**Wills  
  
     There are many reasons why every adult should have a valid, thoughtful and carefully planned will.  Your will is a legally binding but completely amendable document that can guarantee that your most important lifetime decisions and desires will be honored and realized after your death.  It is usually a document written and executed under the necessary direction and assistance of a competent attorney in accordance with certain formalities prescribed by state law.    
  
     Your will is one of the most important documents you will ever sign.  It is the means by which you will direct the distribution of your property- property from your estate that you have worked a lifetime to acquire- which will contribute to the financial security of your beneficiaries and benefit causes which you think are important and memorialize your own existence.    
  
     Your will is an important tool by which you can direct who, specifically, will receive your property when you die.  In the absence of a will, the state will distribute your property as directed by certain rigid and impersonal state laws, and in ways that may be contrary to your wishes.    
  
     Your will can nominate persons whom you'd like to serve as the guardians of your minor children who will be responsible for and make decisions regarding their custody, care and placement until they reach the age of majority.  Your will can nominate persons whom you'd like to serve as the conservators of property left for your minor children who will be responsible for and make decisions regarding how that property is managed and used until they reach the age of majority.  A court normally respects such wishes.  But in the absence of a will expressing such wishes, a court must appoint guardians, conservators and other fiduciaries to administer your property and estate who may not necessarily be persons whom you would choose.  This could result in rigid, cumbersome and expensive guardianship arrangements.  For example, if a father of minor children dies without a will, a court can appoint the surviving mother guardian of the children and order her to incur the costs of posting bond and reporting all expenditures of assets belonging to the minor children.  A provision in the will could avoid such cost and bother.    
  
     Certainly, you will want the guardian and conservator for your minor children to reflect your values and your lifestyle. In your thoughtful will you can take the steps to control the influences that will be present in your children's environment after your death.  Your attorney can help you make such choices and phrase your document to address certain concerns and to maximize the amount of property that may actually go to your beneficiaries.    
  
     If you have concerns whether your survivors would really be qualified to manage and budget their inheritance after your death, your will can be arranged to guarantee them all of the rewards and advantages of property ownership, without its burdens and bothers.    
  
     Your will can also be used to make meaningful memorial gifts to your favorite charitable, religious, educational, health, or cultural organization or institution.  The cost of such bequests can often be reduced if your will is planned to take advantage of major tax deductions that Congress has provided for this very purpose.    
  
     Finally, in your will you can and should name an executor to carry out the directions in your will and to help your family with any of the special personal or business problems that may arise after your death.**