

TRUST & ESTATE PLANNING NEWS



LAW OFFICE OF JAMES F. ROBERTS
& ASSOCIATES, APC
ESTATE PLANNING YOU CAN TRUST

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Celebrating 35 Years in Business!

This year is truly special for the *Law Office of James F. Roberts & Associates*, as it marks our 35th year in business. Some of you may remember when our founder, James F. Roberts, first began the practice consisting of only James F. Roberts and a single receptionist. The firm has come a long way since then, having expanded to one of the most prestigious estate planning firms in Southern California with several attorneys, receptionists, drafting specialists, client concierges and an office manager. Since its inception, the *Law Office of James F. Roberts & Associates* has



We believe our success as a firm is attributable to our dedication to the Golden Rule principal: "Do unto others as you would have them do unto you".

helped thousands of families and has created somewhere over 10,000 living trusts for its clients. We believe our success as a firm is attributable to our dedication to the Golden Rule principal: "Do unto others as you would have them do unto you". We hope that every one of you that has done business with our firm experiences a level of service and joy that makes you proud to be our client. We are grateful and proud that you have chosen us to be your estate planning attorneys! Thank you!



The Story of The Lost Inheritance

When Mr. and Mrs. Richards (*names have been changed for anonymity*) created their family trust, they did so with the welfare of their son, Robert, in mind. Of course they wanted to avoid probate, court fees and the hassles that Robert would face after their death so they created a trust to protect him from those burdens. They spent hours with their estate planning attorney creating what they believed to be the perfect estate plan. Their son, Robert, was a

responsible adult and they didn't feel the need to restrict him from the inheritance in any way, so they provided for an *outright distribution* to him in their living trust. Upon Mr. and Mrs. Richards' death, Robert inherited everything *outright* – over a \$1 million estate including the family home. At the time, Robert was in a good marriage and he had placed all of the inherited assets in his and his spouse's joint names. Unfortunately, several years later, Robert and his wife had marital problems, and she divorced him. When his wife left, she took *half* of everything he inherited and Robert had to spend a significant sum of his inheritance to pay for the costs associated with the divorce.

Mr. and Mrs. Richards probably never imagined that this would be the end result of their years of hard work and savings. They probably felt that they had done everything they could to protect Robert by creating an estate plan but, it turns out, **they could have done more!** If they would have planned one step further, they could have provided for Robert's inheritance to be available *in trust* for him for the remainder of his lifetime, so that he would not be able to commingle the assets with his spouse. Today, we recommend this type of planning for most of our clients' children. Rather than provide an *outright* distribution to your children (which would be subject to creditors and divorcing spouses), we can create lifetime protection trusts for your children

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where the assets are held for their benefit and available to them throughout their lifetime, but without the risks of outright ownership.

If you've already created an estate plan, but are interested in planning one step further to protect your loved ones' inheritance, contact our office at (714) 282-7488 to schedule a consultation to discuss how a lifetime protection trust can protect your children and grandchildren for years to come.



New Law Alert: The End of Life Option Act

California recently passed the End of Life Option Act, which allows those suffering from a terminal illness to request a lethal dose of drugs to hasten their death. The request must be made by the adult patient in writing, before two witnesses, and made directly to the attending physician. The terminally ill patient must have capacity and also be able to mentally and physically self-administer the drug. Then, before the attending physician may prescribe the drug, the physician must confirm the terminal

diagnosis and the patient's mental capacity to make such a decision.

The End of Life Act is a voluminous body of law that covers much more than the few highlights discussed in this article. For questions specific to your situation, we recommend you seek specific legal advice with a qualified attorney.

Walk to Cure Arthritis

Walk to Cure Arthritis is the Arthritis Foundation's annual community fundraising 5K walk event. The funds raised from the 5K support the nonprofit mission and research aimed at finding a cure for arthritis, a disease that affects so many of our dear clients and is America's leading cause of disability. Whether you have a family member or loved one who suffers from arthritis, or are simply looking for a walking or running event for charity, the Walk to Cure Arthritis is a great way to get moving in support of a worthwhile cause!



This year's 5K walk will take place on **Sunday, May 15, 2016**, at the Angel Stadium located at **200 E. Gene Autry Way, Anaheim, California**. The opening ceremony and live music begins at 8:00AM and the walk begins at 9:00AM. Our team at the Law Office of James F. Roberts will be participating, and we welcome our clients, friends and family to join us. If you would like to participate in this event, please call our office at (714) 282-7488 by April 29, 2016, in order to reserve your spot with our team and guarantee an official team T-Shirt. If you would like to donate towards the cause, please log onto <http://walktocurearthritis.org/ocie/jamesfroberts> to help us reach our goal!

Introducing Our New Team Members

Some of you may have heard the news already -- that Shannon Webb (Office Manager), Shauna Anderson (Associate Attorney) and Holly Nabiey (Associate Attorney), will be embarking on maternity leave and expecting their babies to arrive within weeks of one another. We anticipate them to be on maternity leave from April throughout July, and returning to the law office soon thereafter. In light of this, we have hired some new talent to help our clients and our team: Vanessa Romo (Client Relations Specialist), Sarah Olney (Associate Attorney), and Cagla Basar (Associate Attorney). We welcome the three of them to our firm and are excited to have them as part of our team!

Spring Cleaning: Getting Your Home and Your Estate Plan In Order

Spring time is here, and for many people this is a time to make sure that their home is tidy and in order. It's also a good time to review your estate plan to see whether it is still in good order and meets your needs. For example:

- ✓ Have you included provisions in your trust to protect your children from divorcing spouses and creditors (*see the Story of The Lost Inheritance on Page 1*)?
- ✓ Are your beneficiaries now significantly older, requiring you to remove age limitations from the trust?
- ✓ Have you or a spouse recently been diagnosed with Alzheimer's disease, dementia, or other mental illness that may require special planning tools in your trust?
- ✓ Do you have an AB trust that was set up years ago that is no longer required under today's tax laws? (AB



trusts require filing two tax returns and additional expenses after the death of one spouse)

- ✓ Is a significant portion of your wealth in retirement accounts (401ks, IRAs, etc.) and, if so, have you planned accordingly for these assets by creating a specialized Retirement Trust?

We have limited appointments available, so please call our office at (714) 282-7488 as soon as possible to secure your appointment.

If any of these scenarios apply to you, or if you have questions, and you have not been in for a consultation in the past three years, we are extending to you a complimentary, no-obligation, consultation with one of our estate planning attorneys. **To take advantage of the consultation, you must call to schedule the appointment by April 31st, 2016, and be sure to mention this newsletter.** We have limited appointments available, so please call our office at (714) 282-7488 as soon as possible to secure your appointment.

Recipe Corner: Spring Lime Tea Cookies

Ingredients

- ✓ 2 teaspoons lime juice
- ✓ 1/3 cup milk
- ✓ 1/2 cup butter, softened
- ✓ 3/4 cup white sugar
- ✓ 1 egg
- ✓ 2 teaspoons lime zest
- ✓ 1 3/4 all purpose flour
- ✓ 1 teaspoon baking powder
- ✓ 1/4 teaspoon baking soda
- ✓ 2 tablespoons lime juice
- ✓ 1/4 cup white sugar



Directions:

1. Preheat oven to 350 degrees F. Combine the 2 teaspoons of lime juice with the milk, let stand for 5 minutes.
2. In a large bowl, cream together the butter and 3/4 cup sugar until light and fluffy. Beat in the egg, then stir in the lime zest and milk mixture. Combine the flour, baking powder and baking soda, blend into the creamed mixture. Drop by rounded spoonfuls onto ungreased cookie sheets.
3. Bake for 8 to 10 minutes, until the edges are light brown. Allow cookies to cool on baking sheets for 5 minutes before transferring to a wire rack to cool completely.
4. To make the glaze, stir together the remaining lime juice and sugar. Brush onto cooled cookies.

Contest Announcement & Winners!



Congratulations to Ronald and Joan G. from Cerritos, California, the winners of our last newsletter contest! Expect your prize to arrive in the mail soon! Our new contest begins NOW, and the 35th person to download the pamphlet entitled "Creating Your Estate Plan" will win a \$100 gift card towards dinner and a movie for two. Visit www.webuildyourtrust.com

and download the pamphlet to enter into the drawing! We hope you also share this pamphlet with your loved ones who have not yet created an estate plan – a double whammy!

Sudoku Puzzle

4	6	3		2			1	
8								
	2	9	8		5			
3					7		8	
	7	8	3	4	1	9	5	
	5		6					7
			2		6	5	7	
								2
	9			7		6	3	4

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Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

If you use logic you can solve the puzzle without guesswork.



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Newsletter



Jim's Memo: Celebrating Milestones

This year is both the 35th anniversary of my law firm and the 40th anniversary of my marriage to Gayle. I hope that you don't mind that I reflect and share some thoughts about my 40 year partnership with my wife.

When I look back over the last 40 years, it seems like it was just yesterday we were kids getting married. We must have done something right, because I truly believe that I am more in love with my wife today than I was 40 years ago. Abe Lincoln stated "Man is as happy as he makes up his mind to be." I have chosen to be happy and my wife has truly

been there for me on my journey.

Enough about the personal stuff. On March 17th we had a 35th Anniversary Celebration and book signing event. For the 150 to 200 clients that came, I want to thank you for celebrating with us and making the evening truly one that I will remember. I hope our clients and guests enjoyed the food, the music and getting their book autographed.

The 35 years of successfully running the law firm could not have been done without a wonderful staff. I truly have one of the best staffs ever assembled. But beyond the staff, my success has come because of having wonderful clients. I want to thank you for letting us help you with your estate planning needs. I look forward to many, many more years together. We are here to help. If you know of anyone who could use our services, I know of no higher compliment than a referral to us—and we will do our utmost not to disappoint.

Thank you,

Jim Roberts