Need a New Year's Resolution? Review Your Estate Plan!

January 2019

Do you remember when you established or last amended your trust? And if you do, do you remember all of the details of your estate plan, including the people who will inherit your money, the people who will be in charge administering your estate, the people who would make financial decisions for you if incapacitated and/or those nominated to make your healthcare decisions? It has been our experience that, after a number of years, many people tend to forget some of these very important decisions in their estate plan. This year, make it your New Year's Resolution to take charge of your estate planning matters and be sure that it is perfectly in order. You can do so by scheduling a complimentary review consultation with one of our estate planning attorneys at *The Law Office of James F. Roberts & Associates, APC.*

Some of the things we encourage you to think about when reviewing your estate plan are noted below:

- Are your beneficiaries old enough to inherit your assets or do you still have age restrictions in place for their inheritance?
- Who is the best person to administer your estate and distribute your assets after your passing?
- Who is the best person to make medical decisions for you?
- Is the Trustee you selected also the right person to make financial decisions for you during a period of incapacity?
- Have you acquired or sold real estate since your trust was last created or amended?
- Has there been a death or illness among your loved ones that may necessitate removing or changing the order of Trustees and Agents named in your estate plan?
- Have you divorced or remarried, or lost a spouse?

The answers to some of these questions may require you to update your estate plan. To schedule your complimentary estate planning review, please call our office at (714) 282-7488 no later than January 31, 2019. We reserve a limited number of appointments for this complimentary offer and therefore appointments will be scheduled on a first come, first served basis until all appointments are filled.

In this issue

Homemade Birdfeeder Project

1. Cut a small pumpkin in half

2. Once the pumpkins are cleaned, carefully poked long wooden skewers into the pumpkin. Use these skewers for fruit kabobs, but they make perfect little perches for birds. Use 2 skewers and crossed them through the pumpkin.

3. Tie kitchen twine to the skewers. Crossing the twine from one side to the opposite side. Make sure to keep the twine long enough that the feeder can hang on a branch and a bird can fit on the feeder.

4. Fill them up with bird seed. Be sure to use bird seed that is appropriate for birds that live in your area.

https://www.kitchencounterchronicle.com/homemade-bird-feeder/?utm_medium=social&utm_source=pinterest&utm_campaign=tailwind_tribes&utm_content=tribes

Hoppin' John Recipe

Hoppin John is a Southern Tradition for the new year! It is usually served with collard or mustard greens, ham, cornbread and sliced tomatoes is a great dinner that makes you feel like you have gotten some much needed vegetables after the holiday season full of decadent foods. This is a great meal you can put into the crock pot in the morning and come home to a wonderful hearty dinner that is ready when you are.

Ingredients:

- 4 strips Bacon, thick-cut
- 1 cup Black-eyed peas, dried
- 1 Onion, small
- 1 15-oz. can Tomatoes
- 1 1/2 cups Rice, long-grain
- 1/2 tsp Red pepper
- 1 tsp Salt

DIRECTIONS

Step 1

Place bacon in a saucepan and cook over medium heat until just beginning to crisp. Add onion and cook, stirring, until softened, about 5 minutes. Scrape bacon, bacon fat and onion into slow cooker. Add crushed red pepper, peas and 4 cups water and stir to combine. Cover and cook on low until peas are nearly tender, 3 to 4 hours.

Step 2

Stir in tomatoes, rice and salt. Cover and continue to cook just until rice is tender and has absorbed all liquid, 1 to 1 1/2 hours. Fluff with a fork and serve.

https://www.myrecipes.com/recipe/slow-cooker-hoppin-john

Inheritance protection

Over the next 40 years, baby boomer parents will leave an estimated $30 trillion in assets to their children and loved ones. That is quite a large sum of money, and it's our goal to make sure that this money is passed on in the most efficient and protective manner possible.

When leaving assets to children, there is always the potential that the child's inheritance will be subject to divorce, bankruptcy, creditors or lawsuits. There is also the potential that if the child passes away, the money might go to his or her spouse, and not your grandchildren. For these reasons, we generally recommend a Lifetime Protection Trust, which is designed to hold your child's inheritance in a family trust fund for his or her lifetime benefit, providing maximum control to the child, but ensuring protection from spouses and creditors.

The lifetime protection trust would "own" the assets, rather than the child owning the assets, and the terms of the trust would allow the child to spend, manage and invest the assets in any manner that he or she wishes. However, because the child doesn't actually own the assets, the child's creditors/divorcing spouse would not be able to attach to those assets. Moreover, the lifetime protection trust ensures that the balance of the trust fund goes to grandchildren at the child's death, and not to the child's spouse.

If you would like to discuss the idea of a Lifetime Protection Trust with your estate planning attorney, please contact our office at (714) 282-7488 to schedule a consultation.

Free Seminar

Each month, we usually 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. We will have another **seminar on February 21st!** Please share with family and friends to help others know they are prepared financially for the future!

We hope that you have had the very best experience with our firm! And we hope that you would consider referring a friend that we may be able to help the same way we helped you!
Getting a referral from a customer gives us a lot of pride! It shows us that we did a good job and our clients appreciate us!
We also Love Google Reviews! Please consider giving us a review online!

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