



**KENNERY KIA CONTEST WINNER** Local resident Kyle Kennerly (second from left) receives his \$5,000 prize cheque from Georgetown Kia general manager Tony Garofoli just before Christmas in the CarNation \$50,000 Giveaway contest. Kennerly purchased a vehicle at the Georgetown dealership earlier this year in order to be eligible for the draw, which was broadcast on CH-TV Hamilton earlier this month. Kia Canada also donated \$10,000 to McMaster University's Children's Hospital. Kennerly was one of six secondary prize winners in the contest. Also in the photo are Kia sales representative Amrit Atwal (left) and finance manager Kevin Tostik.

*Photo by Eamonn Maher*



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**JEFFREY A. PATTERSON**  
Barrister & Solicitor

**Q:** I don't have a will but it seems like I should get one. Is there any particular reason why I should have a will? Does it matter?

**A:** Having a will is really about you having a say in how your property is distributed after you pass away and gives you control over that process. The most common use for a will is to give you the ability to choose who will get what from your estate, including personal items that may have sentimental value. Many times people want to make sure that when they pass away certain items or assets are given to their children, a friend, or even a special charity. This is only possible through a will. It also gives you the opportunity to choose who will administer (look after) your affairs once you pass away, such as funeral arrangements.

If you do not have a will and pass away you are considered to have died "intestate" and your property will be divided according to the "rules of intestacy". When this happens, all of your estate will be divided up according to the rules regardless of what your wishes might have been. Part or all of your estate could go to a distant relative, or if you have no living heirs, your assets could go to the province.

Instead, the simple and inexpensive process of creating a will lets you provide for your family as you see fit. It allows you to specify who you would like to act as a guardian for your children. It allows you to donate to a charity. It helps minimize taxes and ensures that your estate is divided up in the most efficient way. And perhaps most important it provides you with the peace of mind that your affairs are in order, with minimal cost and inconvenience.



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**Christoph Summer**  
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**Q:** When comparing retirement homes, what extra costs should I expect in the line of care?

**A:** Retirement home information packages should clearly indicate what care services are included in the basic cost of a room.

Generally included are such things as assistance with a weekly shower, administration of medications and emergency response. Many other services may also be included and this information should be "spelled out".

A list of any extra costs should also be readily available whether you require these services now or "down the road". Some services that may incur added costs included: checking blood sugar levels, giving insulin injections, taking blood pressure, blood tests, assistance with dressing/undressing, grooming help and extra showers. Check to see if there is a choice per service or an hourly fee.

Some residences will also charge per "treatment", a term which should be defined along with the costs.

Remember too, that the Community Care Access Centre (CCAC) can be consulted and some assistance may be provided through this avenue.

In short, ask many questions that pertain to your particular situation now, but also ask for a list of **included** care **added** costs so that there are no unpleasant surprises in the future.