

Should You Have Your Lawyer Draw Up A Will Or A Revocable Living Trust

One of the common mistakes made by most people is that they think a will is the only and best way to protect their estate. Nothing could be further from the truth about this matter. There is an alternative to a will.

If you have a will you can bet this will have to go through probate court after your death because of the personal property. A probate court is a court which handles the distribution of the personal property of a decedent. It should be noted that it can take weeks, months, or even years before the probate court proceeding is completed. This could cost you thousands of dollars in court and attorney fees. Is it really worth it to have a will if only your personal property is going through probate court, and cost estate lots of money?

When you will go through the probate court it become a matter of public record, anyone can find out anything that they want to know about you, your family and your assets. This kind of open access has caused lots of problems and all kinds of legal entanglements and have caused some distance relatives to contest the will,

which mean if they contest the will and it's found to be invalid due to a technicality, it could wind up being set aside, and your assets being distributed by a judge, using some legal formula which would not be your original intent.

In some state real estate does not pass through the probate court. But, you should know this, every state has it's own statutes, you should check your state statutes to be sure when you're making plans for your personal and real estate property.

Many states have altered their laws relating to adopted children, so they may have the same rights as the natural children would have of the deceased person. However, it should be noted that the rights of an adopted person recognized by law in the state where the adoption took place, may not be recognized by law in some of the other states.

What I have pointed out to you is the down side of a will, you need this educational information so you can make the right decision for your heirs and next of kin.

You are probably by now saying to your self well, if not a will, what should I have?

Solution:

The answer is you should have a revocable living trust because of the changes in the tax laws, and you can avoid costly probate fees, plus eliminate lengthy legal delays. A trust can distributed assets without a delay. This kind of trust can be changed any time during your life time to meet your circumstances. Your beneficiaries will be able to get what ever money or property that is coming to them from this trust without having to wait months, or years. The good thing about this kind of trust is that it can be very difficult to contest by some unhappy relative of the decedent. If they wanted to bring a civil suite they would have to sue each beneficiary in a separate suite, this could be quite expensive for this relative.

You and your spouse serve as trustees without outsider involvement, and confidentiality can maintained between the two. This is an excellent estate planning tool, and you're in control of it.

Mexico Deports Chinese Refugees

Mexico completed the deportation Monday of 661 Chinese refugees who landed in Baja California after the U.S. Coast Guard blocked their efforts to enter the United States in Mehrree boats.

Seventy-one refugees were deported Monday, 300 on Sunday and 290 on Saturday from the airport at Tijuana, across the border from San Diego, the Interior Ministry said.

Only one of the Chinese refugees who made the three-month voyage cramped into three boats and surviving on badly-cooked rice was admitted to the U.S. to apply for political asylum.

Another refugee reportedly remained in Mexico after receiving treatment for appendicitis and will be deported when he is fit to travel, authorities said.

The last refugees, who had been detained at a warehouse since they entered Mexican territory at Ensenada, were taken in buses under heavy police escort to Tijuana on Monday, where they were placed on a flight

back to China.

The first two boats, the To Ching and Long Sen, entered Mexican waters Friday after spending a week in international waters as Mexican and U.S. officials discussed what to do with them.

The third boat, the Sing Li 6, was towed into port near midnight Saturday.

The refugees - mostly young men - were handcuffed and their hair sprayed with brown dye for identification before being taken to Tijuana.

The Interior Ministry said authorities had arrested 31 crewmembers - 17 from the first two boats and 14 from the third - and will charge them with illegal trafficking of immigrants.

"The Mexican government will make no concessions of any kind for offenses linked to the criminal trafficking of people carried out by international organizations," the Interior Ministry said in a statement.

The ministry said Mexico had obtained "wide guarantees" from the Chinese government that the return-

ing refugees - the first of whom arrived in China Monday - would be sent home and face no charges in that country.

The Chinese, attempting to enter the U.S. illegally, were intercepted by the Coast Guard in international waters under a new U.S. policy that calls for refugees approaching U.S. shores to be directed to the nearest country.

After days of discussion with U.S. officials, Mexico said last week it would accept the Chinese on humanitarian grounds but immediately deport them.

The would-be immigrants were believed to be victims of an international ring of immigrant smugglers who charge high fees for them to make the trip.

A Mexican Foreign Ministry spokesman said last week that according to U.S. reports, there were as many as 50 more boats making their way across the Pacific Ocean toward the Americas.

Football's Field Of Dreams

by Danny Belle

The American Football Association is an avenue for collegiate experienced football players to either fulfill their need to play the game they love, or to show their talents in hopes of being recognized by N.F.L. or Canadian professional scouts.

Portland's entry into this milieu is the Portland Thunderbolts. The Thunderbolts is a non-profit organization whose mission is to benefit the community. It was formed with donations from three business men. Revenue is now generated primarily from ticket sales and donations.

The Thunderbolts have committed themselves this year to donating 40% of their ticket sales toward high school athletics. This past Saturday they contributed \$460.00 to Portland Public Schools

Ranked fourth in the country last year, the Thunderbolts played in the Northwest Football League with the power houses being--Pierce County, Federal Way and The Portland Thunderbolts. The League is comprised of six teams.

Coach Bob Ross has high expectations for this years team. Expecting the team to again place as high as 4th or 5th place nationally.

The team runs a pro set offense featuring two fine runners; Craig Henderson who averaged 8 yards a carry last year, and Tim Mitchell who averaged 7 yards a Tim in 92. Both players played their college ball in the northwest.

The offensive line averages 280 pounds, however they lost three veterans this year, and so far are untested.

The defense is big and solid and touts two all-Americans at defensive

back; Buz Brown at strong safety, and Aaron Forbes at defensive back. Coach Ross speaks highly of Ina Talamalemotu from Portland State University. At linebacker, he says Talamalemotu is big, strong and can run down most tailbacks on a sweep.

Special team stand out kicker Mike Erickson kicked 35 consecutive points after touchdown attempts last year.

The season started July 17 and it was the observation of this writer that NW football league is exciting with an emphasis on the passing game.

The Thunderbolts incurred a lot of penalties which hampered several drives, but this aspect of the game should get better as they compete more.

They played Federal Way who they handed them their only defeat last year. This time around it was Federal Way's day. Beating the Thunderbolts 13 to 0.

Coach Ross states that the team's mission is benevolent, seeking to provide a vehicle for those who love the sport of contact football to continue to play and to provide services to the community especially the youth. In this regard team doctor Wm R. King chiropractor has indicated to the Portland Observer that he is willing to treat disadvantage, and low-income children, free of charge. For more information call 288-0033, ask for Danny and leave a message.

Coach Ross concludes; if they can't do it without the help of the community He urges everyone to come out to show their support for the Thunderbolts. Not only will you find it surprisingly entertaining, but also it will help support our youth and schools.

Portland Police Association Awards Scholarships



Anne Poon, Marshall High



Adam Dusevoir, Jefferson High

The Portland Police Association is pleased to announce the selection of its two 4 year college scholarship recipients for 1993.

Under a grant to Portland Public Schools, the Portland Police Association is paying \$1,000 per year for each four years for the college education of both a male and female student. The scholarship recipients must be graduating high school seniors and must demonstrate a financial need, and in order to continue receiving the scholarship, must maintain an acceptable grade point average. Relatives of members of the Portland Police Association are not eligible to receive the scholarships. Each year the scholarship recipients are selected by the Portland Public Schools Scholarship Committee. At any time, up to eight different college students who graduated from the Portland Public Schools will be receiving the Portland Police Association scholarships.

The 1993 PPA scholarship recipients are:

• Anne Poon, Marshall High School, with a four-year GPA of 3.96. Ms. Poon will be attending Duquesne University in Pittsburgh, Pennsylvania with a pharmacy major.

• Adam Dusevoir, Jefferson High School, with a four-year GP of 4.00. Mr. Dusevoir will attend Emerson College in Boston, Massachusetts with a drama major.

Both students have been active in school and community affairs, have held jobs and exhibited high standards of leadership and citizenship.

The Portland Police Association, which represents the rank and file sworn officers of the Portland Police Bureau, is pleased to make these scholarships grants as part of its continuing pledge to work towards the goal of community development and a positive interaction between Portland Police officers and the community.

Portlanders To Join Friendship Caravan To Cuba

Portlanders will join over 250 citizens of the U.S. and Canada and travel throughout North America on twelve caravan routes, stopping in over 120 cities and towns to collect aid and give educational presentations. This second Friendship Peace, sponsored by the Pastor's for Peace, will challenge the morality and legality of the U.S. embargo on Cuba and will call for normalizing relations with Cuba. The caravans will meet in Lardo and cross into Mexico with over 100 tons of material aid for Cuban people. We have already collected material aid and have raised \$1500 which will go toward the purchase of medicines, powdered milk, and buses. We are still accepting donations of money as well as material aid, including good quality bicycles, IBM-compatible computers, typewriters, and

wheelchairs and new school supplies.

Cuba is in a serious economic crisis due to the loss of its major trading partner, the former Soviet Union and Eastern Europe. The U.S. blockade of Cuba prevents this gap from being filled by countries and corporations that trade with U.S. In March of this year, Cuba also suffered the most devastating hurricane in recorded history. The storm destroyed three quarters of the country, destroying crops, leaving 40,000 people homeless, and seriously damaging the infrastructure. As a result, Cuba has requested international assistance for the first time since 1959. Some of the world's poorest nations, such as Peru, have responded. The U.S. has not. Therefore, Pastors for Peace has taken on the responsibility of challenging the blockade by delivering humanitarian aid to Cuba.

November Promises And Summer Realities

BY PROFESSOR MCKINLEY BURT

"Elect me and save the Republic," they all cried. We suppose it did seem easy enough; given the performance of the then incumbent administration, how difficult could it be to improve things in the major areas of the nation's concerns: Jobs-Health-Education and Environment? It's six months later; what have we?

There may be a tendency to be rather harsh in one's examination of the "new order" in the nation's capitol, but a cautionary approach is required--never has the media been so uncertain and so unsure of itself in its treatment of key issues. Apparently, it has been very disconcerting for a predominantly male press corp and television establishment to put forward and maintain a "fairness doctrine" in reporting the volatile minority and womens issues seeming to rise almost daily. Uncertainty and hesitancy rule the day.

So it is that one asks one's self, "are my opinions and perspectives being developed within a context of facts that are accurately reported and

without culture prejudice, or are the "dice loaded as they have always been in a stance reminiscent of the white male sports writers?" Vigilance is required, to say the least.

Both media and the administration have taken the attitude that the "Lani Guinier" affair has been disposed of ("and if we are lucky, neither the Black Caucus or women's organizations will hold this against us too long"). But, almost immediately a new bit of fat has hit the fire in the nomination of Dr. Jocelyn Elders for surgeon general. While the case made against attorney Guinier for the post of civil rights chief in the Justice Department centered around allegations concerning her legal philosophies, the critics of Dr. Elders not only raised questions about views on such issues as abortions, condoms, sex education and AIDS -- but have raised several issues of illegalities and ethics.

Now, if the media reports are correct, the Clinton administration has once again failed to do an adequate job

of background investigation before selecting a nominee. These "Amateur Night In Harlem" sorties are proving to be a serious blow to both the image of the administration and to the continued potential of blacks as serious candidates for high office. The Guinier case clearly sorts itself out as a matter of conservative and racist antipathy to her progressive ideas -- and an abject retreat of the president in face of strong opposition.

However, as media reports it, Dr. Elders has been doing some serious double dipping into the taxpayers pocketbook. Like drawing down a 60 thousand dollar yearly salary as chief health officer of the state of Arkansas, while at the same time billing the U.S. Government at the rate of \$500 a day as a health consultant in Washington, D.C. The Associated Press reports that she has immediately resigned her federal gig, but the damage is done. It is further stated that her husband is also one of those who hate to provide social security benefits for poor folks. For good measure, a republican poli-

tician has asked for an investigation of the "shady" dealings that went on at the bank where Dr. Elders sat on the board of directors.

If newspaper reporters can dig out facts like these before senate hearings on the nominees, how can it be that a president and his staff, the FBI and the Secret Service cannot do an adequate job of researching the nominee's background? Preparing the president to either go forward with the nomination with adequate preparation for the defense of his choice -- or, if it has gotten too far, call in his nominee to give a plausible explanation for disassociating himself from the process. Of course, the best circumstance is not to nominate them at all if their "skirts" are not clean.

We can remember when Dr. C. Everett Koop was nominated as U.S. Surgeon General -- called "Dr. Kook", it took nine months to get him confirmed. Lani Guinier was called the "Quota Queen". Dr. Elders is being called the "Condom Queen". How much more of this must be endured before America can deal with issues alone?

At Home RSVP Volunteer Opportunities

Retired Senior Volunteer Program has listings of Community Service Projects for seniors 60+ that can be

accomplished at home. So, if you would like to help but prefer doing your good deed at your home instead of at an

agency or organization, please get in touch with Helen Wahl at 229-7787. She will help you determine what you

would like to do, from making baby quilts, putting quilts together or sewing quilt squares, mending, sewing garments, typing letters of labels, doing data entry, assembling or repairing donated furniture, being a friendly phone visitor, interviewing and giving information to students in transition, to taking grocery orders over the phone from shut-ins or handicapped persons in NW Portland.

RSVP offers partial travel reimbursement and some supplemental insurance to its registered volunteers. RSVP is a program under ACTION, the National Volunteer Agency, and is sponsored locally by Legacy Health System at Good Samaritan Hospital and Medical Center.

THINK AGAIN.

THE MARINE CORPS
WHAT IT TAKES TO BE ONE

CALL 503-326-3016

Celebrate Diversity

Richmond To Host Its Fifth National Night Out

The Richmond neighborhood next month will host its fifth annual National Night Out, a community event that promotes public involvement in crime prevention. It will take place Tuesday, August 3, 7 to 10pm, at Richmond Elementary School, 2276 S.E. 41st St.

Richmond's National Night Out has become one of the largest and most successful of the annual block parties in Portland. More than 250 residents, the Chief of Police, and local elected officials participated in 1992. It is sponsored by the Richmond Neighborhood Association and the

Division Street Merchants Association.

At this year's event city crews will close 41st Street between Division and Grant to accommodate booths for 15 area merchants and community groups, including Southeast Uplift and the Anti-Bigotry Coalition. There will also be special presentations on public safety by local officials, live entertainment, games for kids, and free snacks from local businesses.

All events are free and open to the public. For more information, call Linda D'Onofrio of the Richmond Neighborhood Association at 234-3822, or 227-8600 ex 2048.