

NEWSLETTER
CAMDEN COUNTY SURROGATE COURT
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MESSAGE FROM SURROGATE JONES ~

SENIORS BEWARE!!

I recently read that more than 7 million citizens age 65 or older have been “scammed” by about \$3 billion dollars a year and that people born in the 1930’s, 40’s and 50’s are found to be very trusting and an easier victim. Given these numbers chances are that you or someone you know has been, or will be, a victim of a scam.

Over the years I have been made aware off postcards and invitations to a “free lunch” or seminar being sent to our senior population by various entities with the same theme of how “you can learn the secrets of protecting your assets and avoid probate and estate taxes”. Some of these entities are local, but many mailing come from other parts of the country such as Colorado and Texas. These invitations and mailings are worse than misleading...they are downright wrong. Their goal is to convince you that having a Last Will and Testament will cost time and money to probate and that the process is an invasion of privacy. Maybe that is the case in some other states, but not in New Jersey. Here the paperwork is professionally handled with a high degree of confidentiality and costs on average \$125.00. Clients leave with the proper documents and the knowledge of how to proceed as an executor.

Often the entities contacting our seniors want to sell them a “Living Trust”, a document most people do not need. They will often say that a “Living Trust” can be a substitute for having a Last Will and Testament. Although their ads try to make them

sound like a replacement, a valid Will is still needed to transfer assets not specifically covered within the trust. Living Trusts do not save any tax liabilities and the fees charged by these companies far exceed the cost of a legally drafted Will. People have told me that they have spent as much as \$3,000 to create a Living Trust!

All of these invitations received by seniors should come with a warning – “We want your money”. They are not companies you should go to for estate planning. They are not in business to save our seniors anything - they are only in business to sell their products. Remember - there is no such thing as a “free lunch”.

SENIOR LEGAL WORKSHOPS ~

Free Senior Citizen Legal Workshops are held monthly at the Camden County Store at The Mall at Voorhees Town Center (formerly Echelon Mall). These workshops enable Camden County residents 60 and over or disabled to acquire, at no cost, a Last Will and Testament, an Advance Directive for Health Care (Living Will), and a Power of Attorney. To check available times and to register please call 856-566-2920.

DID YOU KNOW?

Free “Living Will” Kits in English and Spanish are always available. Just call our office at 856-225-7282 and we will mail one to you.



Making It Better, Together.

www.camdencounty.com

CAMDEN COUNTY SURROGATE COURT

HOURS OF OPERATION AT CAMDEN CITY LOCATION - MONDAY THRU FRIDAY 9 AM TO 4 PM

SATELLITE SERVICES

For the convenience of our clients a satellite office is located at the Camden County Store in
The Mall at Voorhees Town Center where business is conducted by appointment only

~ To make an appointment please call 856-225-7282 ~