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| **Ask the Lawyer** |
| **By Thomas J. Flanagan** |
| **Previant, Goldberg, Uelmen, Gratz, Miller & Brueggeman, S.C.** |

***Union members may call the law firm of  Previant, Goldberg, Uelmen, Gratz, Miller & Brueggeman, S.C. for a free consultation regarding all personal injury matters. Please feel free to call our number collect in your area: 414/271-4500 (Milwaukee), 920/863-3500 (Green Bay) or 262/549-6300 (Waukesha), or call our statewide toll free number 800/841-5232, or call our Green Bay area toll free number 877/863-3500.***

***Members may also meet with an attorney at the Union office on the first Monday of each month.***[***Click here***](http://www.pace7232.org/legal_clinic.htm)***to see page on Local 7-232 Legal Clinic for details.***

**TAKING CARE OF BUSINESS**

**Periodically review your personal papers and assets to make sure the proper names are on title documents and you have properly named primary and contingent beneficiaries. When planning a Will or after a divorce, make sure that the beneficiary designations are up-to-date and correct. Beneficiary designations are found on life insurance policies, annuities, IRAs, 401Ks, certificates of deposit, pension plans, and the like.**

**If you fail to change a beneficiary before you die, the named beneficiary will probably receive the asset rather than the person you intended to name. Periodic review avoids having your assets go to someone you no longer want to have them.**

**Typically, spouses hold most of their property in joint tenancy. When a spouse dies, the surviving spouse will own the property outright as the surviving joint tenant. Property that is owned in joint tenancy is not controlled by the terms of a will and not subject to probate. When the second spouse dies, however, that property will then become subject to the terms of his or her will, absent any change in ownership before that time.**

