

WARD & MURPHY

ATTORNEYS AND COUNSELORS-AT-LAW

DECEMBER 2000

2000: A Year of Change to Serve You Better!

Our Recent Moves ...

For clients who want to see us in Ithaca, you now can find us at 108 South Albany Street – one door in from the corner of State and Albany and right next door to Alternatives Federal Credit Union -- close by our old office in the Clinton House. To be efficient, we open our Ithaca Office by appointment only, so please call ahead before visiting the new Ithaca office. As of May 30, 2000, we closed the Clinton House office as Jack's practice moved to be headquartered in Groton. In part because of Jack's move, we opened a new larger main office in Groton at 170 Main Street.

The new main office is easy to find – right across the street from the First National Bank of Groton and between the Red Apple Market and the Groton Historical Society. This historic house offers an expanded waiting area, the convenience of having all your files in one office, and easy parking in the rear of the office or across the street.



Our New Office - 170 Main Street Groton

How May We Help You? ...

Mail: Ward & Murphy
170 Main Street
Groton, New York 13073
Phone: (607) 898-3190
(607) 272-2816
(877) 212-4722 (toll-free)
Fax: (607) 898-3765
Email: liam.murphy@clarityconnect.com
Website: <http://people2.clarityconnect.com/webpages7/ward-and-murphy>

Preparing To Buy Or Sell A Home ...

Real estate closings will be smoother if you are prepared. Missing documents are the primary cause of delays in closings. You can help avoid such delays by pulling together your documents before you call us to help you. Such documents include:

For sellers:

- your abstract of title and deed
- your last survey
- any documents you gave your broker
- your tax bills and paid receipts
- information on your septic system
- your mortgage
- your agreement with the broker

For buyers:

- your purchase offer
- your mortgage commitment letter

Estate Planning ... Early is Easy

Most people delay thinking about their death. But the earlier you consider what you would want to happen when you die, the easier it is to plan for it and the more likely that your wishes will be respected. Why? Because consistent documentation on your wishes will build up a "papertrail" of what you wanted, making it very difficult for anyone to claim your wishes were not clear or certain.

What are the pieces of a complete estate plan? There are three basic items:

- 1) A will – a paper telling the world who gets your property when you pass away
- 2) A power of attorney – a paper allowing a trusted person to act for you while you are still alive
- 3) A "living will" – a paper telling doctors who can speak for you when you cannot speak and what treatment you want to refuse.

Our New Partnership

As of May 15, 2000, Jack Ward and Liam Murphy formed a partnership. What does this mean for you? It means that as Jack slows his practice, Liam will be there to continue to work with the Firm's clients.

Jack is still very much available, although he intends to spend more time out of the office. If there is a matter you want to discuss with him personally, leave a message and he will return the call. When Jack is away, however, there can be a delay in his response – and often Liam can give the same answer faster.

Liam joined the practice in 1999 after over ten years in practice. He started at a large firm in New York City from 1989 to 1991, moved to Pittsburgh and practiced there from 1991 to 1992 and then practiced in Delaware from 1992 to 1999. He spent much of that time litigating cases in both state and federal courts all over the country. You may note that the new Firm letter head notes "also admitted" in Delaware and Pennsylvania. Liam is, in fact, "inactive" in both those states – meaning he has

passed the Bar in both but does not maintain an active license – Liam now limits his active practice to New York State. His full resume is available on the Firm website.



As part of this change, Evan Webster formally "of

counsel" to the Firm. As many of you know, Evan retired to Arizona several years ago. The "of counsel" title recognizes that Evan does not actively practice, but remains an advisor. Evan is always available to answer questions about his old friends and clients, which provides continuity to Groton and to the Firm's clients.

You, of course, retain the choice of who will serve you as a lawyer – including your right to take your business elsewhere. Until you tell us otherwise, Jack and Liam will look forward to continuing relationships with the Firm's clients on the same basis and at the same rates as we have in the past year. We will presume you wish us to continue that relationship unless you tell us otherwise in the next 90 days – and of course you can start or end matters at any other time as well.

Questions ... ?

Call or write us at the office – use our new address at 170 Main Street, Groton, New York or use any of the telephone numbers you already have -- we can be reached both at Jack's number (272-2816) or at the Groton office's number (898-3190) or in any of the other ways in the box on the first page -- we are always looking forward to serving you better.