The LifeSpan™ Courier:
TLC Planning™ Client Newsletter

Summer 2017

STORIES OF SUCCESSFUL FAMILIES

We are privileged to work with successful families. Success is something that can be defined in many different ways. Some would say achieving financial wealth proves you have been successful. Others would say a close, loving family is the successful family. If your children embrace your spiritual values, you probably consider your family a success.

I believe you are rich if you have much of what you value. Another definition of success might be this: you are successful if you have obtained or achieved what you highly value. By this measure, most of our LifeSpan™ families are successful, even those who would not be considered wealthy.

Passing any type of success on to future generations is a serious challenge. If your financial wealth is the mark of success you seek to pass on, the most obvious challenge is minimizing taxes. If your close family ties and shared values are the most important success indicator, you may want to protect your kids and grandkids from the pressures that may chisel away at their virtues. Such pressure could come from unexpected sources. What about the simple fact that your heirs, who might be "really good kids" by many standards (family values, spiritual character, work ethic, etc.) are **simply unaccustomed to handling the kind of financial resources they will receive** when your estate plan matures?

Most of the children of our clients will inherit between $100,000 and $1,000,000 apiece. Passing on even a modest amount of financial success to heirs who are "not used to that kind of money" may be cause for concern:

"A man is never so on trial as in the moment of excessive good fortune." Lew Wallace, from Ben Hur

"For many people, sudden money can cause disaster…When a family receives sudden money, they frequently learn that money can cause as many problems as it solves." Susan Bradley, CFP, author of Sudden Money: Managing a Financial Windfall

"Say not you know another entirely till you have divided an inheritance with him." Johann Kaspar Lavater

Stories abound of individuals who come into money and within very few years are worse off financially than before their windfall. The downfall isn't necessarily the result of blowing the money on drugs, gambling, or other wild living. Rather, their losses more often result from some combination of generosity (with charities, friends, & family members), poor business deals, family feuds, or merely a few subtle but unsustainable adjustments in standard of living. For instance, according to Bradley, *"A lot of people who don't have money don't realize how much it costs to live in a big house—decorators, furniture, taxes, insurance, even utility costs are greater."* A lump sum of money is not the same thing as a sustained income stream. A lump sum could be used to create an income stream, but not if it is spent on a large purchase like a house.

It seems to me that the most successful families will be those whose heirs will be, 20 or 40 or 80 years from now, continuing to produce value for others, carrying on family traditions, exercising the virtues of their ancestors, and enjoying a stable and sustainable standard of living.

The handoff—the estate settlement process, the actual transfer of financial success from a generation who built it to the one who will serve as its next steward—is a critical moment. Beneficiaries should *"take time out from making any financial decisions,"* says Bradley. *"For some people, it's smart to do it before you even get your hands on the money."*

How does this compare to our type of planning?

Most of our clients want the typical adult heir to get a protected trust and get control of the funds in that trust pretty much as quickly as possible. However, applying some of the Sudden Money principles espoused by Bradley, some clients' estate plans will impose a sort of "mandatory time out" on their heirs.

*[cont'd on page 9: **Successful Families**]*

2017 established a new record for our firm: 99.7% of our clients renewed their LifeSpan™ membership!
Thank you for the trust you place in us!

Nancy L. Ferguson

July 24, 1939 - September 15, 2016

As many of our readers know, Curt & Carma's mom lost a fast and furious battle with cancer last fall.

Most of you recognize her as a part of our office team in her healthier days, serving snacks, coffee, and donuts (her favorites were the maple frosted ones) at our LifeSpan™ events. She also helped us with shredding at the office, as we go through massive amounts of paper, especially during CUP season!

We have found a replacement for part of her job...**Larry the Shredder Guy**. After suffering a stroke over a year ago, our dear friend Larry Imhoff finds that a job like feeding the paper shredder can be great physical therapy, helping him to continue his recovery while helping others.

He probably won't be serving donuts at LifeSpan™ events but he definitely likes the coffee we serve up!

"If 'at the end of our lives all that is left of us is our stories,' what then becomes of us if those stories have not been shared and safeguarded?"
- Scott Farnsworth, quoting Rick Stone

Does Trump Matter To You?

Is President Trump making America great again? Will his health care replacement or tax plan affect you? Take note that this newsletter piece is only three paragraphs long…unlike the wearisome 24-7-365 coverage of Trump in the news.

As of this writing, the Affordable Care Act repeal and/or replace project seems hopelessly mired in the swamp. For what it's worth, I believe most of my clients would be better off and overall health care costs would decrease:

- If we didn't have to buy insurance that covers conditions we will never have, like pregnancy, or procedures that are completely voluntary, like cosmetic surgery or extreme skiing injury treatment. It is just and fair to create pools of people who have similar risks and let them share the costs associated with those risks.
- If the 3.8% NII Tax were eliminated.
- If all medical expenses and insurance costs were tax deductible instead of only those paid by employers.
- If everyone paid at least a small deductible when they sought any medical procedure…the purchase of services should never feel "free."

However, I'm not in Congress, so I don't get to vote on it, and I am not holding my breath thinking that my points are going to become law.

In the Prairie Farmer® online edition you can find (http://www.prairiefarmer.com/tax-planning/trump-s-tax-plan-and-illinois-farmers) my longer article about Trump's tax proposal released in April and how it would impact farmers and business owners. Repealing the federal estate tax will do little, if any, good for Illinois residents; it could do more harm (if stepped-up basis is eliminated). The income tax aspects of the proposal would likely spur economic activity. The tax rate reductions would be good for pretty much everyone, and if spending is held in check, could (per JFK) work to balance the budget. We'll see. *–CWF*

"As the national income grows, the federal government will ultimately end up with more revenues. Prosperity is the real way to balance our budget. By lowering tax rates, by increasing jobs and income, we can expand tax revenues and finally bring our budget into balance." —John F. Kennedy

"All government, in its essence, is organized exploitation, and in virtually all of its existing forms it is the implacable enemy of every industrious and well-disposed man." —H. L. Mencken

Department of Education News

- Gayla Ball -

Summer Greetings!! Like many of you, I definitely love the longer days and warmer weather, not to mention, I'm looking forward to vacation and some outdoor fun!

It was such a pleasure to see so many of you during the **2017 Annual Family Reunion**™ season! As you recall from the **AFR**, one very important reason for you to attend is to be reminded of the value of your estate plan, the plan you have put a lot of time and effort into preparing. You have heard Curt or Sam at different times say, "*Most estate plans don't work*!" That is why we partner with you, and your helpers as well, to help you become educated, maintain your plan, and keep your assets fully funded.

Speaking of education, at the **Annual Family Reunion**™ we encouraged you to review the updated **Education Summary and LifeSpan Glossary** in **Tab 5** of your **Client Organizer**™. This is a very handy explanation of our education activities.

Attending a **Family Education Program**™ in person is obviously best, but for those of you who may have family members that due to distance or scheduling conflicts cannot attend, we have a great alternative. Just follow these simple steps:

1. Visit our website, www.tlcplanning.com.
2. Click on **Client Resources**. Fill in the username and Password**.**
3. Select the program you want to watch. Print the materials and the Certificate of Attendance (a simple "quiz" you can complete as you watch).

We want all of our clients and their helpers to take advantage of the programs we offer and be better prepared to deal with disability or the death of a loved one when it happens.

I look forward to seeing all of you "ODD" clients in a few months at one of the **Client Update Programs**™. Remember: I am always a phone call or email (gayla@tlcplanning.com) away, if you ever need further explanation or assistance.

Have a great summer!

My Spouse's Estate Made Simple™ Loss of your long-time spouse may be one of the most traumatic events of a lifetime. This dramatically-updated program will be presented live two times in 2017. It is for our married clients and those family helpers who the survivor (widow or widower) will likely be leaning on when they lose a spouse. It is easy to 'picture' the IRS Checkout and the new Family Trust and Marital Trust that appear. But there are details! We continue to learn where the difficulties arise, what the fears may be, and what the family can do to help. This program explains just what takes place, what the trustees have to do, what the surviving spouse can expect, what the rest of the family can do to provide emotional and other support to the widow or widower, and how the new trust(s) work going forward to protect and provide for the survivor.

Married couples and their 'support team' (children who will be helping) should attend the 9:00am program on either June 24 or November 25.

Four Keys to a Plan That Works

At the **2017 Annual Family Reunion**™ we reviewed four keys you and your family must know and utilize to make sure your estate plan works. Do you remember the following?

ARR…*the best single indicator of whether your estate will follow your plan.*

EPRW…*the simplest tool to review the personal provisions of your plan and to initiate amendments.*

PCR…*usually not needed, but when needed do it! It is worth the small extra fee.*

Amendments…*four types, never put it off; if you can't sign them yourself but there is good reason to, a Trust Protector can be appointed to do it for you.*

The LifeSpan™ process is designed to efficiently (read: low annual fees) provide you a robust package of services that (assuming you use them) will ensure that you accomplish your planning goals.

For future reference, save this newsletter in your ***LifeSpan™ Client Organizer*** *under* ***Tab F***

Little Things Do Matter!

Note: If 100% of your assets on your Asset Review Report are checked ✔ off*…and you don't own any assets that are* not on *the report…*you can skip over this article! *–CM*

- Carma Miller -

While assisting Sherry in the Funding department in recent months, it has become evident that one or two "little" assets can spoil your whole plan.

You have invested hard earned money, precious time, and emotional energy to plan how you want your estate managed during disability and then to pass upon your death. What if you don't have those last few items funded…retitled to your living trust? It could easily mean your plan fails.

If you're not sure that you are fully funded, your most recent **Asset Review Report** (ARR: should be filed behind **Tab C** in your **Client Organizer**) is your report card. Any asset that doesn't have a check-mark ✔ needs attention. Unless you are a brand new client still in the initial funding process, our office team has done all we can do…*including nagging you*. (We sure don't enjoy that!)

We believe you care or you wouldn't have gone to this much trouble. Please respond when Sherry or I email, call, or write about funding matters. We have your best interests at heart. Putting ourselves in your shoes, we can't imagine the aggravation it will put your family through if your estate doesn't go as planned, costs more, and creates more headaches.

You say, *"But I don't care what happens to that small account, or the camper, or old life insurance. All I care about is the big stuff: the land, the home, the investments!"* If that sounds like you, you need to understand that having little stuff unfunded will affect how smoothly the big stuff goes. Also, most of our clients consider our settlement fee projection (typically <0.5%) as one reason they retain our services. But we commit ourselves to such fee limitations only as you commit to following our legal advice. So remember, *at the time of your death, administering unfunded assets will cost your family extra*. Sometimes the expense ends up being more than the unfunded asset is worth! Your family will be frustrated, and frankly, so will we. (We like to brag about our low settlement fees, but if your trust is not fully funded your fees will hurt our averages!)

You've taken big steps to make things happen a certain way…don't let "little" things spoil your plan.

You might be a Plaintiff…

- Sam Collins -

Many of you have heard about the farmers' lawsuit against Syngenta, which is still going forward. The lawsuit stems from China's rejection of corn shipments carrying a certain genetic trait found in Viptera and Duracade seed. China's rejection allegedly caused corn prices to fall, and farmers sued Syngenta for monetary damages, stating that Syngenta falsely assured that China would approve the genetic trait.

Last year, numerous cases filed in federal court were consolidated into a class action, with nine different classes of injured parties. One of the classes is any producer who contracted corn after November 18, 2013, and *did not use* the Viptera and Duracade seed. This past winter or early spring, some of you may have received a notice that you were part of the affected class, and were being automatically included in the litigation—not by name, specifically, and you wouldn't have to appear in court or make any strategic decisions. Any recovery would be divided among the class members (potentially, a lot of producers). With the notice would have been the opportunity to opt out of the class that had to be returned by April 1, 2017. If you received notice and did not opt out you might share in future recovery, if any.

"He who sees the truth, let him proclaim it, without asking who is for it or who is against it." —Henry George (1839-1897)

TWO Community Builder™ Events!

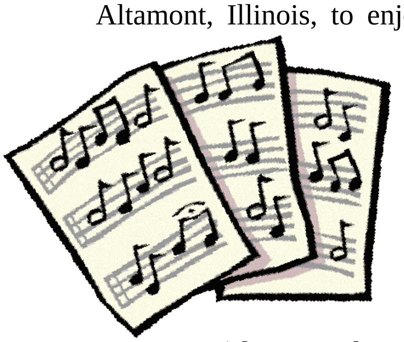
The 2016 Community Builder events, Bluegrass Family Fun & Backyard BBQ and Dinner with Classical Christmas music, were both so well attended and we got such appreciative feedback from clients that we decided to make both of them annual events. I have to put a plug in here for the Carriage House facility, too. Everyone who attended the dinner in 2016 and the AFRs held there this spring gave it very high marks! Right along I-70, convenient and new, very comfortable for large groups.

Please make a reservation at least two weeks in advance to attend one of these events:

- **September 8, 5 to 7pm**, weather permitting, we'll be in the backyard at the office. Bluegrass music, outdoor Bar-B-Q, and fun! Curt will be grilling as usual. Make a reservation, mark your calendar, and bring parents, kids, and grandkids!

or, if you prefer…

- **November 9, 6 to 8pm**, rain or shine! We will be at the Carriage House banquet facility in Altamont, Illinois, to enjoy dinner with Classical Christmas music (string quartet, piano and vocals). Make a reservation (clients and immediate family only please) and mark your calendar.



Please choose one event. Remember, there will be no legal education at either. Just come and relax. We won't even have any "get acquainted" games. *–CWF*

Coordinating Community Services

- Gaye Armstrong -

It's hard to believe a year has come and gone since I started here at The Estate Planning Center. This Southern girl survived her first winter in the North, even though many people informed me it was a mild one. I have a new appreciation for beautiful sunny spring days.

Working in the office has allowed me to learn many new things. Often my job description is to fill in where needed! I consider myself a jack of all trades but I'm mastering some.

Lately I have been compiling information for our clients who are facing a new phase in their life. Becoming the caregiver to a spouse or a parent is an awkward transition. Knowing what steps are healthy for the relationship can be challenging. Following are some resources you might find helpful if or when you start navigating these new waters.

- Medical Alert Systems: www.lifestation.com or call (877) 478-3390
- Helpful articles with insights on making these transitions, go to www.elderCarelink.com
- Medical & non-medical home care services: www.Interimhealthcare.com; call (618) 477-8500
- Illinois counties of Clay, Crawford, Effingham, Fayette, Jasper, Jefferson, Lawrence, Marion, and Richland all have resource guides linked here: eccoa.info/services_SeniorResourceDirectory.asp

"Since Trump, politics has become a game to liberals. The media is a game. Hollywood is a game. Islamic terrorists are killing little girls in England. This isn't a game." - Ann Coulter

Concerned About Running Out of Resources?

- Sam Collins -

Being proactive is always better than being reactive. Nowhere is this truer than in the area of maximizing your available resources for long term care.

It seems these days more and more people are concerned about the financial impact of a prolonged nursing home stay. Long term care costs can easily total $60,000 or more per year. For those without long term care insurance, they must private pay. There are thousands of questions, but here are some recurring ones: What happens if I run out of money? How do I get good care? What resources will be available for my spouse and/or family?

For those in need of long term care, if they run out of resources, the government benefit of Medicaid will pay for long term care. In order to qualify for Medicaid, a person can have no more than $2,000 in assets (like a checking account). The person's income—social security, pensions, etc.—must go to the nursing home, (except for a small personal allowance). If the monthly cost of the facility is more than the person's monthly income, Medicaid covers the rest. Certain assets do not count toward the $2,000 for eligibility purposes. An automobile (within certain limitations), the person's primary residence if they intend to return to it, most items of tangible personal property, and funds set aside for funeral and burial are common examples of exempt assets at the application stage.

Now, $2,000 isn't very much to keep. What if the person has a spouse who is still living at home? That spouse (referred to as the "community spouse") still needs to pay the bills. Luckily, there are some safeguards that protect against total impoverishment. The community spouse can protect an additional $109,560 of the couple's resources from being spent on care. Additionally, the community spouse is entitled to keep up to $2,739 in monthly household income. So, if the community spouse is earning less than $2,739 per month, he or she may be allowed to keep some of the institutionalized spouse's income (that otherwise would have gone to the nursing home) to make up the shortfall.

What happens if the non-exempt assets exceed the $2,000 (applicant) and (in case of a married couple) $109,560 for a community spouse? Those assets must be spent on care before Medicaid benefits will kick in. This "spend down" is precisely what many people fear, as it can consume a great deal of resources.

For those that have this concern, there are legal strategies that can be put in place that can still keep you generally in control of your resources and protect them from the nursing home. Whether you are looking way ahead at the mere potential for a nursing home stay, or you are literally on the doorstep, something can always be done to reduce your risk of estate loss and increase your potential resources for care. We presented on some of these last year at **Proactive Preservation Planning Made Simple™**. If you missed it and this is an area you are concerned about I encourage you to view the program—the video recording is available on our website: www.tlcplanning.com under the **Client Resources** area. After watching, if you want to talk to us about what options are available and how they can help you, schedule a Personal Counselling Review. ***–SLC***

Management Musing

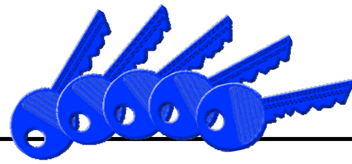
-Sarah Rupe -

Have you ever heard that too many choices elicit indecision (or no action)? I recently heard this and it has really resonated with me and how I deal with some things in my life.

Then I got to thinking: maybe this is how some of you deal with keeping your plan details current. Are you ever overwhelmed with how to keep your estate plan up-to-date, even though you have us to help you? After all, not only do you need to ask for a legal document update once in a while and keep your assets titled correctly as you buy, trade, open accounts, etc., but *you also need to do the bits of practical homework to help your family with the tasks that they will face*: health care preferences, online accounts and passwords, funeral arrangements, and so forth.

Let me help you keep it simple: under **Tab A** behind the yellow **Personal Information** tab in your black **Client Organizer™** you have an **Annual Action Reviewer™**. This provides a great checklist for you to cover each year.

Of course let us know if you have any questions! We are here to help you!



Five Keys to School Bus Trust Success

At the **2017 Annual Family Reunion™** we reviewed five important things that a beneficiary needs in order to make their Protective "school bus" Trust work as intended. The five keys are:

1. An independent cotrustee *(i.e., the beneficiary appoints a friend, accountant, in-law, etc.)*
2. Titling assets in the trust name *(funding: all trust investments held in the trust name)*
3. Keeping record of distributions *(when money leaves the Protective Trust to actually be spent)*
4. File a trust tax return annually *(Form 1041)*
5. Periodic review & document update *(using the Trust Protector)*

We teach these things through our Family Education Program™. The five keys will be very evident in My Spouse's Estate Made Simple™ this year. It seems that when it comes time to settle the estate, especially when the last parent dies and the assets are passing to the children/heirs, the beneficiaries are not yet familiar with these five keys. Many of our clients' heirs choose not to retain our services for "maintenance" of the Protective Trust, so we don't always know what is happening 5 or 10 years later. But what we do see suggests that in many cases **they un-do the benefits of the trust**. Perhaps some do it because they don't like the Protective Trust (OK, they reject the protections that you made available to them) but I think more often it is simply because they don't quite understand these five keys, and therefore don't keep proper documentation.

For the beneficiaries who don't avail themselves of the education to competently "do it themselves" we are becoming more proactive about recommending they retain professional assistance to fully realize the benefits of Protective Trusts. *-CWF*

Why Docubank® is So Important

Studies show electronic health records routinely fail to give doctors access to advance directives.

Two new studies show that ER doctors are almost never able to find their patients' advance directives in **Electronic Health Records** (EHRs). This is a huge problem for you and your loved ones, as doctors are increasingly relying on electronic records.

Your advance directives are the documents that give you control over your medical care if you're unable to speak for yourself. You chose who is to make health care decisions for you, and you give guidance on the types of treatments you would or would not want. Your doctors and your loved ones need these documents when you're in the hospital.

Both studies were reported in the Journal of Palliative Medicine. The first one looked at ER usage of advance directives, and found that 59% of patients had completed an advance directive, but the ER was **only able to find it in the EHR 13% of the time**.

Perhaps the other 87% of patients never gave their directives to the hospitals, and that's why the hospital couldn't find them? Well, the directives were missing 69% of the time even when patients said they previously gave a copy to the hospital.

The second study surveyed ER doctors about their thoughts on advance directives and EHRs. Alarmingly, fewer than 1/3 of ER doctors felt *"very confident"* or *"extremely confident"* that they could locate the patients' directives in the EHR—when there was one to be found.

So, what does all of this mean for you? Simply put, you cannot count on your doctors obtaining your advance directive from the hospital's medical records, even if you provided it to them in advance.

That's a big deal, because your documents guide your doctors and loved ones. A separate survey of ER doctors found that 93% are *"less frustrated"* when advance directives are *"easily accessible."* The vast majority of them said the directives let them *"provide a better quality of patient care"* and that family members are *"more satisfied with the medical care."*

We provide Docubank® service to ensure that your doctors are not frustrated, your loved ones are satisfied, and **you receive the exact care that you want**. Simply give your Docubank® emergency card to hospital staff when they ask you for your advance directive: they follow the instructions on the card. If you have a cell phone, **you can even call DocuBank yourself**! Just ask the hospital staff for *their fax number* and *you call* the Docubank® 800-number.

Your DocuBank® membership is one more way to make sure that your estate plan works. After all, what good are documents we created if the doctor cannot find them when you're hospitalized?

If you have questions about your medical advance directive or want to make changes, call our office. If you've lost your DocuBank® card or need to reinstate your membership, ***email*** info@docubank.com or ***call*** *DocuBank® at* 866-362-8226

Statistical State of Estate Planning:

Percentage	of Americans…
55%	die without a will
50%	say they have drafted a will
54%	who are married say they have a will
47%	who are unmarried say they have a will
71%	who are over age 50 say they have a will
37%	who are under age 50 say they have a will
27%	say there is "no urgent need" to create a will
26%	say estate planning is somewhat or very difficult
87%	who lose a spouse to death are women

Funding is ~~Fun~~ *Critical to Plan Success!*

- Sherry French–

A few topics covered at the AFR are worth repeating, so I think I will. ☺

Early this year we wrote to married clients about having separate checking accounts in each trust to prevent hardship on the surviving spouse. Yes, your checking account in his or her trust, with both of you as trustees, ***feels and acts*** like a joint account…until the Trustmaker passes on. Then the tax ID number changes. This can create delays in the survivor having access to cash. Some of you had concerns; the main one was not to have to keep up with another checking account, which is very understandable. Some of you already had two accounts in one trust which made it easy just to transfer one of those into the other person's living trust. Opening a savings account was another option. One client proposed, "I'll just put a thousand dollars in the mattress!" We don't advise that.☺

Another update from the AFR was the new law about matured Saving Bonds. Five years after a Savings Bond is matured the State can claim it as abandoned property. Yikes! If you have Savings Bonds (matured or not) go on line to treasurydirect.gov and check them out. Make sure they are in your living trust. If they are matured they're not earning interest and they are not transferrable so cash them in and put the money somewhere it can draw interest, or go shopping or put it in the grandkids' college fund!

Another AFR topic was not to use an old title as your example for titling the next vehicle. There is a right way to title a vehicle in your trust, there are wrong ways (simply won't work) and there are unclear ways. We sometimes Red Check "unclear" titles. But the right way is what is shown on the Sample Title Application we provided you in your **Client Organizer**™ behind **Tab D** with all of your other **Letters of Direction**.

Finally, if you move accounts from one financial firm to another, ask the new advisor to call us directly even before the accounts are set up. Tell them how helpful we are at getting the accounts right, and that we aren't like other attorneys!

Not even off the ground

Alexis de Tocqueville

"America is great because she is good. If America ceases to be good, America will cease to be great."

"Democracy and socialism have nothing in common but one word, equality. But notice the difference: while democracy seeks equality in liberty, socialism seeks equality in restraint and servitude."

"It is not what you do for your children but what you have taught them to do for themselves that will make them successful human beings." *Ann Landers*

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PLANS THAT WORK. PEOPLE WHO CARE.™

Successful Families *[cont'd from page 1]*

A period of reflection and goal-setting. A "decisions free zone." Time to rehearse responses to the inevitable requests for money to come from friends, relatives, and strangers. Limited access to the funds for a while, with advice from an objective third party.

Perhaps it would be helpful to include such a transitional period in your estate plan for your heirs? With estate taxes only rarely applicable these days, the estate and trust settlement can be completed more quickly…**but is quicker access to the funds necessarily better?**

At The Estate Planning Center, frankly, we are really good at estate planning. We do great documents. We provide great counselling and creative designs. We are highly skilled at reducing estate taxes for people with large estates. We proactively update and keep our clients on track with funding support. We prepare families for a smooth legal transfer of the estate.

But we continue to study and learn about psychology. About the intangible impact of money on people, the transfer of virtues like self-control, frugality, and backbone. We believe it is our duty to continue learning about these matters and to share what we learn with our LifeSpan™ families. Our goal: ***HELPING FAMILIES SUCCEED FOR GENERATIONS™***.

How can you ensure that your estate is a blessing and not a curse to those who receive it? That their windfall will not become their downfall? We know of no magic bullet, but here are some tangible ideas to consider:

1. Acknowledge the potential problem. It is pointless to pretend that our children won't experience the challenges that come with Sudden Money. It doesn't mean they are bad people or that you were a bad parent. It just means that your beneficiaries are human beings!
2. Like we discussed at the **Annual Family Reunion™** this year: *"create, refine, and retell the story of your family's positive moments and your ability to bounce back from the difficult ones. That act alone may increase the odds that your family will thrive for many generations to come."* [The Stories That Bind Us, NYT, March 15, 2013]
3. Take advantage of our formal **Wealth Reception™** training programs. In upcoming **Family Education Programs™** we are including more of the Sudden Money principles, to help prepare heirs for the handoff.
4. Have a family meeting in which you engage your heirs in a discussion about your estate, your intentions for them, your reasons for what you are doing, and what they can each expect. Ask them how they intend to use it.
5. Add (or update) a statement in your own words about your intentions in your living trust, as we recommended at the **Annual Family Reunion™**.
6. Consider making changes to your living trust, to create a specific period of reflection during which your heirs will need to seek advice about investing and managing their inheritance before spending it.

Above all, be purposeful, not passive, about these matters. As you take intentional action to prepare your heirs for their inheritance, please share your ideas with us so we can learn, grow, and spread the insights. We are in this together! ***-CWF***

Our Brave New World?

"Medicare and Medicaid love the new POLST form," said the CLE presenter. *"It's saving them a lot of money."* The undeniable truth underlying that statement? People who sign the new POLST (Practitioner Order for Life Sustaining Treatment) form are receiving less life sustaining treatment than people who do not. Be careful! Avoid signing a POLST until the end is truly inevitable.

The same arguments that are made to support the earlier termination of life support are made in favor of euthanasia and assisted suicide. This slippery slope has consequences far beyond the person who dies.

Cardinal Gerhard Muller, the prefect of the Congregation for the Doctrine of Faith at the Vatican, points out that effective pain management is decreasing for all patients in Oregon, where euthanasia is legal. *"This is because once euthanasia is an option, it quickly becomes the path of least resistance for medical decision-makers, leading to an overall decrease in developing and pursuing creative pain management techniques, which in turn causes a greater measure of suffering overall."* Sobering.

[Read more at https://patriotpost.us/opinion/49199]

THE ESTATE PLANNING CENTER
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PLANS THAT WORK. PEOPLE WHO CARE.™

Change Service Requested

"I believe that people don't care how much you know until they know how much you care." Richard H. Ferguson 1936-2008

LifeSpan™ Learning Solution 2017 Calendar

Make your reservations and mark your calendar for the events you will attend!

June 24 at 9am	*My Spouse's Estate Made Simple™*	Salem
July 11 at 1pm	*The Truth About Farm Succession Planning™*	Salem
September 8 at 5pm	*Family Fun: Bluegrass & BBQ in the Backyard*	Salem
November 9 at 6pm	*Catered Dinner with Classical/Christmas Music*	Altamont
November 25 at 9am	*My Spouse's Estate Made Simple™*	Salem
December 12 at 1pm	*Annual Business Conference*	Salem

Who should attend **My Spouse's Estate Made Simple™**? All of our married clients, of course, since one of you will be facing this challenge someday. We also encourage you to bring the daughter, son, or other "helpers" likely to be assisting you when that time comes. A close family member helping the widow or widower needs to know what the estate and trust settlement process (checking out of the IRS Supermarket) looks like, as they can provide stability and reassurance through what is often a very traumatic event.

Make your reservation to attend one of the **Community Builder** programs, and let us know how many will attend with you. We can take reservations up until two weeks before the event, but don't forget! On September 8 we can accommodate you and extended family in the backyard, so bring everyone (and lawn chairs for all)! In the interest of space and cost, bring only immediate family members on November 9.

"It is not my intention to do away with government. It is rather to make it work — work with us, not over us; stand by our side, not ride on our back. Government can and must provide opportunity, not smother it; foster productivity, not stifle it." –Ronald Reagan