

Better Breathing

A publication of
Breathe California
of the Bay Area

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Making Plans for Your Estate

This past month, Breathe California welcomed a long-time friend, Dick Lamport, to its Better Breathers Club meetings. There, he shared his vast knowledge on gift planning and encouraged members to make plans for their estate. For those who missed our April meetings, we are happy to share some of his words of wisdom regarding gift planning.

While most people acknowledge the value of creating a will, many don't have one. Some say they that it takes too much time, is too expensive or that they have too little property to make it worthwhile. Others find the process confusing and some people just don't like to think about dying, let alone plan for it. Yet, creating an estate plan (and reviewing it every 3 years or after significant life changes) ensures that your home and assets go where you want them to go instead of where the State of California wants them to go!

One of the first things to do is to identify the estate plan option(s) that best suits you. While estates can be only distributed to three types of recipients – loved ones, charities and the government – there are many different ways of doing this. Some of the more common ways are through gifts, community property, joint tenancy, will, trust, contract or probate code/intestacy, (the last of which is by far the least desirable method). Each of these options has possible advantages and

disadvantages and with the help of a lawyer, you can select the right one(s) for you (*Breathe California has the names of attorneys who specialize in the field*).

Among the most popular and common ways for individuals to transfer their estates are:

Gifts allow you to give up to \$12,000 each year to anyone. Gifts carry no taxes for the receiver. A couple can combine their gift exclusion amount for a total of \$24,000 to a single individual. Furthermore, there are no limits on the number of gifts that can be given.

Community property transfers can help you avoid significant capital gains, but the option is limited to certain states and is for married couples only. You need to be sure, though, that the property is titled as community property or that you have a community property declaration for this to occur.

Joint tenancy lets you put two or more people in control of your estate. However carries potential pitfalls because each tenant owns the entire property. For instance, while it sounds good to assign your children as joint tenants, there could be trouble if they become divorced, their business fails, they have liability claims or they die prematurely.

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Want to Learn More About Estate Planning?

Are you still confused about estate planning and charitable gift options or just hungry for more information? Breathe California is proud to announce that it will be offering a new online resource to help you understand the gift planning process.

Through a partnership with Future Focus, Breathe California has now dedicated a section of its website to information on "tax-wise giving." Here you can learn about different avenues for not only distributing your estate, but also for making charitable gifts that can benefit yourself and the community.

Learn about wills, trusts, charitable gift annuities and more! To access these estate planning pages, visit our website at www.lungsrus.org. Click on "Support Us" from the main menu bar and then click on the link to "Tax-Wise Giving."

For more information, contact Steve French at (408) 998-5865 or steve@lungsrus.org.

Making Plans for Your Estate...

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A Will allows you to specify the distribution of your estate when you die. Wills allow you to specify distribution of property, nominate a guardian, nominate an executor, create trusts and give money to specified friends and charities.

Trusts are confidential, can operate prior to your death as well as afterwards, and allow you to assign a trustee and successor trustees who are personally responsible for following your directions. Trusts need to be funded and usually cost more than wills to set up, but they can save money later. You still need a "Pour-over" will and durable powers of attorney if you have a trust.

Lawyers generally include these in their price for a living trust.

Intestacy is what happens when a person does not create a will, leaving the state in charge of distributing your estate. Under intestacy, your estate will be left, in this order, to your spouse, then children, then parents and then to any brothers and sisters (with the possibility of a spouse with children having to report to the court on the use of the children's shares). Also, the court can appoint a guardian for any minor children, rather than you being able to do so. No gifts to charities or friends are permitted.

If you need more information or help in getting ready to make plans for your estate, please call Steve French at 408-998-5865.

July 14, 2007

**BIKE FOR
BREATH** 

Ride Along the Peninsula to Help Local Lung Disease Patients!

Breathe California of the Bay Area is proud to be joining its sister office in Daly City to host the 16th annual Bike for Breath on Saturday, July 14, 2007! This family-friendly event invites all Bay Area residents to join us for a beautiful ride along the picturesque hills throughout the peninsula while raising money for critical lung disease programs and services. Starting from Foster City, the Bike for Breath offers 4 routes ranging from 10 to 62 miles, making this event something that riders of all ages and abilities can enjoy. The event also offers a festive atmosphere with great food, music, massage therapists, free bike inspections, prizes and more.

Start a team of friends, family members and co-workers and help fundraise for our local agency. 100% of every dollar raised through the 2007 Bike for Breath will remain in our local communities. Our top fundraising teams and riders will also qualify for a number of wonderful prizes. Sign-up today by visiting www.bike4breath.org and join our drive for clean air and healthy lungs!

In the News

Each month, we are proud to bring you some of the latest news affecting lung disease patients. You can also find more news briefs and articles online by visiting:

www.lungsrus.org

Click on the News link from the menu bar to reach our newsroom. From there, you can view individual articles by clicking on the "News Briefs" link.

From the Newsroom, you can also read about the agency's latest work in the community. Click on the "Agency News" link to view our latest articles and press releases.

The following news briefs have been summarized from external sources and have been placed here solely to inform you of the latest in lung health news. Breathe California does not endorse their findings nor have they verified their accuracy.

Smoking May Be Even More Harmful to Women

The Australian, March 22, 2007

According to a study published in the American Journal of Epidemiology, women who smoke are twice more likely to die from lung cancer than men who smoke. In studying 500,000 adults, researchers found that while male smokers are 10 times more likely to be killed from lung cancer than non-smokers, women smokers are 20 times more likely to develop and die from lung cancer than women who do not smoke.

According to Dr. Rachel Huxley, the head researcher of the nutrition and lifestyle department at the George Institute for International Health, "This [study] proves that there's a two-fold greater risk for women

smokers compared to male smokers." Huxley also said that there was data to suggest that women actually absorb more of the harmful chemicals in cigarettes than men. Yet, she added that it is unclear whether this might be due to biological reasons or differences in the way women puff on a cigarette.

Nonetheless, researchers emphasized that smoking remains by far the strongest cause of lung cancer across both men and women. Data from the American Journal of Epidemiology has found that giving up smoking reduces the risk of death from lung cancer by up to 70 percent.

Air Pollution Linked to Heart Disease in Older Women

Associated Press, January 31, 2007

A new study has shown that the long-term use of ethanol as an additive in clean alternative fuels could prove extremely hazardous for lung disease patients.

Mark Z. Jacobson, an atmospheric scientist at Stanford who authored of the study, created a computer model to simulate the effects of an ethanol based fuel supply. The computer model found that we would experience a significant increase in the levels of toxic ozone gas in urban areas by the year 2020, when a blend of 85 percent ethanol and 15 percent gasoline is expected to be common in most cars. At that time, cities like Los Angeles, which rely heavily on automobiles, would

experience a 9 percent increase in ozone-related respiratory deaths.

"The burning of ethanol releases large quantities of ozone, a serious air pollutant," said David Pimentel ecology professor emeritus at Cornell University. "In addition, the use of ethanol as a fuel releases formaldehyde and acetaldehyde, plus benzene and butadiene. All of these are carcinogens and are a threat to public health."

As members of Congress continued to debate plans to cut emissions from motor vehicles by use of alternative fuels, this study emphasizes the need to consider their effects on public health.

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Better Breathing
is a publication of:

Breathe California
of the Bay Area
1469 Park Avenue
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www.lungsrus.org

As the local lung health leader, Breathe California of the Bay Area fights lung disease in all its forms and works with its communities to promote lung health.

Upcoming Better Breathers Club Meetings

Monday, May 14th, 1:30 pm to 3:00 pm – Palo Alto
Avenidas Senior Center, 450 Bryant Street
Speaker: Shaun Gaffney, evoMedical Solutions
Traveling with COPD or Asthma

Monday, May 21st, 1:30 pm to 3:00 pm – San Jose
Breathe California Offices, 1469 Park Avenue
Speaker: Shaun Gaffney, evoMedical Solutions
Traveling with COPD or Asthma

****Please note that this month's San Jose Better Breathers Club will meet one week early due to the Memorial Day Holiday****

A Look Ahead: Our June BBC Meetings

Palo Alto – Monday, June 11th, 1:30 pm to 3:00 pm
Gilroy – Thursday, June 14th, 11 am to 12 noon
San Jose – Monday, June 25th, 1:30 pm to 3:00 pm

Gilroy's June Meeting will meet 1 week later due to a scheduling conflict at the hospital

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