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December 2010 - Newsletter

Holiday Issue

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Dear Friends,

December is a special time of the year. It is a time to get together with family, friends, and the people you love. During this time, we would like to wish you a happy and healthy holiday season. Therefore, we've come up with a few suggestions that will help you, and your family keep this holiday healthy and fun.

Michael Kuldiner, Esq.



ESTATE PLANNING

Estate Planning! It is important to create a will even if you do not own a house, or have much of an estate. As long as you have belongings and/or valuables and you would like to ensure that they are left for a spouse, a child, or a loved one, a will is mandatory. In other words, it is the document most commonly used to implement your requests after your passing, where you can specify the division of your property, assets and even care and custody of your children. People do not necessarily die due to a terminally ill disease, they die because they are human, and dying is part of living, therefore a will is necessary. If you don't have a will in place, after your passing, the court could appoint an administrator and the order of inheritance will follow the rules of your state. This might not be the best idea because the way that you might want your property distributed may not correspond with the state's rules.

We have included some helpful suggestions you **should not do** when it comes to your estate planning.

Do not postpone your estate planning. Postponing might create a risk of leaving your family with a huge chaos. Even if you are not yet certain who should get what or who should be in charge, some sort of an estate plan is better than nothing at all.

Do not make an attempt to do it yourself! It is a complicated process and should be handled by a



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Dr. Michael C. Luciano, D.O. Guiding our Clients to a Healthy Lifestyle

This Holiday season it is important to staying fit and healthy, therefore here at The Law Offices of Michael Kuldiner, P.C., we are determined to guiding our clients to a healthy lifestyle by referring them to one of the leading physicians in our area, Dr. Michael C. Luciano, D.O.

Dr. Luciano has a unique approach to every client; thus patients find comfort in dealing and being cared by



professional attorney. The laws and legal formalities that govern the will vary from state to state and can cause a lot of problems for people who are not properly trained or educated in the matter. Only a knowledgeable attorney can walk you through all of the estate planning options and make a plan based on your unique situation which will come into effect when needed.

Do not worry about estate planning expenses. Worrying about the cost of estate planning could only make one procrastinate the process, which will not help your family.

You must focus on the benefits that your family will receive which will certainly outweigh the overall cost.

Do not forget about your tangible personal property. That includes your jewelry, collectibles, antiques, furniture, art work, cars, scooters, boats etc... In addition, instead of having equal division of personal property among children or other beneficiaries, create a specific written plan for your personal items to avoid any type of feuds.

Do not forget about your pets. Deciding who gets your pets is as important as deciding who gets your assets. In order to keep your pets out of harm's way, you should specify who you want your pets to live with, and most importantly who will provide financial support.



Easy Steps For Stress-Free Holidays Managing Stress This Holiday Season

The holiday season can become a very stressful time, and the joy of it all becomes lost in the shuffle. Especially when trying to coordinate holiday parties, shopping for gifts, cooking, sending personalized holiday cards, and visiting family members in a short span of time. Managing Stress during this time period can become an uneasy task. Here are a few suggestions to help you prevent stress this time of year.

Organization is key! Before you go hustling off in all directions, place yourself in a calm place and think about all your tasks. Write everything down and approach each task one at a time. Organizing your shopping list will also prevent stress and overspending.

him. Unlike most doctors today, his goal is to get to the core of each concern and treat the person, and not just the symptoms. Dr. Luciano cares and makes a difference in the lives of the patients he treats, and that's important!

You can improve your family's health today by calling (215) 957-1100 and making an appointment with Dr. Luciano.

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Helping Make a Difference

While we pursue our professional goals, we also endeavor to improve the quality of life in our communities. We make significant contributions to causes and charities important to us and our families and friends.

This holiday season we will be making donations to the following charities in honor of our relationships with our clients, associates and other members of the community.



<http://www.diabetes.org/>



<http://www.komen.org>



Avoid last minute shopping: Try to do all your shopping early! This will eliminate long lines at the stores and most importantly make your shopping experience more pleasurable.

Prioritize your tasks: Prioritize your task list and don't worry about the next task until the first one is completed. This will help keep you focused and prevent overwhelming.

Take some time to relax/meditate: It has been proven that taking some time during the day to meditate, even if just for a few minutes, will help restore your body to a calm state.

Have fun with it: Don't forget that the holidays are supposed to be a happy, stress free time of year. Don't put too much pressure on yourself, and try to enjoy the festive season.



The Children's Hospital of Philadelphia®

<http://www.chop.edu/>



<http://www.marchofdimes.com>



<http://www.ellisland.org/>

We urge you to give back to your community as well.



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