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**Plans Aren't Wine, And They Don't Always Age Well**

**By Molly Shomer**

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by: **Molly Shomer**

The following crossed my desk recently. The author gave me permission to share her story:

"Please alert people to something we're experiencing right now – having to clean up the mess of someone not naming more than one person as beneficiary on a life insurance policy. We are having an impossible time trying to get the funeral expenses paid for my sister and my mother. They died within four days of each other, and they left each other as beneficiary of their life insurance policies.

'If the person listed as a beneficiary dies, the insurance benefit goes into their estate.

"The problem is, neither of them had a will, either."

(Aside: This means that both estates, the mother's and the daughter's, will have to be probated by the Court, and the Court will decide who gets what. The process can be lengthy, and it can be expensive. The family might not see the funeral money for a while.)

"Also, please alert people to be sure that the person they choose to be their medical decision maker – the person who has Medical Power of Attorney – is willing to do what they would want done. Review the mental capacity of the appointed person regularly.

'My 85 year old Mother couldn't bring herself to honor my sister's Living Will that said she wanted to be allowed to go. The doctor wouldn't write a letter stating Mother wasn't capable of making these decisions for my sister, who was in a coma.

'So, my sister was put on life support, even though there was no hope that she would ever awaken or live a productive life. She lingered for months on a ventilator.

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'My family and I wish we had thought about all these things sooner. We are taking a closer look at our own papers now.'

She is soooo right.

Life insurance is something we all tend to forget about. When you started that new job, you made out your employer's insurance beneficiary papers on the first day. Have you thought about them since?

What about your Medical and Financial Powers of Attorney (you do have them, don't you?). If you've designated your spouse on one or both, what happens if you're in an accident together? Is there a second person named who can step in?

If you made arrangements for your children when they were babies, are there things you should change now that they're older? Now that several years have gone by, would you still appoint the same people to care for your children in the event of a catastrophe?

Do you have a will? If not, some stranger in a black robe is going to be making decisions for you one day.

What about your parents? If one of them has passed away, has the survivor made the necessary changes to legal documents?

If one parent is in poor health or getting confused, is he or she still the only one legally appointed to make decisions for the other?

This doesn't really have anything to do with your age. Everyone over the age of 18 should give some thought to these questions, and then take action. Should you do something about it right now, before something goes tragically wrong?

You Betcha!

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### **Why Are Wine Cellars Beneficial?**

**By Julia Martinez**

Drinking wine is not only for occasions as we all know. What happens when you feel like drinking wine

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and it is not available? You have a surprise visitor and you want to have this wine but it is not on the market? These situations would be less tough if you have a wine cellar.

A wine cellar could store the wines you have and keep them more delicious as time passes by.

Is having a wine cellar not expensive?

Like any other home equipment, you need of course a sum of money to buy your own wine cellar. The expense will not be that long–termed for sooner you could gradually attain the long–term benefits of the wine cellar you have.

How does a wine cellar improve one's entrepreneurial skills?

Owning a wine cellar and increasing the number of wines you store on it is a way of polishing you as a future entrepreneur. As your knowledge of wines improves along the process, you could never ignore the fact that you would also be interested in starting your own wine business.

What is the best wine cellar?

Different wine cellars have their individual strengths and they vary a lot. It depends on how one sees a good wine cellar. To make your choices better, you could read about helpful tips on choosing the right wine cellar. To add, online search would be convenient and effective too.

Why is a wine cellar important?

Wine is more than a delightful drink. It has with its contents healthful benefits. Having a cellar to keep it with you without having to worry much every time you need some of it is the meaning of convenience and assurance as well.

Wine cellars are the chest that holds within them the treasure– the bottles of wine!

Julia Martinez is a freelance writer for the Wine Times. She writes a regular column which is published every Thursday. Her latest 'favorite pick' is

.

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