

SOCIAL SERVICES CORNER

VOLUME 7, ISSUE 2 FEBRUARY 2012



ESTATE PLANNING FOR YOUR ONLINE ACCOUNTS

Question: Are there any advance preparations I should make regarding my online accounts in the event of my passing? What happens to my email, electronic collections and other online assets?

Answer: If you die or become incapacitated, a loved one may need to access and manage your digital assets. A digital asset is any item of text or media that has been formatted into a binary source, or computer file, that includes the right to use it. A digital file without the right to use it is not an asset. For example, the digital photos that you take on vacation are yours. The music you downloaded is used under a license agreement, but it is not your private property.

Most online providers have made a provision for this in their user agreements, privacy policy or terms of service that you accepted when you signed up. Each provider sets its own rules. Most will terminate an account and delete the contents upon notification of death. If you want your heirs to be able to collect or manage the content, then they need either your login and password access or a court order showing that they have the right to obtain the content.

A good idea would be to bequeath your digital assets as you would the deed to your house or a bank account. If you create a will or trust, include instructions on how to handle existing digital assets. Some people keep a file with password and login information written down. You can keep this file in a sealed envelope so you will know if someone tampered with it. Digital asset rights is certainly a growing legal concern. Make sure you understand what you own and who you would want to retrieve it if you cannot.

Sources: van Niekerk, A.J. *The Strategic Management of Media Assets*; A Methodological Approach;" Allied Academies, New Orleans Congress, 2006. "Estate Planning for the Digital Age," *Consumer Reports Money Advisor*, May 2011.

The Motion Picture Pioneers Assistance Fund website, www.wrpioneers.org, provides an assortment of free brochures to guide members with life issues. Members without Web access can call our social services department to request a brochure at (888) 994-3863, ext. 2370.

JOKE OF THE MONTH

"To what do you attribute your old age, Wilbur?"
"I was born a long time ago!"

- Milton Berle's Private Joke File

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

Go Green!

Receive Social Services Corner by email. Call (888) 994-3863, ext. 2370, or email info@wrmail.org.

Do you or does someone you know need our assistance? Call toll-free (888) 994-3863 or visit www.wrpioneers.org to find out more about our assistance programs.



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.







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PAIN RELIEF REVISITED: ALTERNATIVES TO PILLS



Prescription pain medication is literally just what the doctor ordered. But in many cases, the use of prescription pain pills leads to other problems, including dependence, addiction and toxic side effects. For sudden, severe pain, medication is often necessary to provide relief in order to

diagnose and treat the root of the pain. For example, you want pain medicine for a broken arm while the doctor resets your arm.

Whether you are one of the millions of Americans living with chronic pain, or you like to avoid pills in general, you may want to consider the following alternatives:

- 1) Patches, gels or lotions are excellent for treating localized pain. Unlike pills, you can apply topical treatments directly where you hurt.
- 2) Acupuncture, acupressure or chiropractic care

- have been considered alternatives to pain pills for years and are covered under some health insurance plans.
- 3) Physical therapy uses guided exercise, strengthening, balance and body mechanics to help you move with less pain. Movement lubricates the joints, strengthens muscles, increases endorphins and reduces inflammation that can cause muscle and joint pain.
- 4) Psychotherapy can help you cope with the depression and anxiety that often accompany and exacerbate chronic pain.

Other remedies include yoga, meditation or biofeedback. Or, a combination of several treatments may be effective. As with any treatment, check with your insurance provider to see if it is covered. A qualified pain specialist should be able to discuss all these approaches with you to find the best solution, whether it comes in a pill, patch or other practice.

Sources: "Special Delivery: Pain Relief Without Pills," arthritis-advisor.com. "The 6 Smartest Ways to Beat Pain," Carolyn Kylstra, menshealth.com.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

Best Friends Animal Society, bestfriends.org, (435) 644-2001

Best Friends Animal Society operates the nation's largest sanctuary for homeless animals and provides adoption, spay/neuter, educational programs and *Best Friends* magazine.

International Association of Pet Cemeteries and Crematories, iaopc.com, (800) 952-5541

A professional organization dedicated to the advancement of pet cemeteries and crematories through high standards of operation and public awareness programs. Visitors to its website can locate pet cemeteries and crematories that are members of this organization.



QUOTE OF THE MONTH

My hair is arriving at a sort of a blend that deserves respect if nothing else. A graying head is a mark of respect in any land.

- Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.