

WARD & MURPHY

ATTORNEYS AND COUNSELORS-AT-LAW

JANUARY 2002

New Year! New Assets? New Will?

Review Your Estate Plans Now...

We all use New Year's to review our lives and make resolutions. We suggest you add one resolution to your list: review your estate planning.

New grandchildren, new heirlooms to pass to them, new assets – even the best wills cannot anticipate all the changes in life. No lawyer can help you account for those changes without speaking to you and reviewing your situation.

Because no one can always anticipate such changes accurately, we recommend you take a moment out in January to take out your will and other estate planning documents and re-read them. As you read them, have handy a listing of your assets, your debts and any special items you would want to ensure are passed to special people. If you realize there are new assets or new gifts for special people, it may be time to revise your will.

If you choose to visit us to discuss your estate planning needs, please bring some information with you to help us work with you to meet your needs. You do not have to let us see these documents if you do not wish to share them (they are helpful to see), but we would need at least a summary of their contents – and having them with you may help you summarize. The helpful information includes:

- Bank or Brokerage Accounts (institution, how titled, approximate value)
- Real Estate (address, how titled, assessed or appraised value)
- Pensions, IRA's or 401(k)'s (institution, how titled, approximate value)
- Insurance Policy (institution, named beneficiaries, approximate value)
- Burial Arrangements/Plans
- Vehicles (type, how titled)
- Personal Property, including furniture, collections and sentimental Items

If it's Spring, It's Real Estate Time

Often, people who want to sell real estate spend the late winter getting a property ready to sell in February or March. If you want to sell and you want a sale with the fewest possible problems, please pull together the following documents (this list also appears on our website at www.ward-and-murphy.com):

- the purchase offer (if any)
- any agreement with real estate agent
- copies of any papers given to your real estate agent
- "paid" receipts for your most recent local tax bills, including town/county tax bill (comes out in January and runs from January 1) and school district tax bill (comes out in late August and runs from July 1)
- your current deed (if selling)
- your Abstract of Title (if selling)
- most recent water and sewer bills (if on municipally supplied water or sewer) or septic field map
- most recent survey map
- any documents concerning your mortgage (mortgage amortization tables and mortgage document if selling, mortgage application and good faith estimate of costs if buying)

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://www.ward-and-murphy.com>

Who has my file from Jack Ward or Evan Webster's office?

As we explained in the August 2001 issue, Ward & Murphy is the successor to both the law offices of Evan Webster in Groton and Jack Ward in Ithaca. We have files going back at least seven years from both offices.

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, Ward & Murphy will look forward to continuing relationships with the Firm's clients. 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.

Forget a Helpful List? Visit WARD & MURPHY on the Web!

Forgot a helpful hint from our newsletters? Need to remember how to find a court or a court time? Want a link to do some legal research? Come visit us on the web at www.ward-and-murphy.com to find these kinds of helpful facts.

WARD & MURPHY Now Accepts Mastercard, Visa and American Express

As of January 1, 2002, the Firm will now accept Mastercard, Visa and American Express in payment for retainers and bills on both an ongoing and a one-time basis. Please feel free to call Ms. Jackson for details or to use this new service.

WARD & MURPHY
170 MAIN STREET
GROTON, NEW YORK, 13073

Welcome Saige, Welcome Back Tabitha ... or What About That Answering Machine

For the Fall, the answering machine explained our 10 am to 2 pm calling hours arose from "maternity and academic leaves by our staff."

In August 2001, Amy Jackson, our part-time bookkeeper and receptionist, welcomed a daughter – Saige – to her family, returning to work in October 2001.

In December 2001, Tabitha Bordwell, a six-year veteran of our staff, finished her studies for her Bachelor of Arts degree in Political Science at SUNY Cortland.

While these leaves may have created temporary inconveniences, we appreciated your willingness to bear a short delay in our response. Starting January 2, 2002, we will look forward to having full telephone answering throughout the day.

Don't Forget WARD & MURPHY'S Ithaca Office

We can always meet with you in Ithaca, at our Ithaca office at 109 East Seneca Street – across the street from the DeWitt Mall and the Moosewood Restaurant, next door to the Tompkins Trust Company's Seneca Street lot – and close by our old office in the Clinton House. We normally have an attorney in the Ithaca Office on Tuesdays. We open our Ithaca Office by appointment only, so please call ahead before visiting.

When you are making appointments, however, please be sure ask for the Ithaca office as our meeting place – unless otherwise noted, all appointments are for our Groton office.

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POSTNET(FIELD(CON_Home_Zip))