

live with him for many years and had allowed them to become, in the words of the South Carolina Supreme Court, "churlish, spoiled children, who took advantage of [his] generosity." It was clear that Russell was competent at all times. However, there were allegations that some of the family exerted undue influence on Russell that caused him to favor them.

The court in the Russell case found that there was no undue influence because he could interact with others without their interference, he was able to conduct his own business, and he met with his lawyer alone.

While family disputes happen even to the best among us, there are steps you can take to reduce the chances that the dispute will result in litigation and that your wishes will be upheld if it does. First, as in the Russell case, if there is any question of your being unduly influenced, meet with your estate planning attorney out of the presence of your beneficiaries. Second, if you suspect there may be conflict, you can include a "no contest" clause in your estate planning documents. Such a clause disinherits anyone who challenges your documents. Third, you can include a mediation or arbitration clause in your documents. Such a clause can allow a third party to assist or decide the issues raised rather than letting the dispute get out of hand and go to court. This keeps the matter private and is less expensive.

Each family is different and what works to prevent dispute in one family may not work in another situation. A qualified estate planning attorney has experience in working with clients to help them avoid family disputes and ensuring that the client's wishes are upheld after their death.

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## Cameras and iPods and Palms, oh my

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Kimman Wong

In our last installment, we looked at relatively inexpensive high tech gifts. This week we'll up the ante and look at pricier options -- \$150 and up. The main criterion is that there be a link between the gifts and your PC.

Let's start with digital cameras. Prices continue to drop and the sweet spot nowadays seems to be the \$300 to \$400 range, which combines value and features. For that price you're going to get (at least) 3.2-megapixel resolution (which will allow for quality 8-by-10 prints), a comprehensive selection of shooting modes (evening, sports, etc), a 3X zoom lens, a 1.5-inch color screen on the back, a self-timer, a flash, a TV connection, digital movie capability and the option to add voice annotations to photos.

Here's a wish list you might consider. (All prices are under \$400). I've included excerpts from reviews found at [steves-digicams.com](http://steves-digicams.com), an independent digital camera review site that I find invaluable.

The new Stylus Digital 300 from Olympus is an elegant, point and shoot camera that is ultra-compact, weather resistant and easy to use.

Loaded with features and simple to operate, Kodak's EasyShare DX4530 zoom digital camera is one of the most affordable 5-megapixel cameras on the market.

Sony's DSC-P72 Cyber-shot is a point-and-shoot, 3.2 megapixel digital still camera comes with a 3x optical zoom and two 2100mAH rechargeable nickel metal hydride AA batteries and a charger.

Cannon's PowerShot SD 100 is incredibly compact and light. You can also get a waterproof housing for it that allows photographs to be taken up to 130 feet underwater.

For the past few years the iPod ([www.apple.com/ipod/](http://www.apple.com/ipod/)) has defined "cool" in the MP3 world. Essentially it allows you to take your entire music collection wherever you go. It comes with 10GB, 20GB or a 40GB hard drive, big enough to hold 10,000 songs. The newer, slimmer iteration is lighter than 2 CDs and, in addition to MP3 files, can store thousands of digital photos and even works as a voice recorder. Mac and Windows versions are available. Prices start at \$299.

There are of course competitors to the iPod. Rio's new Nitrus ([www.rioaudio.com](http://www.rioaudio.com)) is smaller and lighter than the iPod. It was designed for Windows PCs, boasts a longer battery life and uses a USB 2.0 connection. Nitrus' reportedly has great sound quality and excellent music-management software. It costs about the same as the 10GB iPod, but the small hard drive holds only 1.5 gigabytes worth of tunes (about 375 songs).

Price is \$219.

Camera phones have been hot in Asia but they are just getting off the ground in this country and it seems inevitable that in the not too distant future all cell phones will have built-in digital cameras. Verizon Wireless ([verizonwireless.com](http://verizonwireless.com)) LG's VX6000 is not going to replace a dedicated digital camera but it does have camera features such as shooting modes and even a zoom. It's small, lightweight and features a dual-band CDMA technology with talk time up to three hours unless you take a lot of pictures. Price is about \$150.

If you're into color printing and need professional-looking documents, check out Samsung's ([www.samsung.com](http://www.samsung.com)) new CLP-500 laser printer, which provides both color and black and white. Most color laser printers are in the \$1,000-plus range but the CLP-500 goes for \$699. It can print color documents at a rate of five pages per minute or 20 pages a minute black-and-white.

I said this column was dedicated to \$150 gifts and up but I'm making an exception with the Zire ([www.palm.com](http://www.palm.com)), which is a new offering from Palm for \$100. It's the latest incarnation of the plain vanilla Palm Pilot. It's nothing fancy -- no color screen or wireless access -- but it enables you to store about 6000 addresses and essentially offers the same specs as the Palm V, which cost about \$300 just a few years ago. If it's time for that special someone to start getting their life order a \$100 is not a lot to spend.

While we're talking cost-effective, consider a Wi-Fi router or access point (if you already have a router). The great thing about Wi-Fi is that it will accommodate your entire family's Internet access. No longer will the kids be fighting with grownups over who is going to get online. Wi-Fi will set your family free to log on anywhere in the house. We did it at our home and it's made life a lot easier. I don't think the brand of your router matters that much, but check out CNET for reviews to do your homework.

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