

# Become savvy about family finances, legal issues

By SAMANTHA CRITCHELL  
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It's time to get it together and do your family's financial and legal planning. It's important to write a will, enroll in tax plans and start saving for college. Your children are counting on you.

The will should come first, says Nihara K. Choudhri, a lawyer, mother and author of "Parent Savvy: Straight Answers to Your Family's Financial, Legal & Practical Questions" (Nolo).

"No one wants to think about the issues involved and nobody wants to name a guardian," she says. "But life really is unpredictable and, God forbid, you die, you're not making sure your child is protected if you haven't done a will."

She adds: "You don't want to leave raising your children to chance."

Many people rely on informal understandings and agreements, and that's not wise.

It's what people do for their "in-case-of-emergency" plans and for much more serious things, and, either way, a verbal agreement isn't necessarily legally binding. A judge certainly isn't going to base a custody decision on a he-said, she-said conversation.

Choudhri, who could've written her own will, didn't do it for a year after her son was born.

"My parents would've stepped in, and my inlaws, and maybe my brother-in-law and my sister," she says.

The problem is that's too many people.

Guardianship isn't a popularity contest, says Choudhri, and parents shouldn't worry as much about hurting someone's feelings as they should consider who has the values most similar to

their own. Ask yourself, "Who thinks most like me?" she suggests. That's probably the person who would raise

your children the way you would've done it.

A will also is important to set up the financial structure for your children.

Children will get everything a parent owns if details aren't spelled out, even if that child is 2 years old, Choudhri says.

"You need a backup structure to manage the money for your child. Your child's life will be so complicated if you die, you don't want to add to it," she says. "Trusts are

not just for rich people." Parents generally have two options when it comes to managing assets, trusts

or custodial accounts. Custodial accounts are popular, Choudhri says, because they are inexpensive and easy to set up.

Parents can open one at a bank or brokerage company in their state. A custodian manages the asset until the child reaches a certain age, usually 21.

A trust allows parents more control over an inheritance. Restrictions can be placed on how and when the trustee may spend a child's assets (for education purposes, for example), and the parent, not the state, sets the age the child receives the inheritance.

Until Choudhri did the research, she didn't understand how flexible health spending accounts worked and she definitely didn't realize that such an account could cover day-to-day drug store purchases such as humidifiers and children's Tylenol.

Another thing she has learned: Buy safe baby products.

"I'm a Columbia-educated lawyer and a pretty smart shopper, but I didn't do

the right research for purchasing decisions. I relied on friends' recommendations, and I had ended up using a baby bath ring. I didn't know a safety group had discovered flaws in it."

Her suggestions?

Look for the Juvenile Products Manufacturers Association seal of approval; read Consumer Reports reviews; read packaging to make sure the product is designed for your child's age group; and find out if the product has been recalled. (Check the federal Consumer Product Safety Commission's Web site for that information.)

"We as parents, especially moms, spend so much time focusing on breast versus bottle, or letting them cry to sleep or whether we should pick them up," she says.

"We don't stop to think about the future, things like college savings plans. But that will affect the kids' lives much more than whether they ate from the breast or bottle," Choudhri says.

## Plan genealogy research for year

It's the beginning of 2006 and time to talk about genealogy plans for the upcoming year. As I look forward to the coming months, it seems like I have plenty of time to expand my ancestor base.

If you're like me, the plan goes something like this: January is cold, and there are Christmas decorations to put away. The roads might be slick. I'll just wait until February to do genealogy research.

February is awfully cold, and the roads might be slick, and I have that other project I'd like to work on, so I guess I'll wait until March to do genealogy research.

You can't depend on the weather being nice in March either.

For other fair-weather genealogists, there are many things you can do at home to advance your family history project.

To make the best use of my time, I need to tidy up my genealogy corner in the office. As I find new information on the Internet or at the library, I usually put the copies or notes in a pile.

So I will begin by sorting these papers by surname and trash the duplicates.

As I look through this information, I can refresh my memory on which family I want to concentrate on this year.

The past two years I have con-



Linda Kelly Talley  
GENEALOGY

centrated on my Harter family line. I have spent hours on the Internet and traveled to Ohio to find family information.

I have made countless copies of book pages. I made poster board charts of ancestors and lateral lines to share with my Harter cousins during a family reunion.

But, alas, I tire of these Harter ancestors, who seem to have disappeared between Virginia in 1780 and Preble County, Ohio, in 1818.

I suppose I will continue my search in the future, but for now I will pick another family who is just as important in the scheme of my history. Perhaps I will find a new excitement.

As soon as I make a list that includes things I need to find for this family line, I will begin my search on the Internet.

It doesn't matter what the weather might be outside my window or what time the clock reads, there is an enormous amount of information at my

fingertips. There are many free and pay genealogy sites on the Internet.

Many of the free sites contain public records.

Of course, we must all be aware of incorrect information that circulates through these sites. Double check your information with another source.

After I have worked on the Internet, perhaps I will visit some local libraries.

The state library in Indianapolis is well worth the trip, and I might journey to Allen County Library in Fort Wayne for a couple of days.

I will make my genealogy project a priority in the months to come and spend less time in front of the television.

A few things to remember this year for genealogists:

- Organize your paperwork.
- Schedule time to research your family history.
- If you get bored with certain ancestors, search for a line of your family that you have neglected. Maybe you will find a new favorite family.
- It is impossible to actually finish your family history. There are always more ancestors to find. So take your time and enjoy.

Linda Kelly Talley of the Johnson County Museum of History writes this column on alternate Saturdays. Comments can be sent to ltalley@co.johnson.in.us.

## Franklin College president named to board

Franklin College President Jay Moseley has been named to Metropolitan Indianapolis Public Broadcasting's board of directors.

He began his three-year term this month.

The board is responsible for creating policy regarding the affairs and business for WFYI-Channel 20; WFYI-FM; Indiana Reading and Information Services, statewide reading service for print-impaired Hoosiers; WFYI's Learning Services, and FYI Productions, WFYI's video and audio services.

Franklin College's noncommercial student radio station WFCL-FM and WFYI Public Radio simulcast National Public Radio programming.

A recently published book by Martinsville resident Steven L. SeRine and Elaine Voci of Fishers is targeted to dog lovers interested in showing their dogs.



Annette Jones  
PEOPLE

SeRine, an American Kennel Club judge, teaches classes and leads weekend seminars for kennel clubs around the county.

"The Finishing Touch — A Book About Successful Dog Handling: Life Lessons that Dogs Teach Us" is for seasoned handlers who show at AKC events, novices in the show rink and all interested dog owners.

SeRine discusses raising puppies with love and gentleness and gives tips on choosing a dog.

The book is available at [www.authorhouse.com](http://www.authorhouse.com) for \$18.70 in paperback and \$28.20 in hardback.

Humane Society of Johnson County has added four new board members.

They are Christie Killinger, Andrew Mills, Lisa Kibbe and Vicki Palmore.

Annette Jones is features editor of the Daily Journal. Items for her People column can be sent to the Daily Journal, P.O. Box 699, Franklin, IN 46131.

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## ON THE HORIZON

### Classes

Mount Pleasant Christian Church, 381 N. Bluff Road in Greenwood, will offer the following classes:

• DivorceCare — 6:30 p.m. Jan. 18 to April 12. DivorceCare is a recovery group for separated or divorced people who want to learn how to move toward healing. Minimal fee for book.

• Dave Ramsey's Financial Peace University — 6 to 8 p.m. Jan. 25 to April 26. Cost is \$89 per person or couple. Visit for more details.

Information: 881-6727

Fatima Retreat House, 5353 E. 56th St. in Indianapolis, will host a Retrouvaille Weekend Jan. 20, 21 and 22. The peer ministry program is for couples suffering pain and disillusionment in

their marriage, even those already separated or divorced. It is open to couples of all faiths.

Information: 236-1586 or (800) 382-9836

### Meetings

Mount Pleasant Christian Church, 381 Bluff Road in Greenwood, offers Overcomers, a weekly support/recovery group for those struggling with addiction, compulsion or other dysfunctional behavior at 7 p.m. Fridays in Room 214.

New Horizons, a weekly support group for those struggling with depression, meets at 9:30 a.m. Sundays in the conference room.

Information: 881-6727

Johnson County Ministerial Association will conduct the following meetings at 9 a.m. on the second Tuesday of each month.

- Feb. 14 — First Baptist Church, Franklin
- March 14 — Tabernacle Christian Church, Franklin; program: Christian Help housing
- April 18 — InterChurch Food Pantry; nominating committee appointed; program: food pantry

Send information on church events in the form of news releases, not newsletters or bulletins, to the Daily Journal by e-mail at [ajones@thejournalnet.com](mailto:ajones@thejournalnet.com), by mail at P.O. Box 699, Franklin, IN 46131, or by fax at 736-2766.

## • Homes

(CONTINUED FROM PAGE C1)

Marian Pohley, executive director of the Humane Society of Johnson County, needs more volunteers to take in stray dogs and cats and an occasional rabbit.

The animals come from the Johnson County Animal Shelter and animal rescue organizations. All have been treated for fleas, vaccinated, wormed and neutered or spayed before going to a foster family.

"We don't let animals out of our control until they are sterilized," says Kelly Stropes, a board member. "We don't want more unwanted animals."

The humane society's goal is to operate its own shelter to care for pets surrendered because of a family's changing circumstances, such as health issues or moving.

The society fields 30 to 40 calls a month from owners who must give up a pet.

In the six months since Shelter Without Walls was initiated, 70 animals have been adopted, Pohley says.

Some animals in the program are adopted within a couple of days. Others, especially puppies, stay with foster families for weeks.

"We're very picky about the people who want to adopt," Pohley says. "Our goal is to match the appropriate animal with the appropriate family."

The foster program helps the humane society do that. As caregivers socialize with the animals, they come to know the personalities of the pets.

"If we have a dog that we know is not good with children, it's important to find an appropriate match," she says.

The society has about 10 foster families but needs 20 to 30 to

make an impact on the homeless pet population, Pohley says.

Sherri and Bob Ellett, who live in rural Franklin, have been foster caregivers since October.

"I have a passion for animals," Sherri Ellett says.

The Elletts, who have six dogs of their own, have been caring for four female puppies for three weeks.

The border collie/German shepherd mix pups are black with white feet. The playful and affectionate dogs would fit in with a family with older children and a yard, Sherri Ellett says.

The puppies are now 11 weeks old and are almost house broken.

Siblings Mistletoe, Angel, Holly and Mary will each weigh about 50 pounds when they are full grown.

The puppies have known nothing but love, Ellett says.

"Sometimes they're hard to give up, but I know they are getting a good home," she says of fostering animals.

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