

The Ridge Manor News

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Ridge Manor Property Owners Association

There will no July 2021 General Meeting of the Ridge Manor Property Owners Association. The RMPOA Board of Directors will meet at 6pm on Monday, July 12th in the West Wing of the Ridge Manor Community Center.

Ridge Manor West H. O. A

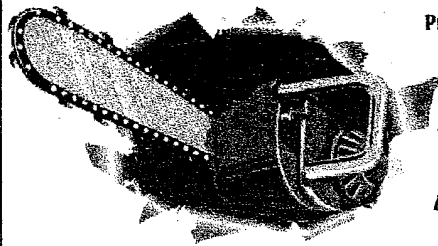
There will be a meeting of the Ridge Manor West Home Owners Association on Monday, July

talks, displays and demonstrations. Guided interpretive grounds walks through the encampment are also planned.

For event information, call 813-675-8960.

Dade Battlefield State Park

Patriotic Family Fun Day - Friday, July 9th, 4 - 8 pm. Join us as we celebrate the park's birthday with a time of on-going old-fashioned games and relays, music and food. Game competitions 5 pm and pet parade at 6 pm. Event included



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Avoiding Probate

Step 1

Beneficiary designation - Many times I have a client who comes to see me. Their elderly parent has passed away and all they had was a bank account or a life insurance policy. My first question is, who is the beneficiary?

The most common answer is, they never named one.

Sadly, in situations such as this, this bank account, securities account, or life insurance policy is subject to the probate process. The process is time consuming, can be expensive, and is a public process which is filed at the courthouse.

So, how can this be avoided?

Sit down with your parent or loved one. Explain to them the problems that can arise without a named beneficiary. Sit down and make a list and contact each bank, securities account, or life insurance company and have them send the forms to your loved one.

Next, sit down with your loved one and explain that filling out the form allows for passage directly to the person designated as the beneficiary. If you have siblings, there can be more than one designated beneficiary - the balance of the account can be split according to your loved ones wishes.

Okun's law 1: Find the account, Designate the beneficiary, Forget about it. That is a brief overview of Avoiding Probate.

Submitted By Louis Okun, Esq.