

Today you die

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Death looms around us all, but for the most part, people try to avoid thinking about it. The success of skin care products and the hospital's increased role as supporter of life beyond the time after quality of life diminishes both attest to this. People in most cultures may avoid thinking about death, others find it a fascinating study. An entire school of thought is dedicated to the study of death and dying – along with its processes, like grief. This field is called thanatology. Thanatologists believe that humans have compartmentalized death in a quest to trick ourselves into believing that we will not die. Unfortunately, by failing to confront our own mortality – or even the mortality of those around us – we will be ambushed when death inevitably comes knocking. What's worse, we will fail to live our lives in the best manner possible: It is the person who has accepted his own mortality who will live life to the fullest, say thanatologists. Those who study death – physicians, funeral directors and psychologists alike – point out that before the early part of the last century, death was a very visible part of life in Western culture. When a person died, he most likely died at home. His corpse was often laid on a sofa or in a bed in the living room ironically enough, and meals were taken around it. Family members slept near the body of their deceased beloved. They had professional photographers take photos of the family gathered around the body, which was sometimes propped up with the eyes open to make the dead still appear to be alive. This process often took place over the course of days before the person was buried. Both adults and children were exposed to the body. In this way, a child became socialized with death, and was arguably more ready to face his own mortality than the children of today. So why is death so hard for many people to confront? Fear of the unknown is certainly one reason, but there is also another, more sublime aspect that is based on modern medicine. A century ago, a person with cancer would die. A person with access to today's medical technology has a much better chance to live. In this manner, some have come to see medicine as a way to cheat death, and rather than confront the fact that they will die one day, they look instead to medicine to save them from their inevitable fates. This is what the psychologist Ernest Becker considered a distraction. Becker won the Pulitzer Prize in 1974 for his book, "Denial of Death." It was Becker's opinion that culture at large served to distract all of us from our impending deaths. It's as if we are all on the same roller coaster, chugging slowly up toward the tallest hill. At the crest is death, and every one of us will eventually make it to that crest. Culture in this metaphor is a set of giant televisions on each side of the coaster tracks, which some people choose to watch rather than look up toward the top of the hill and consider what's beyond the hill. But although some allow themselves to be distracted, we are all unconsciously fully aware of our finite time here on Earth. In Becker's opinion, this causes feelings of anxiety and woe and is expressed through aggressive acts like invasions and wars. Becker's field of study – referred to as the psychology of death – does suggest a worst way to die. Since culture has the potential to distract us from confronting death, it can lead us to waste our lives. The worst type of death, according to Becker's theory, would be one that followed an insignificant life. For more information on death and related articles, visit the next page. Even though the Giants are coming off a sub-.500 season and Barry Bonds is a lock for the Baseball Hall of Shame, San Francisco is still fielding one heck of a team–in the ultimate old-timer's game. At last count, the city was home to 60 men who've hit triple digits in years lived, making them as much National Historic Landmarks as the cable cars crawling the streets. And if any of them come out of the game for good, rookies are ready to step up to the plate: More than 5,800 men in San Francisco are 85 or older.After we counted birthday candles for the other 99 cities, we calculated death rates for heart disease, stroke, and cancer, based on data from the Centers for Disease Control and Prevention. We also looked at leading longevity predictors, such as exercise frequency and body weight (Best Places), smoking habits (CDC), and higher education (U.S. Census). When we tallied it all up, San Fran was most likely to send a guy's life into extra innings.Longest-lived1. San Francisco, CA A+2. Honolulu, HI A+3. Seattle, WA A+4. Salt Lake City, UT A5. Oakland, CA A6. San Jose, CA A7. New York, NY A-8. Hartford, CT A-9. Yonkers, NY A-10. Miami, FL A-11. Boston, MA B+12. St. Paul, MN B+13. Minneapolis, MN B+14. Boise, ID B+15. Lincoln, NE B+16. Tucson, AZ B+17. Denver, CO B+18. Albuquerque, NM B+19. Madison, WI B20. Burlington, VT B21. Billings, MT B22. Washington, DC B23. St. Petersburg, FL B24. Portland, OR B25. San Diego, CA B26. Manchester, NH B-27. Rochester, NY B-28. El Paso, TX B-29. Sacramento, CA B-30. Bangor, ME B-31. Spokane, WA B-32. Orlando, FL B-33. Los Angeles, CA C+34. Fargo, ND C+35. Cleveland, OH C+36. Wichita, KS C+37. Austin, TX C+38. Fremont, CA C+39. Providence, RI C+40. Greensboro, NC C+41. Jackson, MS C+42. Chicago, IL C+43. Grand Rapids, MI C+44. Durham, NC C+45. Lubbock, TX C46. San Antonio, TX C47. Jersey City, NJ C48. Colorado Springs, CO C49. Newark, NJ C50. Modesto, CA C51. Fort Wayne, IN C52. Raleigh, NC C53. Richmond, VA C54. Atlanta, GA C55. Aurora, CO C56. Kansas City, MO C57. Baton Rouge, LA C58. Lexington, KY C59. Pittsburgh, PA C-60. Little Rock, AR C-61. Las Vegas, NV C-62. Tampa, FL C-63. Anaheim, CA C-64. Birmingham, AL C-65. Omaha, NE C-66. Cheyenne, WY C-67. Cincinnati, OH C-68. Riverside, CA C-69. Montgomery, AL C-70. Dallas, TX D+71. Detroit, MI D+72. Columbus, OH D+73. Philadelphia, PA D+74. Fresno, CA D+75. Phoenix, AZ D+76. Des Moines, IA D+77. Charlotte, NC D+78. Baltimore, MD D+79. Columbia, SC D80. Charleston, WV D81. Milwaukee, WI D82. Anchorage, AK D83. Louisville, KY D84. Wilmington, DE D85. Indianapolis, IN D86. Sioux Falls, SD D87. Houston, TX D88. Corpus Christi, TX D89. St. Louis, MO D-Shortest-lived90. Norfolk, VA D-91. Bakersfield, CA D-92. Fort Worth, TX D-93. Buffalo, NY D-94. Toledo, OH D-95. Nashville, TN F96. Tulsa, OK F97. Memphis, TN F98 . Oklahoma City, OK F99. Arlington, TX F100. Jacksonville, FL FAn End to OldIf you think a cure for cancer would be Nobel-worthy news, consider the payoff from an antidote for aging: a potential drop in the incidence of literally dozens of diseases (including cancer) and an enormous easing of the trillion-dollar burden on our health-care system. Of course, this is all theoretical–and it will remain that way if funding isn't restored to the NIH's Biology of Aging Program. Since 2005, the government has cut support for the program by \$4 million, even though its research could save millions in dollars and lives. To push for more funding, nudge your congressional members at usa.gov/Contact/Elected.shtml.Youth SerumDo you know your triglyceride score? No? Find out. Researchers in Hawaii found that middle-aged men with high triglycerides–more than 150 milligrams per deciliter–are 40 percent less likely to reach age 85 in "exceptional" health. Start taming your triglycerides now by eating omega-3-rich salmon a few times a week. Having a will can ensure your estate will be divided among your heirs in the way you'd like after you die. If you die without a will, or "intestate," your assets will still be distributed to your heirs, although perhaps not exactly how you'd choose. That's because when you have no will, the courts decide who receives your assets and how much each heir receives. However, creating a will can be challenging. "The subject matter is the biggest obstacle to creating a will," Linda Amato, founder of Amato Law, told The Balance in a phone interview. "People don't want to deal with their mortality, death isn't a pleasant subject, and the process stirs up emotions about the relationships." Let's look in closer detail at the consequences of dying without a will, including what happens if you die without a will when you're single or in a domestic partnership, as well as if one spouse dies without a will. Also learn about tips for writing a will and some of the key benefits of creating this legal document. A will provides instructions for how to divide your property after you die.Without a will, a court and judge will decide who receives your assets.Domestic-partnership laws may not ensure your partner receives assets if you die without a will.If you're a single parent or business owner, it may be particularly important to have a will. A will names the beneficiaries who will receive your estate as well as who will manage and distribute your assets. Somita Basu, a partner at Norton Basu, told The Balance in an email. Beneficiaries, or heirs-at-law, are individuals with the legal right to inherit your assets. If you don't have a will specifying how your assets should be distributed to beneficiaries, then your estate will go through a court process called probate. "It is a lengthy, costly, and time-consuming process," Basu said. In these cases, the probate court appoints an administrator or representative to manage your financial affairs after your death. You don't choose this person. The administrator collects assets and pays debts and expenses for the deceased. Then they distribute the remaining estate to the beneficiaries according to state law, which can be a lengthy process because it's supervised by the probate court. The end result is that your assets will go to beneficiaries named by the court, not named by you. For example, your property could go to a family member whom you don't want to receive it, and not a non-relative whom you want to have your assets. A will can also help your beneficiaries find your accounts and property so it's not overlooked. Sabine Franco, founder of The Ambitious Legacy Firm, told The Balance in an email. "Without a plan, wealth can remain undiscovered," she said. If you co-own a business as a single person and die without a will, you leave your business partner vulnerable, Franco said. Your half of the business could be passed on to an heir you didn't choose—which could lead to litigation. What exactly happens to your assets when you die without a will varies by state. Often, courts use a by-the-numbers formula for determining where your assets should go, determined by state intestate laws. For example, in New York, if you die without a will and have a spouse and no children, your spouse inherits everything. If you have children but no spouse, the children inherit everything. If you have a spouse and children and die without a will, your spouse inherits the first \$50,000 plus half of the balance of your estate. Your children inherit everything else. Depending on state law, others who could be granted your accounts and assets include your: StepchildrenParentsSiblingsNieces and nephewsCousinsGrandparents Taxes on your remaining estate differ by state. For example, if you die without a will in Mississippi, estate taxes aren't collected. If you die without a will in Illinois, estate taxes are collected. If you own real estate in various states, these properties will be subject to separate probate in each state, Basu said. Each state has its own process, timelines, and costs associated with probate. Establishing an estate plan may be particularly important if you are a single parent. If you pass away without a will, the courts will base the decision on who will raise your children on the law, not your preference, values, or relationships. Without a will, a probate court judge decides, for example, who will manage your affairs, inherit your money, care for your pets, and raise your children. Some assets can be transferred without a will. For example, a retirement plan or life insurance policy can have a named beneficiary for the account. Or real estate might be able to avoid probate court, depending on state laws and title. Single people can benefit from naming a beneficiary on financial accounts as they will receive payment automatically after the bank receives proof of death, even if they are unrelated. However, creating a trust containing those accounts can help preserve assets, reduce tax issues, and prevent your beneficiaries from squandering their inheritance. What happens when one spouse dies without a will can depend both on state laws and whether or not they have children. For example, if you die without a will in California and have children, your spouse will typically inherit one-half of your community property and one-half to one-third of your separate property. If you do not have children or surviving parents, your spouse will inherit your entire estate. Other states may distribute assets differently. California is a community-property state, which means property acquired during the marriage is owned by both spouses, even if only one spouse's name is on the title for the property. Other community-property states include Arizona, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin. In blended families such as second or third marriages with stepchildren, dying without a will can lead to a contentious and emotional process for families. Many states that are not community-property states attempt to prevent the disinheritance of a spouse through "elective share" laws. Some states apply inheritance laws on marriage to domestic partnerships, while other states that recognize domestic partnerships may not recognize inheritance rights. So a domestic partnership is not always an ideal substitute for a will. For example, in New York, domestic-partnership rights include certain health insurance benefits, housing, and visitation, but not inheritance rights. "Because a domestic partner [in New York] is not considered a spouse, a surviving domestic partner does not have any inheritance or life insurance rights, absent a specific bequest in a will," Amato said. A few states recognize common-law marriage, which has the same legal rights as a marriage that has a license. States with some form of a common-law marriage include Colorado, Iowa, Kansas, Montana, New Hampshire, South Carolina, Texas, and Utah. These informal marriages may lead to distribution of assets to one domestic partner after their partner's death. Working with an estate-planning professional can help ensure your will is valid, but you can also write your own will using computer software or online programs. If you write your own will, make sure the document is signed and dated. Depending on your state laws, you may be required to have it witnessed by two people who don't receive anything from the will's terms. Review your state's laws regarding notarizing your will. For example, California does not require the notarization of wills. Many people believe they need a simple will until they get into the process and learn more about important issues, Amato said. Basic online-will questions may not address, for example, tax planning, special-needs planning for a minor child, international property, or unique state situations. Consider consulting with a professional attorney to help you draft your will to ensure it meets all your needs. When someone dies without a will, they have died "intestate." Each state has its own intestacy and intestate heir laws that dictate who is eligible for the deceased's assets. You can create a will using online services or software. Some states even allow verbal and handwritten wills in certain circumstances. However, legal advice can ensure your will is valid. Yours may not be valid if it doesn't comply with state law. If you move states or own property in different states, your assets may not go to the beneficiaries you wish unless your will was written properly. Want to read more content like this? Sign up for The Balance's newsletter for daily insights, analysis, and financial tips, all delivered straight to your inbox every morning!

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