

RELIGION

President Addresses Black Religious Leaders



Washington -- President Clinton answers question on health care reform from African-American religious leaders during a White House briefing April 19.

Washington--President Clinton last week welcomed African-American religious leaders from around the country to the White House to discuss health care reform.

The briefing also included Ira Magaziner, Senior Advisor to the President for Policy Development, and Dr. Risa Lavizzo-Mourey, who discussed specifics of health care reform and its impact on the African-American community.

Noting that one in four African-Americans does not have health insurance, President Clinton emphasized the importance of health care reform for the black community. The President's Health Security Act addresses this health care crisis by providing comprehensive benefits for all

citizens. Since African-Americans share a greater burden of illness with more health problems than Americans as a whole, many are denied health coverage or pay high insurance premiums due to preexisting conditions. Under the President's health plan, no legal resident or citizen of the U.S. can be denied health coverage. This will guarantee that all African-Americans will have comprehensive health benefits throughout their life.

The President said his plan would protect consumers' choices of doctors and insurance plans. Currently, many African-Americans are forced into low quality health plans which do not allow them the freedom to choose doc-

tors or pharmacies in their communities. Under the President's plan, each individual would be able to choose their own doctor. Therefore, African-Americans would be able to choose black doctors who may be more familiar with their health concerns.

The President acknowledged the importance and power of the African-American community and appealed to the ministers for their assistance in informing the public about health care reform.

The briefing was one in a series of meetings being conducted by the White House to inform the public at large, and the black community specifically, on issues relating to health care reform.

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

BY OMARI KENYATTA, J.D.

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

If you have a will, you can bet it will have to go through Probate Court after your death because of your 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 proceedings are 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? It can cost the estate a lot of money.

When your will goes through Probate Court, it becomes 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 a lot of problems and all kinds of legal entanglements. It has caused some distant relatives to contest the will which means if they contest the will and it is found to be invalid due to a technicality, it could wind up being set aside and you could wind up having a judge distribute your assets using some legal formula which may not be your original intent.

In some states, real estate does not pass through the Probate Court. You should know, however, every state has its own statutes. You should check your state statutes before you begin to make plans for your personal and real estate property.

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

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3605 N.E. Mallory Ave.
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Rev. and Mrs. G.L. Black I