

It's Creepy, Yes, but Also Important



Ellen Weinstein

IN the unfortunate event of my early demise, I make these bequests:

To my brother Ray, my furniture. To Jill, my jewelry and scarves. Janet can curate my writings, Ginny can have my handbags, while James gets the glass eggplant figures and Dave the CD's (but not the Grateful Dead; those go to Steve). The Salvation Army can have my clothes, and my parents can have the rest of my assets, including my apartment, of which they are already co-owners with me.

I've got it all worked out — in my mind, anyway. But now I'm thinking about putting it on paper.

Yes, it's a little creepy. And no, I'm not sick. But death has a way of sneaking up on you when you least expect it: one minute you're walking into your office building and the next it's collapsing on you. Or pieces of an airplane literally drop on your house. Or you have just learned that you have a terminal illness. The morbid possibilities are endless.

Times are especially troubling now, so it seems that contemplating the future — or, rather, a future without me in it — might not be such a bad idea, even though I am young, single, childless and not exactly overflowing with material possessions.

My idea, however, does not meet with much enthusiasm from many young adults.

"I haven't even thought about a will," said Jody Rohlena, 35, an editor at Reader's Digest. "The only asset I have is my house, but I don't have any kids to leave it to, so I just

Even if there's little to leave, advisers say, it's best to make a will.

always figured it would go to my parents." (Under most state laws, in fact, your parents become the executors if you have no will and no spouse or children.)

I used to have similar feelings. But after a certain age, our parents no longer support us financially, so why should we expect them to administer our estates? Besides, what if they unwittingly toss something away I'd rather give to, say, my long-lost boyfriend from South America? Yes, Ari, I'm returning your embroidered belt!

Traditionally, most people draw up wills after they are married, have children or accumulate substantial assets. But Herbert E. Nass, a Manhattan lawyer and author of "Wills of the Rich and Famous" (Random House) says everyone should do it — regardless of age — and even those whose net worth hovers somewhere between low and really low.

"I encourage clients to be creative and to let people know they love them through their wills," he said.

He cited the example of Bob Fosse, the choreographer, who left his friends \$25,000 to have a party in his honor. While I cannot afford to do that — maybe, though, a few people could whoop it up at my neighborhood diner — I do know a few people who would appreciate an "Underdog" lunchbox or a photograph of me with Jackson Browne. Why not plan ahead?

Sidney Kramer was 24 and serving in World War II when he drew up his first will. Now 83 and a retired lawyer in Providence, R.I., Mr. Kramer remembers "laughing when the Army suggested we write them up."

"I earned \$30 a month — what did I need a will for?" he said. "But now I think it's a very good idea, whatever you have."

If you don't think you have anything of value, Mr. Kramer suggests that you make a list of your possessions, including stocks, bonds, insurance, real estate, cars, even animals. "You'd be surprised at how much people have that they don't know about," he said.

Then there's the living will, a set of instructions detailing medical or life-sustaining treatment in case you are incapacitated and cannot decide for yourself. You can appoint someone to make these decisions for you through a form called health care proxy, which is available at many hospitals.

PAUL DEUBEL, 32, a network engineer at XO Communications, a telecommunications company based in Manhattan, has considered a living will for some years. "I see a definite need for such a document," he said. "It's a quality-of-life issue. I wouldn't want to have my life maintained by a machine."

Still, he hasn't done anything about it. He did manage to take out a life insurance policy when he was 21; his company was offering it cheaply.

Mr. Deubel attributes his lack of action to "typical procrastination" and a healthy dose of denial. "I know things happen, but I still don't think they can happen to me," he said. "I feel like I'm too young to think about these things."

In theory, we are. But in practice, we are not. □

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