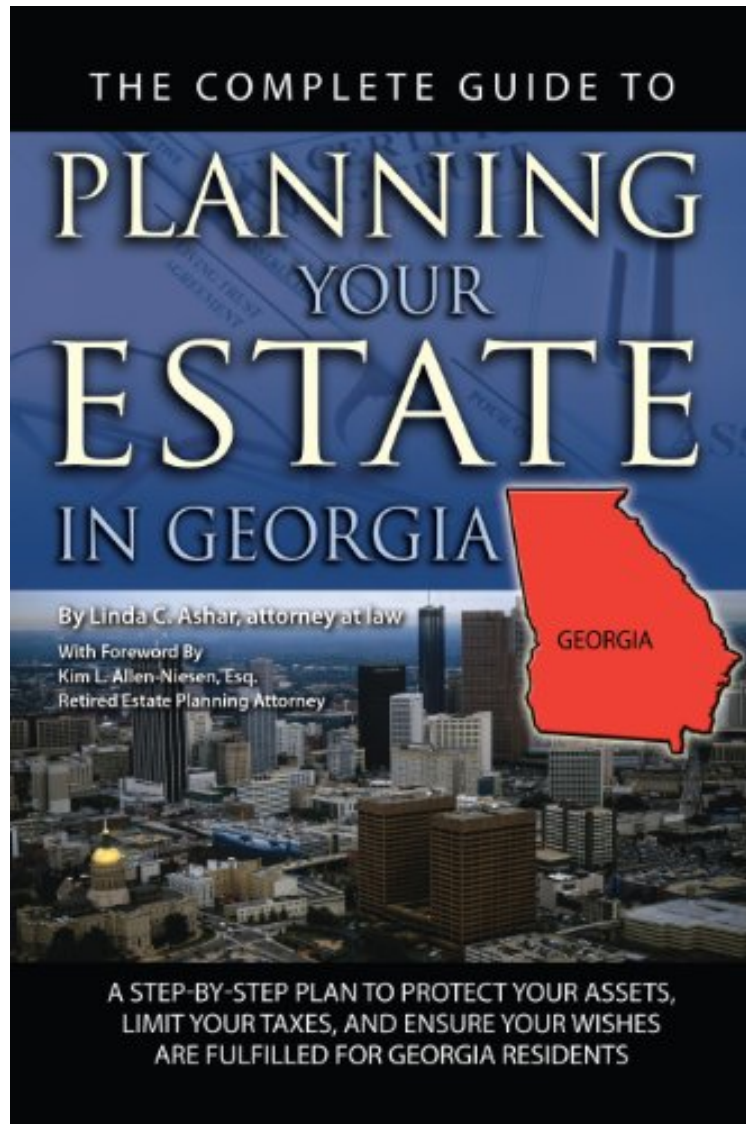


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The Complete Guide to Planning Your Estate in Georgia: A Step-by-Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled for Georgia Residents

Linda Ashar

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Linda Ashar : The Complete Guide to Planning Your Estate in Georgia: A Step-by-Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled for Georgia Residents before purchasing it in order to gage whether or not it would be worth my time, and all praised The Complete Guide to Planning Your Estate in Georgia: A Step-by-Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled for

Georgia Residents:

1 of 1 people found the following review helpful. Don't Waste Your Money By Douglas Henne This book is badly written, superficial, incoherent, redundant, and excessively expensive. Self-described educator, horse breeder, freelance writer, artist, and "attorney" Linda Ashar has apparently "written" a series of similar guides to estate planning, supposedly applicable to each of several states. I suspect that these are all essentially the same book, with a few sentences or paragraphs thrown in concerning specific issues applicable to the state under consideration. In the case of this guide, the one for Georgia, the author might just as well have left out many of her references to the state, since she repeatedly advises the reader to consult an attorney to nail down such matters. For example, on page 95, on the subject of common-law property ownership, Ashar writes that the "amount of your estate that your spouse can claim is based on these laws. Each state offers a different determination on what that is, though. Work with your attorney to figure this out." On page 97, the reader is advised to "Find out whether your state has any type of exempt property clauses." Gee, I thought I bought this state-specific book to answer such straightforward state-specific questions BEFORE I go to my own attorney. Yet such simplistic and obvious advice is repeated ad nauseam throughout the book. I paid \$24.95 for this? Even when Ashar attempts to explain something specific, her writing is so bad (especially for someone who allegedly has a degree in English) that her explanations only leave the reader more uncertain as to her meaning. For example, I don't know what Ashar means when she says on page 93 that "Not all laws and statutes can be changed by your will, as we have shown you." How's that again? Does she mean to say that SOME laws and statutes CAN be changed by my will? (Actually, of course, NO laws and statutes can be changed by my will. Such changes would generally require action by the legislature.) As with the advice to "see a lawyer," this kind of nonsense, half-truth, or downright falsehood appears with frustrating regularity throughout the book. To be fair to the author, I forced myself to slog through every page of this book (although I was tempted to throw it away at several points). Having done so, I can truthfully say that this book was a colossal waste of both my time and the cheap paper on which it is printed. Please don't waste your resources. A much better book is "Plan Your Estate," by Denis Clifford, from NOLO Press. The 11th edition is the most up-to-date, but keep in mind that the Federal estate tax may be quite different after January 1, 2013. This book is a detailed, well-organized guide to estate planning, covering all the states with the possible exception of Louisiana (because of its peculiar laws). This is the book you should start with, and NOLO has other resources available for purchase or for free at the Nolo.com website.

5 of 5 people found the following review helpful. Conflicting statements - something's wrong here By Live Oak Public Libraries I bought this book for a Georgia library but am pulling the copies we already have and will not buy more. I'm not a lawyer, but in just the first 70 pages I found two diametrically opposed statements -- which is either lousy editing (at best) or really bad research. Either way, it doesn't help someone trying to figure out what's legal in Georgia. The first occurs on the very first page, where under "Georgia facts" it states "Georgia does not allow for oral (nuncupative) wills." Yet on page 61 it states "Georgia also allows for oral (nuncupative) wills." On page 66 it returns to the first position, saying "Oral wills are no longer recognized in Georgia." So which statement is the reader supposed to believe? Again on page 61, the text states "A witness is not rendered incompetent because he or she receives a bequest in the will, but the bequest to that witness will be void unless there are at least two competent witnesses to the will in addition to the witness receiving the bequest." A little complex but pretty clear, right? But only a few pages later, page 71 states "Your witnesses cannot be listed as beneficiaries in your will; these people need to be those who do not benefit from your will in any way." No wiggle room here, the author doesn't say "should not" but "cannot". Again, conflicting advice. I'm a librarian, not a lawyer. But I can read well enough to know that this book has too many inconsistencies to be a reliable guide to a non-lawyer like myself or its potential buyers. Unfortunately there are no other Georgia-specific titles on this subject currently in print-- I've looked for them! I was really hoping this would be a useful addition to our library but it is NOT an acceptable guide.

1 of 2 people found the following review helpful. Essential Guide By Ali Sandford If you think you don't need estate planning you will quickly realize how wrong you are when you read Linda Ashar's, The Complete Guide to Estate Planning in Georgia. While few of us want to think about the end of our lives, most of us want to be prepared to live comfortably as we age and the majority of us want to make sure our loved ones are protected after we are gone. So you think it will be long enough away that you have plenty of time to prepare? Well, maybe so. However, untimely deaths and accidents happen all the time and since there is no way of knowing in advance, you need to put your affairs in order as soon as possible. And since Georgia does not allow for oral (nuncupative) wills (listed in "Georgia Facts") you will need assistance. This book explains everything you need to know, and where to get the help you need. Being an attorney Ms. Ashar provides readers with comprehensive legal guidance. She explains to you what an estate is, why you need to do all this work, professionals who are there to help you - attorney, accountant, insurance agent and financial planner - how to get started and your best method for success. Do you know what you are really worth? What should be in your will? What Georgia laws do you need to know? How can you avoid probate? What is a living trust? What taxes do you have to pay in Georgia? How do you lower your taxes and what happens if you divorce? These and many other pertinent questions are answered in this book. Also included at the back of the book are templates for a Living Will, Health Surrogate

Designation and Power of Attorney. In short, if you are a resident of the state of Georgia, you need to have this book. Once I read it, I understood how important it is to get my estate in order. You will too. For those like me, in search of the peace of mind obtained when you know everything you have worked for in your life is safe and protected, this practical and valuable book is an essential guide that residents of Georgia should not be without.

What happens to your estate after you are gone is very much within your control. Estate planning is not only for the wealthy; it is for everyone. It is simply the process of deciding where your assets are to be distributed after your death. For those people who wish to preserve their assets for designated purposes — such as family or special charities — it becomes necessary to make special advance preparations. The right plan can protect the value of your estate and spare your loved ones unnecessary hassles and legal conflicts. The Complete Guide to Planning Your Estate in Georgia will help you glide through this complicated process. This new book has been adapted to offer Georgia residents state-specific advice for estate planning. Author Linda C. Ashar, attorney at law, has crafted an estate-planning primer, allowing Georgia residents to become more informed and more involved during the process. Georgia-specific information is offered throughout this book, including: Georgia's probate code; Georgia rules, regulations, and laws specific to estate planning; elements of a valid Georgia will; planning your living will in Georgia; explanations of Georgia laws regarding durable health care power of attorney, do not resuscitate (DNR) orders, and directives to withhold CPR. The book's easy-to-understand context clarifies this complicated and sensitive subject and gives readers the power to take control of their future. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

Just mentioning the need for an estate plan often throws people into an instant state of guilt over not having one and confusion about how to start. What information is required? Which professionals should be contacted? What decisions need to be made? For most people, it is just easier to put it off again. Throughout my 18 years of practicing estate planning law, I constantly compared the ease of administering a clear estate plan to the turmoil caused when a family member died without a plan. One of the best gifts, and certainly the last gift, a person leaves his or her family is a well-planned estate. It is never too early to start thinking about an estate plan. The sooner a plan is started, the more options are available to the client. For example, life insurance frequently is an important component of a good plan, and policies are cheaper at a younger age. Starting relatively early in life usually means that there is less financial information to organize, and updating becomes a lifelong habit. Moreover, clearly stating health care wishes and appointing a person to direct them are important at every age because accidents happen. The trauma of an accident is exacerbated when sensitive health care decisions must be made on assumptions, leaving family members, doctors, or even judges guessing about the patient's values. The Complete Guide to Planning Your Estate in Georgia is the perfect companion in the planning process. It explains the information needed to start what assets are included in the estate, the effect of debt, who can help and how to obtain that information. The terminology and options involved with probate, trusts, insurance, and the estate tax can be overwhelming. In my experience, many clients leave their first meeting with a professional feeling dazed. With The Complete Guide to Planning Your Estate in Georgia, clients can enter the meeting with an understanding of the process and know they have a resource to refer to every step along the way. Estate planning is a combination of federal tax law and state administration law. Any guide must include the fundamentals of the tax provisions and property transfer options, but also the particular rules specific to each state. Not following the state laws can cause delay and additional fees to correct mistakes, or worse, could invalidate portions of a plan. This guide is designed to inform Georgia residents of their options and the rules for implementing their plans. Recently, Stieg Larsson, the bestselling Swedish author, wrote all three books of the Millennium trilogy and died of a heart attack before any were published. They are a huge hit, resulting in millions of kroners in Larsson's estate. Who receives the money? He lived with a woman for years; she was his life companion, but they never married. He did have a will prepared years ago, giving the money to an organization, but he never signed it. As in Georgia, Sweden has intestate laws that decide who receives a deceased person's assets in the event there is not a will. Under these laws, Larsson's father and brother are very wealthy men. If you don't have an estate plan, get started. --Kim L. Allen-Niesen
About the Author Esq. Retired Estate Planning Attorney