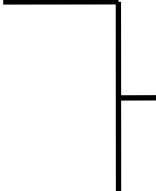




GLOSSARY OF LEGAL TERMS RELATIVE TO WILLS

ADMINISTRATOR:	A person appointed by a law court to settle an estate.
BEQUEATH:	To leave personal property to another by last will and testament.
CODICIL:	An addition to a will to change or explain some provisions, or to add new ones.
DECEDENT:	A person that is deceased.
DEVISE:	To bequeath real property by a will.
PERSONAL REPRESENTATIVE:	 The property, possessions, capital, fortune of a person.
	A person appointed to carry out the provisions of another's will.
EXECUTRIX:	A woman executor.
JOINT TENANCY:	Where two or more persons hold property jointly; each owns the undivided whole of the property. If one person dies, his or her interest ordinarily passes to the other joint tenants without the need to probate. It generally cannot be passed along by will as long as there is a survivor tenant.

LEGACY:	Money or property left to someone.
LEGATEE:	One to whom a legacy is bequeathed.
MARITAL DEDUCTION:	Deduction from estate tax of the value of property that is allowed by a surviving spouse.
PROBATE:	The official establishing of the genuineness or validity of a will left by a deceased person. This action usually takes place in a court of law.
REAL PROPERTY:	Land, including the building or improvements on it, and its natural assets; such as minerals and water.
TESTAMENTARY:	Done in accordance with the will: bequeathed by will; contained in a will.
TESTATE:	Having made and left a legally valid will.
TESTATOR:	A person who has made a will or has died leaving a legally valid will.
TRUST:	The right of property, real or personal, held by one party for the benefit of another. Testamentary trusts become effective only upon the death of the person and are set up under wills. Intervivos trusts, or living trusts, function during the lifetime of an individual and are created by deed.
WILL:	Legal statement of a person's wishes concerning the disposal of property after death.