

# AGE Concern

towards a better life for seniors

*Monthly newsletter produced by Age Concern Bermuda for Members  
Linking you to products, services and information that meet your needs*

## Spring newsletter

Issue 1

### Mello Jones & Martin

Read the article below written by MJM's Nathan Samuels. Don't fall into the DIY trap. Find out about estate planning, powers of attorney and more on the 29th of April at the MJM Legal Clinic at Charities House.



**Do you know someone who is not a member?**

For \$20.00 per year membership offers much for our members.

Spread the word

## Save the Date



## You Get What You Pay For

You won't hear this from most estate attorneys but the truth is there is a wide variety of inexpensive home-made will "kits" available on the market today. From ready-made "fill-in-the-blank type forms" to elaborate computer programs. But beware, as the saying goes, "You get what you pay for."

Before tackling all those estate planning issues you've been meaning to get to – like getting your will prepared, you should be aware that writing your own will is not advised. Of course, in these uncertain economic times, the substantial difference in cost between preparing your will with a professional and going out and purchasing an inexpensive "DIY will" dictates that an explanation be given as to why writing your own will is not such a good idea (no matter how much money you seem to be saving in the short-term). Another reason for not writing your

own will is that it is expensive. Yes, the DIY will kit you might find at the store or online will cost you next to nothing in comparison to instructing an attorney, and sitting down at home and going at it alone, even less. But the risk of your estate having to go through expensive litigation in order to determine your intentions set out in your home-made will is high – in fact, thousands of dollars higher than any professionally drafted will would have cost you.

These intricacies, coupled with the fact that the average writing aid is not based on Bermuda law, make the venture of home-made will writing a risky business. You need to consider. How much is it going to cost me now or how much is my will going to save (or cost!) my estate after I pass away.

**Plan to attend the MJM Seminar at Charities House on the 29th of April to find out more. Free 20 minute appointments on a variety of topics will also be offered. Sign up is required. Call 238-7525**

## Vacation at 'home'

Cambridge Beaches Resort and Spa invites Age Concern Members to vacation at 'home'. Stay anytime until April 30th for \$199.00 per couple per night, plus tax and grats. The special rate includes a full buffet breakfast, afternoon tea and a FREE upgrade\*. Enjoy dinner each night of your stay for an additional \$50.00 per person plus taxes and grats, includes a complimentary bottle of house wine. Relax by the indoor or out- door pool, read a book in one of the unique and private oasis of calm located throughout 27 acres. Make this a true escape. Let one of our drivers pick you up and take you home additional charge applies. *\*based on availability*



## Seal of Approval

*Starting in April 2010 wherever you see this seal you can be assured that we have identified industry leaders that will help you, these are called Age Concern LINKS. Look for specials from our LINK partners and remember to always have your Membership card with you.*



### LINK SEMINAR DATES

**Charities House 2:30 - 5:30pm.**

**April 29th,**

**MJM Legal Clinic**

**Sign Up Mandatory**

**May 19th, C Travel - Cruise or Fly "Where should I go in 2010?"**

**HWP - Latest cars, bikes and other products**

**June 15th, Crimestoppers "Be Smart, Be Safe" & OBMI "Solutions for Seniors"**

**July 21st, Bermuda International Eye Institute**

### LINK PARTNERS

Mello Jones & Martin

BF&M

Cellular One

HWP

OBMI

HSBC

WOW

C Travel

The MarketPlace

Coldwell Banker

Just Roses

Cambridge Beaches Resort & Spa

### THE LINK RADIO SHOW

This monthly show airs on VSB on the 2nd Thursday of every month at 11:30am to noon.

Hosted by Charles Jeffers The LINK features a Lifestyle guest and one our Age Concern's LINK partners.

The next show will air on the **8th of April.**

**STAY TUNED**

**&**

**STAY INFORMED**

**Spring Newsletter**

**Issue I**

Age Concern Bermuda  
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HM JX

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**AGE CONCERN AGM**

**JUNE 2ND**

**FULL DETAILS IN NEXT MONTH'S NEWSLETTER.**

**THIS IS ONE AGM YOU WILL NOT WANT TO MISS!**