

Solving Family Issues

June 2017



I consider myself to be a life-long learner. I have read 100's of books on success. I have retained the services of many coaches—such as Anthony Robbins, Bob Proctor, Dan Kent of E-myth, Brian Tracey, etc. I have attended or listen to possibly 1000's of hours of seminars. I have taken many Bible studies. I have been attending church almost every Sunday for more than 30 years. I

believe that my quest as a life-long learner has helped me to create the person I am today. While my life is not perfect, of course, I consider myself to be truly blessed.

One of those blessings is finding a labor of love. For over 35 years I have been helping families avoid probate, reduce taxes, and hopefully eliminate some of the family fighting and headaches that occur when a loved one dies or loses capacity. I now spend a significant part of my day, mentoring to younger attorneys and hopefully sharing my passion for what I do.

While I know unequivocally that having a comprehensive estate plan will significantly reduce the legal problems when it comes to death and money, I also know that for many, many clients their real problem is that they don't have the relationship with their family members that they want.

I believe that I have found a solution for those that want to truly improve their relationships with anyone in their lives that is important to them. Wouldn't it be amazing if our loved ones came together at our passing and cooperated with one another in a spirit of love rather than jealousy, envy and disharmony? Even more amazing—if there are family members that you don't have the relationship that is truly powerful and enriching—could this all change?



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Where Does My Personal Property Go After I Die?

If your estate plan was established through our office, then we have discussed at length the concept of “Funding” your trust, or transferring the title to your assets to the name of your trust. However, tangible personal property such as jewelry, clothing, furniture, collectibles and other household items cannot actually be titled in the name of the trust. Instead, most of you have signed a “General Assignment” which establishes that it is your intent to have all of your tangible personal property belong to your trust. After your death, your personal property is to be distributed to your beneficiaries by the Trustee or Executor of your estate.

However, many of our clients have items of sentimental value that they wish to leave to designated recipients. If that’s the case, you should look inside your estate planning binder that was prepared by our office and locate a document entitled “Letter of Intent” or “Personal Property Memorandum” – any specific gifts of tangible personal property that you wish to make upon your death may be handwritten on these documents and will be gifted to the designated recipient upon your death.

Most clients express their desire to fill out this document but, unfortunately, many neglect to ever do so. Hopefully this article will serve as a reminder to you to write down those items of personal property if you do have a desire to see them pass in a specific manner. If you have questions about your estate plan or how your personal property will be distributed, you may call our office at (714) 282-7488 to schedule an Estate Plan Review.

Watermelon Kiwi Popsicle Recipe

Ingredients:

- 19 oz cubed seedless watermelon (about 3 1/2 cups)
- 5 1/2 Tbsp granulated sugar, divided
- 1 Tbsp fresh lemon juice
- 1/2 cup canned coconut milk, well shaken
- 13 oz kiwi (about 6 medium)
- ♦ 1 Tbsp mini chocolate chips

Add watermelon, 2 Tbsp granulated sugar and lemon juice to a blender and blend until well pureed.

Skim off foam then carefully pour into 10 popsicles molds ([I have this mold here if you are looking to buy one](#)) filling each about 2/3 full (try not to splash on sides, I found it worked best to let it run down the outside edge then just wipe off that part later with a damp paper towel or q-tip).

Sprinkle the chocolate chips over tops then using a popsicles stick gently push down to immerse chips (push towards sides so you can see them once the freeze).

Wipe sides clean as needed. Cover with the lid and insert popsicles sticks. Freeze 3 1/2 hours.



During last 30 minutes of popsicles freezing, whisk together coconut milk with 1 1/2 Tbsp sugar until sugar has dissolved, chill 30 minutes (you want it to be a nice pourable consistency after chilling, not too thick. If you find that it is stir in 1 - 2 Tbsp cold water to thin. I recommend chilling it because you just don't want it warm or it will melt the watermelon layer when pouring in).

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This recipe is from : <http://www.cookingclassy.com/watermelon-popsicles/>

Flower Pot Birdbath Craft

- ◆ 1 8" tall terracotta pot for the base
- ◆ 4 6" tall pots
- ◆ 1 4"-5" tall pot
- ◆ 62 inch piece of rebar (I bought a 10ft piece from Lowes and had Matt cut it to size with a hacksaw. Lowes will cut it for you if you ask.) **Edited to add: My Lowes said they could cut it for me; however, someone had trouble getting their rebar cut by Lowes so you might need to purchase a hacksaw for this project. It's \$5.
- ◆ Spray paint primer. (I used Valspar primer.)
- ◆ Spray paint in your color choice. (I used Valspar in Exotic Sea.)
- ◆ Discarded globe from "boob light".
- ◆ Little ceramic bird (Optional but uber cute.)
- ◆ DAP Household/Aquatic Adhesive

This craft from:

www.homestoriesatoz.com/outdoor/diy-garden-planter-birds-bath.html

Planning for Your IRA/401k

Most of our clients have accumulated their assets through prudent savings, often through vehicles such as IRA's or 401ks. It is not uncommon among our clients for the majority of their wealth to be held in these types of retirement accounts. That being said, we spend a significant amount of time advising, planning and working with our clients to ensure that their retirement accounts pass to their loved ones in the most tax efficient and safest way possible. Some of the important questions we ask when planning for our clients' retirement accounts are as follows:

(1) Have you ensured that your beneficiaries will be able to stretch the benefit of your IRA/401k over their life expectancy (in order to enjoy years of tax deferral and compounding interest)?

(2) Have you ensured that the retirement accounts will be protected from your beneficiary's creditors?

(3) Have you ensured that the retirement accounts will pass to your grandchildren upon your child's death, and not to your child's spouse?

Believe it or not, the majority of our clients do not know the answers to these questions. And we don't blame them – because planning for retirement accounts can be complicated, and it can involve sophisticated techniques to ensure that all of the answers to the questions above are "Yes."

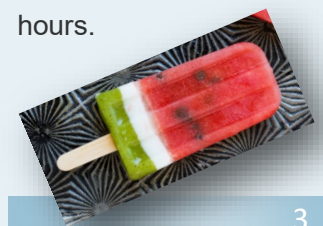
If you're unsure of the answers to the questions above, or if a significant amount of your estate is held in retirement accounts, schedule an appointment with an estate planning attorney at the Law Office of James F. Roberts & Associates, APC by calling (714) 282-7488 today.



Popsicle Recipe (Cont.)

Remove popsicles from freezer, remove lid and carefully pour a scant tablespoon coconut milk into an even layer over watermelon layer (again, it works best to pour it down the outside edge then wipe clean). Clean sides as necessary. Return to freezer, uncovered, and chill 45 minutes. Meanwhile, cut tops from kiwi and use a spoon to scoop flesh from kiwi while leaving skins. Transfer kiwi to blender along with 2 Tbsp granulated sugar. Pulse until well pureed. Force mixture through a fine mesh strainer into a bowl using a rubber spatula to remove seeds (at this point I mixed in just a tiny bit of blue gel coloring because mine weren't the best shade of green, so that's optional). Chill kiwi mixture 30 minutes.

Remove popsicles from freezer and carefully pour about 1 Tbsp kiwi mixture over coconut layer. Return to freezer and chill until popsicles are solid about 2 - 3 hours.



Monthly Seminar



Every month, we conduct a free seminar designed to teach about the benefits of creating an estate plan. The seminars are held on-site at our Anaheim office inside of our “classroom”. We offer light snacks and refreshments to the attendees and the group is often small and intimate, which allows for questions to be asked comfortably and for a very relaxed environment. Please encourage your loved ones to attend the seminar so that they may learn more about the estate planning process and benefits. The next seminar will be on the evening of July 20th 2017. We look forward to seeing your family, friends, colleagues and neighbors!

Solving Family Issues (Cont.)

On July 6, 2017 at 7:00 pm I will be hosting an introduction to the Landmark Forum. The focus of the introduction will be emphasizing personal relationships. The introduction is free. At the introduction we will be doing exercises that may begin the process of healing strained or non-existent relationships. The introduction will last approximately two hours.

If you have any relationship in your life that is not working as well as we would like then please call and reserve your space. Call today—714 282-7488.

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