



Covid-19 and Estate Planning

While the pandemic has put a halt to many aspects of our lives, it hasn't halted the need to estate plan. For many, it has given them a sense of urgency to review their estate plans and make sure that their affairs are in order. During this time, we urge you to review your estate plans thoroughly, and consider the following questions to see whether your estate plan is current and meets your needs:

Do you have the best individuals named as Trustee of your trust? The Trustee of your trust is responsible for administering the trust after your death, paying all of your final bills, and distributing your assets to your beneficiaries. The Trustee is also in charge of stepping in during your incapacity to manage your finances and trust assets if you are unable to do so yourself. Ideally, you will name two or more Trustees, in the event one of them cannot act, and they should be trustworthy, reliable and responsible individuals.

Have you protected your children's inheritance? Many trusts leave assets outright to children, which may subject them to being lost to a divorce or creditors. Consider leaving the assets to your children in a Lifetime Protection Trust, where they can enjoy their inheritance, but also enjoy the peace of mind in knowing that their spouses, creditors and bankruptcy cannot jeopardize their inheritance.

Who makes your healthcare decisions? Have you reviewed your healthcare directive to confirm that the order of individuals named to make your healthcare decisions are the right individuals for you? Decisions such as continuing life support, whether you should receive certain medical treatment, your placement in an assisted living or skilled nursing facility, etc. can all be made by your healthcare agent – and it's important to know who you've named to make decisions for you.

These are only some of the questions we will ask you when reviewing your trust, but there is so much more to review in every estate plan. If you have questions about your trust, or would like to review it to ensure it is up to date, please call us at (714) 282-7488 to schedule a consultation. During this time, while we are not scheduling appointments in-person, we are available to assist you through telephone appointments and virtual Zoom meetings, whichever is your preference.

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3 Gifts To Make And Give This Year!

Some of my earliest memories are of making candies and sweets with my family to give as gifts to those we cared for during the holidays. It was not expensive and the thought was what we learned counted and who does not like chocolate or sweets?! This year I left my neighbors homemade cookies in their mailboxes because while covid-19 may mean we don't get to gather the way we have in the past, we can still give a gift that shows we care and for not much money! So here are 3 of my favorite gifts to give or get for holidays!

1. Peanut butter chocolates

What you need is a mold and a paint brush for food, and some chocolate chips to melt down. You melt it by putting hot water in a pot and a glass bowl on top making a double boiler. You can buy the molds at the dollar store and make lots of candy to give and get some cute Christmas packaging at the dollar store too. Mix peanut butter and powdered sugar together until you get the sweetness and consistency you want.



Melt the chocolate and paint a layer into the mold, put that in the freezer for about 3 to 5 minutes, then use a spoon and fill the chocolate mold and then paint another layer of chocolate onto the back stick it in the freezer and wait. Pop them out and put them into a tin lined with parchment paper or what container you choose. That's it! :)



Here is a video on how to!

https://www.youtube.com/watch?v=1_DYKSeUMew

2. Brownie in a jar



One of our favorite all time gifts is brownies in a jar. It is not just a gift but the experience of making something that you know someone cared about you and thought enough about you and your family to put together something you can make with your family. Kids and grandkids and nieces and nephews all love to help in the kitchen and no real measuring for this is required. Just add the liquid ingredients and we always put a card with it that says add eggs and oil etc. and the amount to make brownies. This is not expensive but is lots of fun to make and to receive! Trying to keep the layers clear in the jar is a challenge that we make a game in our house to see who can do it the best.

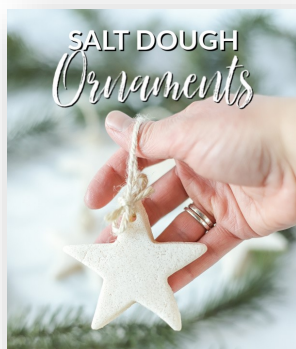
Here is a video on how to do this!

<https://www.youtube.com/watch?app=desktop&v=jlaVfxtbRAg>

3. Salt Dough Ornaments:

TOOLS YOU NEED:

- Large bowl
- Rolling pin
- Silicon spatula
- Measuring cups
- Cookie cutter(s)
- Straw
- Paint and decorations to use to personalize the ornaments.



HOW TO MAKE SALT DOUGH ORNAMENTS:

- If planning on baking them to dry more quickly, preheat your oven to 200°.
- In a bowl, add flour and salt. Stir.
- Add water and work the ingredients together. Start with one cup of water and then add a little bit at a time until it forms a nice dough ball that isn't too wet.
- Place dough on a floured surface and roll out to about 1/4 inch thick.
- Cut salt dough ornaments out using a cookie cutter, and place them on a parchment-lined cookie sheet or baking dish.
- Cut out holes with a straw so you can hang the ornament later, pressing the straw down where you would like, and then wiggling it around a little to make it a bit bigger.
- Fix any areas that might have moved out of place when make the holes.
- Continue to cut out the ornaments, re-rolling out the dough, and cutting more until you're completely out of dough.
- Bake ornaments for a few hours until completely dry. This could take 2-5 hours, depending on how thick the salt dough ornaments are and how wet the dough was.
- Once the salt dough ornaments are dry and cool enough to handle, you are free to decorate them as you desire.

For complete instructions:

<https://ablossominglife.com/salt-dough-ornaments-recipe/>

BLENDING FAMILY PLANNING

As an estate planning firm, we strive to provide comprehensive planning solutions for all types of family structures. And not all families are built alike. There are second marriages, blended families, children from previous marriages, and with these dynamics comes a host of complicated questions and planning strategies. Do you leave all assets to your surviving spouse? Are you concerned your children from a prior marriage might be disinherited? Are you concerned your surviving spouse won't be adequately provided for if you leave assets to your children? These are not uncommon concerns to have, and we sit down with every couple to discuss their assets, their goals, and their family dynamic to ensure that we create a trust and estate plan that meets their needs at every stage of life – during their lifetime, upon one or both spouses' incapacity, and after one or both spouses' deaths. Call the Law Office of James F. Roberts & Associates today to discuss your blended family planning needs. An experienced estate planning attorney will navigate you through the decision making process and make an otherwise complicated process very understandable and proactive.



Sausage and Cheese Bread

By Rachel Campbell, recipe from my mother. Simple recipe but we save it for Christmas morning as you can just heat it up and it is delicious and special because we only get it once a year. It is part of our traditions! Hope you enjoy as much as we do!

Ingredients

- Rhodes bread dough (you can buy a 3 pack of frozen dough that you just let rise at most grocery stores)
- 1 pound breakfast sausage
- 2 to 3 cups of sharp cheddar cheese
- Aluminum foil to cover the top of the bread when it gets close to done so the bread doesn't brown too much
- Plastic wrap



DIRECTIONS

- Set out a loaf of bread dough on a plate wrapped in plastic wrap (it needs to thaw and rise)
- Brown your sausage and crumble it like hamburger meat in the pan, drain off any oil or grease. (I use a zip lock bag and put paper towels in the bag on all sides then put the sausage in the bag and let it stay overnight in the fridge. You can just make it and strain off the grease and then put it in a bowl with paper towels in the bottom to absorb any excess oils)
- After the bread has risen (it will look like it exploded in the plastic wrap but that is what it should do) roll it out flat
- Then layer cheese and sausage in the center
- Roll it up and pinch the bread dough back together.
- Place it on an aluminum foil lined pan seam down!
- Bake as directed on the package for the bread, and when it gets brown enough tent the bread with foil.

Free Estate Planning Seminars



We regularly conduct a free estate planning 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" and led by our very own James F. Roberts. 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 look forward to seeing you and your family, friends, colleagues and neighbors! Please share this event!

Please contact our office at 714-282-7488 for information about the next seminar!



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!

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