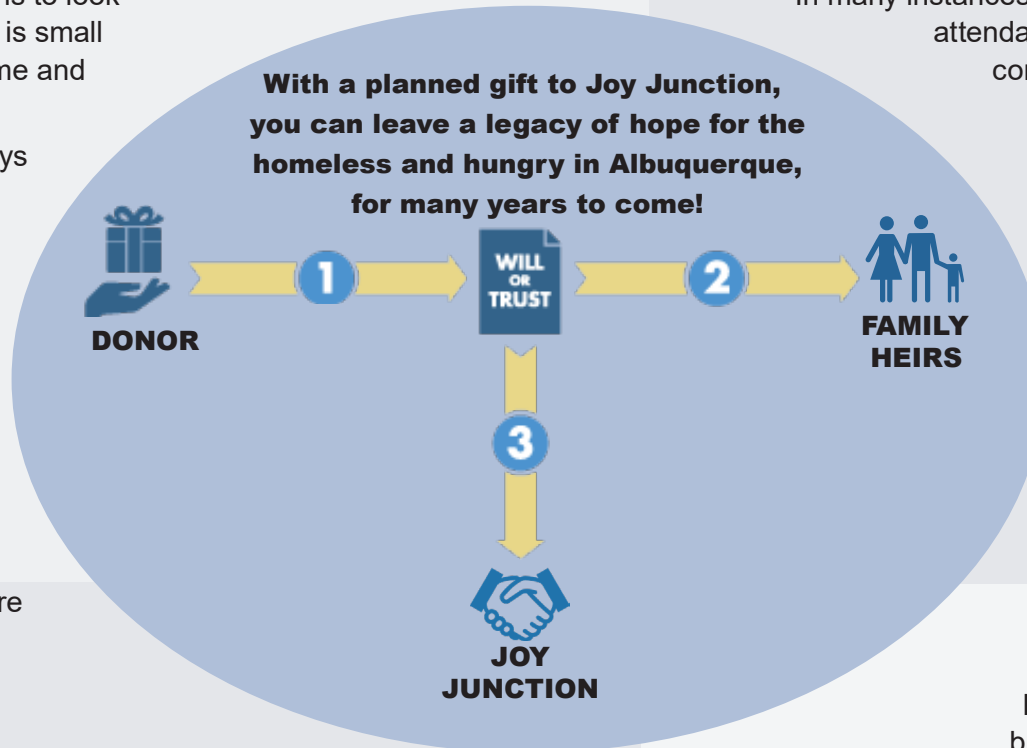
3. A WILL IS COSTLY

In many instances, a carefully prepared will does have some attendant costs. This is especially true where complicated or larger estates are involved.

However, a few hundred dollars or more can pale in comparison to the cost of having no will at all. Without a will, an estate may face the maximum in applicable probate costs and taxes. In the event of any family disagreement over distribution, legal costs skyrocket. By the time settlement occurs, hundreds or even thousands of dollars might have been lost. In some cases, heirs can actually end up bearing the brunt of out-of-pocket costs. Having a will could even save you and your family money.

4. LIFE GETS IN THE WAY

Finally, it is completely possible that the single biggest reason Americans fail to prepare a will falls into the “life just gets in the way” category. For some, it is simply the day-to-day routine that prohibits them from considering a will. For others, it is the reality that no one plans to die, or certainly no one enjoys planning to die. For another group, it may be rationalized under the “no one can know the future” reason, thinking that so much could change between today and the time of death. What good could it do to plan today?



Joy Junction provides a hand up to homeless and hungry women, children, and families. With food, shelter, clothing, recovery programs, and life skills training, we empower individuals to re-enter the workforce and break the cycle of homelessness, one life at a time.