



Don't Forget The Will Or Trust

According to a recent survey, three out of four applicants for a new or refinanced mortgage do not have a will or trust in place. Many homeowners are not aware of the consequences of neglecting this issue or realize that estate planning can help you better prepare for this inevitable time in your life.

Some advantages of a will or trust include:

- * You can pass more of your estate to your beneficiaries by avoiding estate taxes
- * It allows you to decide who gets what
- * It reduces estate administration costs

* It helps you provide for children or other remaining family members

* It avoids delays in the distribution of your estate

There is a lot of decision-making that needs to be put into this important area of estate planning. Tax laws are constantly changing and it may be in your best interest to work with a qualified estate planner. Contact our professionals at Sylvia Financial (508) 999-9041 for information.

Securities offered through Royal Alliance

Points of Interest

Not sure how much Social Security you will receive at retirement? Contact the Social Security Administration at 1-800-772-1213 and ask for form 7004. Return this form to the SSA to receive a statement of earnings and estimated income.

There are many resources that are available to you via the internet. Many of these links can be accessed via our agency website at www.sylviainsurance.com

Do you know what your credit report says? There are many ways to access your credit history on line at no cost to you. One such website is www.freecreditreport.com

Is there someone you're considering doing business with, but you are unsure of their business existence and stability factors? You can research this information and more at www.businesscreditors.com

Mold contamination is a concern for many people and is excluded from most insurance policies. For more information about this potential hazard, visit the E.P.A.'s

website at www.epa.gov/iaq/molds/moldresources.html

Do you have an interest in property or tax information for your own or another property? Some local cities and towns have this information available on their websites.

For New Bedford properties: www.ci.new-bedford.ma.us/Nav3.htm

For Barnstable properties: www.town.barnstable.ma.us/tob02/Depts/AdministrativeServices/Finance/

For Dartmouth and Marion properties: <http://data.visionappraisal.com>

Did you know you can renew your driver's license and registration on-line? Visit the Massachusetts Department of Motor Vehicles website at: <http://www.state.ma.us/rmv/>

Do you enjoy your fireplace in the fall and winter? Be sure that it is well maintained and not a safety hazard for your home and family.

Visit the Chimney Safety Institute of America at <http://www.csia.org/>

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