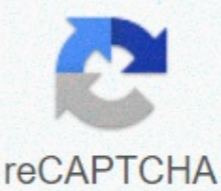




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wills (even if it gives you an eerie feeling in the pit of the stomach). You've already made it this far, and we're proud of you. So take a deep breath – we are about to answer everything you wanted to know (but were afraid to ask) about wills. 1. What is a will? In short, a will is a legally binding document that explains exactly how you want your property and other possessions to be handled after your death. We know - it's not pleasant to talk about things like that. But as creepy as you might feel, making a will is one of the most important things you can do for yourself and your family. 2. What is the difference between a living trust and will? A living trust and a will may seem alike in the way they work, but they are different. A will tells everyone how you want the things you own to be handled when you die. A living trust keeps your assets while you're still alive. Are you unsure how to talk about your end-of-life desires? Use this free guide. A living trust never becomes a public document as a will does when you die. So if you want to keep everything private, a living trust protects that information even after you're gone. It can also help you jump out at probate costs (it's the legal court process that handles handing out everything in the will). Any property given through a will must go through probate, but not if it is given through a trust! Remember, however, that a living trust cannot name a guardian for your children (in other words, someone who will look after them if you die) - only a will can do so. 3. Why do I need a will? You may think you don't need a will because you're not a millionaire, you're not sitting on a massive piece of land, or you don't have family members who are vultures and want to claw their way into your property. But guess what? You need a will, no matter who you are. If you have children who are under 18, then you really need a will. Your will is where you want all the information about who their guardians will be. If you don't do a will, who will take care of your children if something happens to you and your spouse? Don't leave a decision like that in the hands of anyone but you (especially not the state!). And what about the unique watch your great-grandfather gave you? You want to make sure something like that stays in the family. Having a will in place lets you say exactly who gets what. If you don't take care of it now, someone else will get to decide where your children, pets and family heirlooms end up. 4. What Haven't I had kids yet? So you think that since you don't have kids yet, it's not important to do a will? False. We just said it, but it is worth repeating: everyone needs a will! Although it is only you and your dog who live in a one-bedroom apartment. Who would take the Rover if something happened to you? And if you have children later down the road or a niece you love, you can update your willingness to include them. Make these 7 decisions before you create your will and take the headache out of the process. 5. Should I make a new will if I move between states? Nope. Most states across America will honor a will that was signed in another state. However, if you plan to move, it's smart to double-check the laws in your new state and update your will if necessary. 6. Do I need a will notarized? You always need two witnesses to make a will valid, but you don't always need it notarized (check the laws of your state). Getting a document notarized simply means that a public officer (called a notary) will make sure the person signing the document is who they say they are. Some states want a document (called a self-deed statement) from the witnesses that they saw you sign the will or saw someone sign it for you at your request. This document also proves that you were in your right mind and signed everything willingly. Having this in place saves a lot of time in probate (remember, it's just the legal court process that takes care of giving everything in the will). A little note about your witnesses, though-make sure you don't leave anything to them in your will (because they won't get what it is!). A witness cannot receive anything from the will they witness. Then skip asking your daughter (who gets your house in the will) to be your witness and instead ask a trusted colleague or family friend. 7. Can I change or cancel my will? Absolutely! It's not set in stone. Nothing is permanent until you've passed away. You can add or remove things at any time. When you do, you sign a new will that says the old one is no longer valid. When signing the new will, be sure to safely get rid of your old will (shredd sucker). And if you gave copies to others, make sure you're the one who shreds them too. In this way, there will be no confusion as to which one is the right will. And if you want to cancel your will, you can. All this means is that you destroy your old will (you know, shred it) and make a new one. 8. When should I update my will? You have to update your will anytime your wishes change or after some kind of life event (like getting married, bringing home a brand new baby, etc.). And you may need to update your will after any kind of unpleasant life-changing too in the event of the death of a family member or divorce). When life changes, your will will to change too. 9. Once I have made a will, who should I give copies to? Once you have signed a will, you must have a copy yourself (duh) and give a copy of it to the person you have mentioned as your personal representative (it is someone you trust who will make sure that your wishes are carried out when you die). If you decide not to give them a physical copy of the will, at least let them know where you hold your will so they can get to it if they need to. If you ever update your will, be sure to get rid of the copies others have – and do this yourself! If you trust them with your will, then you probably trust them a lot. Nevertheless, it is a good idea to go ahead and shred the old document itself. 10. What happens to my stuff if I don't have a will? Whether you know it or not, you already have a will in place . . . Kind. Even if you've never signed a will, there are laws in your state that handle how to sort through your property if you don't have a will. This type of thing is called an intestacy law. And that's basically a fancy way of saying that the state will sort things out for you if you don't have a will. But then your family is in for a mess. They will head to probate for a while and it is a real headache! When you die without a will, the probate court will decide things like one of your family members will get your property, possessions and even your children who are under 18 (yikes!). Don't let that happen. Creating a will is one of the most important and loving things you can do for your family. Believe it or not, it's easy to make your own will online in less than 20 minutes! All you have to do is connect your important information and the rest is done for you. And best of all, this process won't bog you down with a lot of nonsense legal jargon. Take this step today! In this section: Search for FDA Guidance Documents Docket Number: FDA-2016-D-4645 Issued by: Guidance Issue Office Center for Drug Evaluation and Research Center for Biologics Evaluation and Research This guide is intended to address issues that the provisions of the Federal Food, Drug, and Cosmetic Act (FD&C Act) relating to generic drug exclusivity, commonly known as 180-day exclusivity for generic medicines. In general, the Food and Drug Administration (FDA or the Agency) has implemented these legal provisions in connection with application-specific decisions. You may submit online or written comments at any time for any guide (see 21 CFR 1015(g)(5)) If you cannot submit comments online, please email written comments to: Dockets Management Food and Drug Administration 5630 Fishers Lane, Rm 1061 Rockville, MD 20852 All written comments should be identified with this document's number: FDA-2016-D-4645. Leap to content To prevent post-traumatic stress disorder, it is useful to to all who have suffered significant trauma? These days, our culture rewards strong opinions and quick-draw conclusions. At a time when each side seems convinced it has the answers, The Atlantic and HBO are partnering on a series of short films that challenge our certainties. Civil discourse ultimately depends on a recognition that none of us have a complete understanding of the world and that we are at our best when we engage with arguments that confront our deepest beliefs. This is how we as a society are moving towards a better and common future. We invite you to #QuestionYourAnswers with us. Should I be afraid? Jeffrey Wright, 3:22 Jeffrey Wright asks: Should he be afraid? Typecast Michael K. Williams, 2:52 Michael K. Williams asks: Is he typecast? In modern teaching, teachers must ensure that their pupils have excellent literacy skills. Because academics today are predominantly interdisciplinary, a student cannot master core content with anything less than excellent reading comprehension. This is a tall order for teachers. Sometimes teachers feel so overwhelmed by checkpoints to be reached in key content areas that reading falls by the wayside. Don't let that happen. Instead, since reading goes hand in hand with all other topics of the study, harnessing resources to practice reading comprehension in other subject areas so that your students get used to multitasking. Exercises like those found on these free reading-comprehended spreadsheets-complete with multiple-choice and essay questions-are perfect for growing reading comprehension skills. Before long, your students will be prepared for any standardized test (like SAT, PSAT and GRE) or the real-world reading scenario. These spreadsheets can stand in for homework, in class handouts, or extended practice. No matter how you choose to use them, get ready to see results in your students' reading. The following worksheets focus specifically on finding the main idea, an important aspect of reading comprehension. You can find spreadsheets filled with multiple choice questions, where students need to eliminate distractions to find the right main idea and open questions where students have to compose the main idea themselves. Each of the worksheets in this link contains a story or nonfiction excerpt that is followed by multiple choice questions that ask students to determine the meaning of a vocabulary term using context clues. Students must be able to discern the meaning of unknown words in order to have a strong understanding. Match these exercises with your students based on their current ability levels until they are ready for more of a challenge. These inferens-based spreadsheets will target your students' ability to read between the lines and the sanity of what they've read. When completing these exercises, students will study images and their importance by means of evidence to support their conclusions. This crucial skill takes time to master, so have your students start practicing it now. These spreadsheets present paragraphs followed by the author's purpose questions similar to those on standardized tests. For each section, students must choose the choice that best represents the author's purpose in writing the scriptures, and think beyond what the text says about why the text was written. Determining a writer's purpose in writing something is a completely different concept from identifying the main idea of a piece, because it requires much more abstract thinking. Have your students use the author's tone to guide their thinking. Author's Purpose Spreadsheet 1 Author's Purpose Spreadsheet 2 This link will take you to a lot of readable spreadsheets that are centered around nonfiction passages. The passages range from 500 to over 2,000 words and content includes famous speeches, biographies, art, so you'll definitely be able to find what you need. Use the spreadsheets and accompanying multiple choice questions to test your students' overall understanding, including their ability to find the main idea, assess the author's purpose, draw inferences, understand vocabulary in context, and more! More!

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