

THE LAW OFFICE OF JACK W. BOLLING P.C.

For Advice and Counsel

FALL NEWSLETTER 2018!



Ben Franklin lost a 4-year-old son to smallpox. While the law firm takes no position, his words are keenly relevant to the current national debate and conversation about early childhood vaccines, and are worth a close read: “In 1736 I lost one of my sons, a fine boy of four years old, by the small-pox, taken in the common way. I long regretted bitterly, and still regret that I had not given it to him by inoculation.

This I mention for the sake of parents who omit that operation, on the supposition that they should never forgive themselves if a child died under it; my example showing that the regret may be the same either way, and that, therefore, the safer should be chosen.”

TABLE OF CONTENTS:

- **Meet Our Newest Team Member;** Kathy McDonald!
- **ALERT:** United States and State of Michigan Licensing/Securities Cease and Desist Order – Woodbridge Investments, et al.
- State of Michigan Real ID Program and compliant Enhanced Driver’s Licenses.
- Pet Trusts. What to Consider if Doing One.
- Social Security Checks Getting Bigger In 2019?
- Celebrity Estate Planning: Misfires of the Rich and Famous
- Annual Client Appreciation Meeting is **MAY 14, 2019** – Topic TBA!
- **Client Referral Program** – **REMINDER!**
- Upcoming Educational Events for YOU and your FAMILY!
- **REMINDER!!** Family Meetings to Educate Your Helpers!
- **Our Recipe! APPLE CRISP! Back By Popular Demand!**
- Legislative Updates – U.S Congress & State of Michigan

Visit our website: www.jackbollinglaw.com

➤ **MEET AND WELCOME OUR NEWEST TEAM MEMBER:**
Kathy McDonald!

Born and raised in Michigan, Kathy has lived in the Huron Valley area since 2002. She graduated from Central Michigan University with a Bachelor of Science degree and has worked in the administrative and human resource fields for the majority of her career.

Kathy is married with 4 children and enjoys keeping up with their activities. She volunteers throughout the Huron Valley Schools and Community Sharing. Most of all, Kathy enjoys family time, relaxing with friends, travel and fitness.



➤ **WOODBIDGE SECURITIES/PONZI SCHEME - ALERT:** The Michigan and United States Securities and Exchange Commission has initiated enforcement proceedings against Woodbridge Mortgage Investment Funds (also under several derivative names, collectively here as Woodbridge) at the federal level, and alleges that Woodbridge is a “Ponzi scheme” which has defrauded investors out of over one billion dollars nationwide.

These Woodbridge securities may have been sold in the greater Milford, MI area. Contact Jack for more info if you feel you have been involved.

➤ **STATE OF MICHIGAN ENHANCED DRIVERS LICENSES AND REAL ID PROGRAM – YOU MAY NOT KNOW ABOUT THEM AND THE 2020 DEADLINE.**

Beginning Oct. 1, 2020, you must show a REAL ID-compliant driver’s license or ID card, or an alternative form of acceptable identification, for domestic air travel and for entering certain federal facilities. The [federal Transportation Security Administration website](#) lists acceptable alternatives to a state-issued REAL ID-compliant driver’s license or ID card. You may not need a REAL ID-compliant card if you:

- Do not fly and you do not plan to enter certain federal facilities, such as military bases and nuclear power plants.
- Have an acceptable alternative to a state-issued REAL ID-compliant driver’s license or ID card, such as a valid U.S. passport.

Note: If you have an enhanced driver’s license or enhanced ID card, you have a REAL ID-compliant card. Enhanced licenses and ID cards have an American flag printed on them to show that they conform to the federal REAL ID requirements. (see photos below)



What is the Michigan Enhanced Driver's License (EDL)? The Enhanced Driver's License (EDL) is a special driver's license that allows Michigan motorists to cross into the U.S. when traveling by sea or land from Canada, Mexico, Bermuda, and the Caribbean nations without the need for a passport or other identification documents. Read on for more information about the EDL and the requirements for obtaining one.

What does a REAL ID-compliant driver's license or ID card look like?

A REAL ID-compliant driver's license or state ID card will have a star in a gold circle printed in the upper right corner of the card. Enhanced licenses and IDs, which are also REAL ID compliant, have an American flag printed on them.

***Applying for an Enhanced Driver's License (Over 18, Already Licensed)**

To upgrade your valid Michigan or out-of-state license to an enhanced Michigan license, follow these steps.

Eligibility:

1. You must be a U.S. citizen and a Michigan resident
2. You must have no violations, suspensions, revocations or denials on your driving record that would prevent you from legally operating a motor vehicle

When applying for an enhanced driver's license, your first and last name and date of birth on documents should match. If your current legal name is different from what is shown on your birth certificate, passport, or other citizenship document, you must present lawful proof of the name change, such as an original marriage license, divorce decree or court order.

***Applying for an Enhanced Driver's License (Over 18, Never Been Licensed)**

Because you have never been licensed, you must successfully complete the written knowledge and driving skills tests before a license can be issued. Although driver education is not required for individuals 18 and older, it is highly recommended.

To obtain an enhanced Michigan license, follow these steps. **Eligibility:**

1. You must be a U.S. citizen and a Michigan resident
2. You must have no violations, suspensions, revocations or denials on your driving record that would prevent you from legally operating a motor vehicle

When applying for an enhanced driver's license, your first and last name and date of birth on your identity and citizenship documents should match. If your current legal name is different from what is shown on your citizenship document, you must present lawful proof of the name change, such as an original marriage license, divorce decree or court order.

IMPORTANT: You must present specific documentation to obtain a Michigan enhanced driver's license. SEE THE SPECIFIC DOCUMENT REQUIREMENTS INCLUDED IN THIS NEWSLETTER AS A SEPARATE ATTACHMENT GO TO:

https://www.michigan.gov/documents/sos/SOS-428_275188_7.pdf

Where to Apply for an Enhanced Driver's License or State ID Card

All Secretary of State offices issue the enhanced driver's license and state ID card. Branch offices will also process license and state ID card renewals, address, name or date of birth changes and duplicates - if your card is lost, damaged or stolen. The Secretary of State Mobile Branch Office also issues enhanced licenses and ID cards.

➤ PET TRUSTS. WHAT TO CONSIDER.

Very often pets have greater importance to the client than anything else they own. Often, these considerations are more important to a client than their bank accounts or even their own children! (Dogs don't talk back I guess) Anyone who has had a cherished pet knows that they become family members and the pain and grief of losing a pet is very sad and difficult. But what happens to those beloved pet family members if we do not survive them? You love your pet and you can put into place what you believe are safeguards to protect your pet if you become unable to care for them or after you pass away. Namely, a pet trust.

These days more and more folks are leaving explicit care instructions and naming caretakers for their pets who survive them. These care-takers instructions are there to empower them to act either during the pet owner's severe disability or after death. Often, a pet owner's spouse has already passed away

or their friends and children are no longer making frequent contact. But that overweight, shedding, flea ridden chihuahua that bites at anyone who comes in the door and who sits on grandma's lap each night may be the most important companion in her life at that time.

There are many things to be considered when creating a "pet trust" and *we are pleased that we have assisted several clients in doing so already.* These "pet trusts" can be stand-alone trusts or the language can be included right in your revocable trust. Each situation is unique and will dictate the strategy. You can establish a pet trust to ensure that your pet is cared for after you are gone. Naming specific trustees who will care for the animal is a



good idea, and compensating them and providing a cash reserve for their access and ability to carry out your care instructions is important. However, sometimes providing for a trusted, uncompensated, third party with powers to intervene and terminate the trust under certain circumstances consistent with the welfare of the animal may be prudent (see the "dog in the basket story" below.)

The dollar amount for the care of the animals should be determined by someone who knows their health and can estimate life expectancy. If they have long lives, situations could come up which would cause the cost of care to exceed \$10,000 even for one animal. Consulting the pet's vet for some advice

and direction might be a good idea, unless the caregivers will be willing to pay out of their own pocket to care for the pets, which is often unfair to the caregiver and may lead to diminished care of the pet. Other obvious things to express to your caregivers might be: who is the pet's vet; what foods does the

pet like/dislike; what medications is the pet on and why; favorite toys, and what are the pet's favorite outings/people, etc. Additionally, instructions for the caretaker stating your wishes and under what circumstances to euthanize and how to dispose of a pet's remains are common items in a pet trust. While we have not experienced this in our practice, we are advised that some clients decide to have their pets euthanized rather than have those animals advanced in years and dealing with health issues placed with well-meaning individuals who, in short order, decide to take them to the dog pound to find a new home.

In short, a pet trust can be very rewarding and offer pet owners peace of mind and is usually inexpensive to create.

The Dog in the Basket - A True Story

– (Author unknown)

“As a high school student almost 50 years ago, I was employed at a veterinary clinic on weekends. At that clinic, there were over 60 cages which were used to house animals who were recovering from medical interventions. The majority of them, however, were used to board animals for a fee. One of my tasks was to take the animals (usually dogs) and put them in “runs” so they could get exercise. Meanwhile, I cleaned their cages and refreshed their water and food. One of the animals boarded almost every weekend was a German Shepherd. The “owners” would bring the dog to the clinic for the weekend and pick him up on Mondays.

Let me describe that animal. He was full-grown and always carried into the clinic in a padded basket. The reason he didn’t come in on a leash was that he couldn’t walk. In fact, all he did was lay on his side. Periodically, using the muscles of the trunk of his body, he would rise a few inches. He was paralyzed in his extremities. His eyes would often be matted and it was essential that he be placed on a lamb’s fleece and turned periodically. I was astonished at the condition of this dog when I first saw him and asked the veterinarian, why this was so?

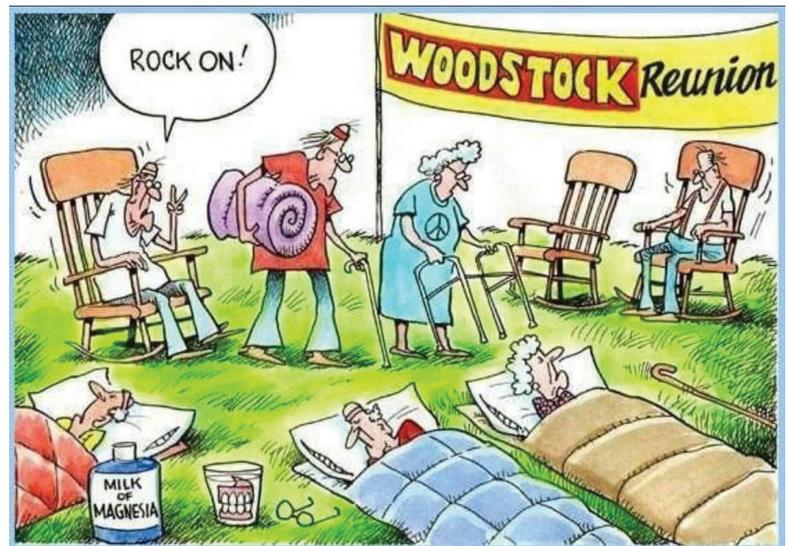
The vet explained that that couple had been charged with the care of this dog after the owner had passed away. He said that it was his understanding that they were being paid a monthly

stipend to care for the dog as long as it lived. He also explained that the affliction of that animal occurred after the original owner had passed away. Personally, I found it objectionable that they would keep that dog alive. As I look back, as a skeptic, I feel their motives were suspect and that the money was the object of their affection, not the welfare of that dog.”

The lesson here? Be specific when laying out instructions for your caregivers. These may have been unintended consequences as a result of the greed of the caretakers or, the caretakers may have been acting in a belief that they were doing as they were instructed. The owner of that dog may have been horrified at the outcome and no cost would be too great to prevent such a miscarriage of their intent, or they may have done the same for their pet themselves.

DOGGONE! New York hotel magnate Leona Helmsley, dubbed the “Queen of Mean” during a 1989 trial for tax evasion, left \$12 million of her estimated \$8 billion estate for the upkeep of her Maltese terrier, Trouble. Two of her four grandchildren meanwhile got nothing.

Unsurprisingly, the request by Helmsley, famous for her quip that “only the little people pay taxes,” sparked nothing but trouble. After the will was contested, the pooch was stripped of \$10 million by a Manhattan judge leaving the poor thing with a paltry \$2 million. It’s a dog’s life.



➤ SOCIAL SECURITY CHECKS GETTING BIGGER IN 2019?

According to The Seniors Citizens League, the annual Social Security cost of living adjustment (COLA) for 2019 could top 3 percent, according to a new estimate released by The Senior Citizens League. A 3 percent COLA would be the highest since 2012, when the COLA was 3.6 percent. The COLA for 2018 is 2 percent, after there was no COLA in 2016, and just a 0.3 COLA in 2017.

The estimate is based on consumer price index (CPI) data through April 2018. "Our estimate could change, because we still have several months of CPI data to go before the COLA is announced in October," says The Senior Citizens League's Social Security policy analyst Mary Johnson.

A 3 percent COLA would increase the average Social Security benefit of \$1,300 by about \$39 per month. "After the past nine years of COLAs averaging just 1.2 percent, one would think people living on Social Security would be dancing in the street," Johnson says. "But that's not likely," she says. "In reality, retirees are experiencing cost increases in common household expenditures that are growing several times faster than 3 percent," she says.



<https://seniorsleague.org/social-security-cost-of-living-adjustment/>

Authors note: some other "experts" are guessing it could be 3.5%.

➤ CELEBRITY ESTATE PLANNING: MISFIRES OF THE RICH AND FAMOUS

As you may or may not know, I have written a couple of articles about celebrity estate planning, their failure to plan at all, or their estate plans that have failed for whatever reasons. (Prince and Robin Williams articles are on our website at - www.jackbollinglaw.com) What follows here are excerpts of an article about the estate plan of singer, songwriter, musician, and actor David Bowie who when he died at age 69 had an estate valued at \$100 million; from [Probate & Property Magazine](#): Volume 32 No. 4, by Jessica Galligan Goldsmith, Shaina S. Kamen, Christiana M. Lazo, David J. Posner, and Bruce D. Steiner. You can read the entire article which includes the estate plan successes/failures of several celebrities, at this link; https://www.americanbar.org/groups/real_property_trust_estate/publications/probate_property_magazine_home/2018/july-august-2018/celebrity-estate-planning.html

NOTE: When you read the portion of David Bowie's estate plan excerpt below please, note how many similar estate planning strategies are incorporated into your estate plan obtained from us or better yet, how many you have that he does NOT! I have highlighted the areas or inserted comments in **BLUE** where your trust provides similar benefits to his or where you have done planning strategies to benefit your heirs/beneficiaries that he did not! **So, you don't have to be a rock star to get good planning!**

Second Families and Decanting: David Bowie

David Bowie died on January 10, 2016, at age 69. He was a citizen of the United Kingdom and a resident of Manhattan.

Bowie first married Mary Angela Barnett in 1970. He and Barnett had one child, Duncan Jones. Duncan was married and expecting a child at the time of his father's death. Bowie and Barnett were divorced in 1980. Bowie then married model and actress Iman Mohamed Abdulmagid (Iman) in 1992. Bowie and Iman also had one child, Alexandria Zahra Jones (Lexi), who was born in 2000.

Bowie left a will dated August 25, 2004, as amended by a codicil dated May 4, 2007. Bowie's will left his residuary estate 50 percent in a marital trust for Iman, 25 percent outright to Duncan, and 25 percent in trust for Lexi. Iman receives all the income from her trust during her lifetime, and the trustees also may distribute principal to Iman subject to an ascertainable standard for her health, education, maintenance, and support (you did). Upon Iman's death, the balance of the trust, after the payment of any estate taxes, will pass 50 percent to Duncan if he survives Iman or, if not, then to Duncan's issue, and 50 percent to Lexi, in trust to age 25 if she survives Iman or, if not, then to Lexi's issue.

Bowie left Iman's share in a marital trust, ensuring that upon Iman's death (second marriage protection), the trust property will pass to Duncan and Lexi equally. Because Iman had a child from a previous marriage, had Bowie left Iman's share to her outright, she could have left the property to her own two children and excluded Duncan. The creation of a marital trust in Bowie's will protected Duncan and his issue from the risk of being disinherited by Iman from her share of the estate. (prevented him inadvertently disinheriting his kids)

Bowie left the rest of his residuary estate, and the remainder of Iman's trust, to Duncan and Lexi, subject to a trust for Lexi to age 25. Until Lexi reaches age 21, Lexi's trustees have discretion to distribute income and principal to Lexi, and Lexi receives all the income of the trust beginning at age 21. When Lexi reaches age 25, the trust ends, and she receives all the trust assets outright. If Lexi dies before age 25, the balance of the trust passes to Bowie's then living issue. Presumably, because Iman's trust qualified for a full marital deduction, the estate taxes on Bowie's estate were borne by the children's shares of the residuary estate. (All his personal distributions to his heirs/beneficiaries – these are unique to his wishes – same as your planning wishes are unique to your family.)

Instead of requiring sizeable assets to be distributed outright to his children at relatively young ages, Bowie could have (you did-he didn't) provided flexible lifetime trusts for both of his children and given the trustees discretion to make distributions at any time for any reason. Bowie also could have given each child a special power of appointment over the trust, exercisable in favor of his or her own issue, Bowie's issue, or a broader class of permissible appointees. (you did) Creating lifetime trusts would have protected each child from creditors for his or her entire lifetime (you did) and allowed Bowie to use his full GST exemption.

➤ **CLIENT ANNUAL MEETING – MAY 14, 2019 - SPRING!**

We had good luck with a Springtime client meeting in May of 2018 so, we'll continue to meet in the spring until further notice. The recent May 2018 gathering using professional speakers to educate on Medicare and the new tax laws was well accepted; many clients told us how useful the info was to them and their families. We are wide open to **any** ideas and suggestions for topics that you may have or would like to hear about!

➤ **CLIENT REFERRAL PROGRAM – REMINDER!!**

We know that you love us but, of course the very best compliment that you can pay to us is a referral to someone that you think would benefit from our services.

The program began April 1, 2016 (no fooling!) offering a \$100.00 dinner gift certificate at the restaurant of your choice for a referral when that referral becomes a client for estate planning or in one of our other practice areas: Medicaid Planning, Veterans Benefits, Will/Trust estate settlement. Be sure they tell us who referred them!

There have been quite a few “happy diners” so far! Be one of them!

➤ **UPCOMING 2018 -2019 EDUCATIONAL EVENTS – OUR INFORMATIVE WORKSHOPS CONDUCTED THROUGH HURON VALLEY SCHOOLS and NOW AT SPRINGFIELD TOWNSHIP ALSO: PLEASE TELL A FRIEND!**

These workshops are designed to be purely educational and are offered through the Huron Valley Schools Continuing Education Department and **NOW** by the Springfield Township Recreation Department in Davisburg, at the Springfield Township Civic Center.

Huron Valley Schools Continuing Education Department 2018 Workshop Dates:

The Truth about Estate Planning - all 7-9 PM Tuesdays – 2018 Fall dates: Sept. 18/2018, Oct. 23/2018, Nov. 27/2018 - presented at the Oak Valley Middle School. This is the initial estate planning informational session designed for new clients or a refresher for current clients. Call **248-676-8451** to enroll and reserve your spot.

What to Do When Someone Dies (and You are in Charge!) - all 7-9 PM Tuesdays – 2018 Fall dates: Sept. 25/2018, Nov. 13/2018, Dec. 4/2018 - presented at the Oak Valley Middle School. Focuses on the roles and responsibilities of administering an estate whether probate or trust settlement. Call **248-676-8451** to enroll and reserve your spot.

Springfield Twp. Rec. Dept. 2019 Workshop Dates:

The Truth about Estate Planning – ALL DATES TBD BEGINNING JAN. 2019

Estate Settlement Workshop – What to Do When Someone Dies (and You are in Charge!) - ALL DATES TBD BEGINNING JAN. 2019.

WHERE: Both workshops are conducted at the Springfield Township Civic Center upper level conference room across from the library (12000 Davisburg Rd, Davisburg, MI 48350) Call: Rebecca Sawade at 248-846-6558 to reserve your seat.

These dates are also on our website at: www.jackbollinglaw.com or call us at 248-684-9742 for more details.

➤ **REMINDER - FAMILY MEETINGS @ THE LAW OFFICE OF JACK W. BOLLING –**

These have been very well received by those *Legacy LifeLines™* member families taking advantage of them! These meetings are EXCLUSIVELY for your family and your helpers (those you have named to succeed you in disability or death) to educate them about your estate plan; what to expect; who will do what, when, where and how! We encourage you to schedule your family meeting for the convenience of your family! Why meet? Often those who you have appointed agree to help but they have no idea or are unclear about what they will need to do, and how and when they will need to do it. They will provide peace of mind to them and you!

As a *Legacy LifeLines™* update and maintenance plan member, the workshops are provided **FREE** to you and your loved ones, helping to ensure that your estate plan works smoothly when needed! The feedback from clients that have done them is very positive!

The Family Meetings will last about 2 hours. They will be conducted at our 1550 N. Milford Road, Suite 204, conference room and refreshments will be served. PRE- REGISTRATION IS REQUIRED. Call the office at 248-684-9742.

➤ **LEGACY LIFELINES™**

2019 ANNUAL CLIENT UPDATE AND MAINTENANCE PROGRAM RENEWAL!

Yet AGAIN in 2018 we had over 99% client renewal participation in the program! That says that our clients understand and appreciate the value being offered to them! As an on-going annual member and in addition to all the benefits offered to you, **PLEASE remember** that the annual enrollment fee may be **TAX DEDUCTIBLE** under IRC Sec. § 212, relating to managing, conserving, or maintaining property held for the production of income.

2019 Enrollment forms will **BE MAILED TO YOU IN JANUARY 2019**. When you get it simply return the renewal form with your check and enjoy all the benefits!

➤ **MATTHEW'S APPLE CRISP RECIPE – BACK BY POPULAR DEMAND!!**

This Apple Crisp recipe is submitted for your enjoyment by my grandson Matthew. He has made it for us on numerous occasions and it is delicious! Enjoy this at tailgates, the holidays, or anytime!

Ingredients:

6 cups peeled and sliced apples (Granny Smiths work best!)
1 tsp. cinnamon
1 cup oats
¾ cup flour
¾ cup packed brown sugar
½ cup chopped walnuts (optional but, highly recommended!)
½ cup margarine or butter, softened.



Preheat oven to 375 degrees. Prepare apples and place in an ungreased baking pan. Combine remaining ingredients with a fork until crumbly and Sprinkle over the apples.

Bake 25-35 minutes or until golden brown! Eat heartily!

For an extra treat, serve warm with ice cream!!

➤ LEGISLATIVE UPDATE

U.S. CONGRESS: Great Lakes Legislation

From Congressman David Trott's Office comes information about three big pieces of legislation that the House has passed that benefit our Great Lakes and will continue to help keep our Great Lakes beautiful and healthy. As the largest freshwater system in the world, the Great Lakes are an unparalleled economic driver for supporting jobs, transportation, recreation, tourism and agriculture for people across the United States. More than 40 million people get their drinking water from the Great Lakes, more than 3,500 species of plants and animals also live in the Great Lakes basin

1.H.R. 6147:

The *Department of Interior, Environment, and Related Agencies Appropriations Act of 2019*, the Interior Appropriations bill contains a total of \$35.3 billion, funding programs that protect and make the best use of domestic natural resources, that provide investments in infrastructure such as improvements for drinking water systems, and that help protect against and fight devastating wildfires. The bill also makes strides to rein in harmful regulations at the Environmental Protection Agency (EPA). Furthermore, it includes full funding for the Great Lakes Restoration Initiative (GLRI). The Great Lakes Restoration Initiative has made great strides in protecting our beautiful Great Lakes, from restoring native habitats, to combating invasive species, to improving water quality. To learn more about this bill, please go to:

https://appropriations.house.gov/uploadedfiles/fy_2019_interior_one_pager.pdf

2.HR. 8:

The *Water Resource Development Act of 2018*, also known as WRDA, is the vehicle by which Congress authorizes critical improvements to our nation's water resource infrastructure including ports, locks, dams, and flood protection. The bill included an amendment authored by Congressman Mitchell (MI-10) and Congressman Davis (IL-13) that will protect the Great Lakes from invasive species like Asian carp by requiring the Army Corps of Engineers to expedite completion of the Brandon Road Study. The Brandon Road Lock and Dam system is one of the last stops along the Des Plaines River keeping Asian carp out of Lake Michigan and the entire Great Lakes system. To learn more about WRDA, please go to:

https://transportation.house.gov/uploadedfiles/wrda_packet_updated_6-6-18.pdf

3.H.R. 5895:

The *Energy and Water, Legislative Branch, and Military Construction and Veterans Affairs Appropriations Act*, a bill which invests in many programs that help veterans, invests in American infrastructure, and advances safe nuclear storage far from the Great Lakes. Specifically, this bill invests in American water resources infrastructure through the Army Corps of Engineers, which has oversight of critical projects, such as upgrades to the Soo Locks. It also repeals the Waters of the United States (WOTUS) rule, and upholds the balanced, federal-state partnership that has regulated our waterways for over 40 years under the Clean Water Act. Finally, this bill continues congressional efforts to reopen the Yucca Mountain nuclear waste repository in Nevada, which will move nuclear waste off the shores of the Great Lakes to a permanent secure location. To learn more about this bill, please go to:

<https://www.congress.gov/bill/115th-congress/house-bill/5895>

STATE OF MICHIGAN LEGISLATURE:

This website is a great place to stay abreast of our current Michigan legislature and their activities:

<https://www.michiganconfidential.com>



IN THE WORD ZONE: A HALLOWEEN WORD SEARCH

C H O S T S E Y N H K T O M B S T O N E A I L Y T
 A R L N W I T C H P E V N E F S V X L R V S T E N
 U P M U P L O E O V I L H L O T A I D W I N C E U
 T E S M H A S O A D R D U H D K C A U L D R O N A
 S N O I T O P L R E T C G E Z O E J C Y B A S R L
 V Z F L V B N I A N C S A J H E V I L P D O T I Z
 I A T N E N T A C K C A L B E N L O G E L H U E O
 U B O G I T U A H E O H P O N R H M T W E R M H M
 E R A M T H G I N D I M D N A F G S O O N E E S B
 L R S B S P U Y O N A I E G E V K H E L A R I F I
 A V A J I T L T P U M P K I N C W T A D M G B E E
 S E H V M W L N H C V W C U T P S E N U O O K Y A
 N N G A E E E B O S O F I T E N T I M W N I V E R
 A R A M X N T O B I C S W M O E O O Q A S T L O A
 B O H P T F I G I L A H T N L R N M U L T E I K C
 U C N I E O M H A V T R S L G I B T O L E R T N H
 S C A R K E O O N A S H U C T Y A X U C R A C S G
 K M I E C Y R A B T R B A E J E K A D L C M H T E
 E D O A I E D C E I R T N V E N C O V E N U O A K
 I T N N W L E R F E E W Y H T L V C O T N H L Z I
 R N O O M K K G V X L D E M O T N A H P I A F T L
 H U N T E O C L W N A I T O P C S L G E S L H O A
 S A T D I P I O O P S G C E L L U B L I V L E L C
 N H S C E S A L E M I E W I T E O M L C N O X A G
 E Y R A B O T M R N I L B O G L I S P H A N D R U

ARACHNOPHOBIA
 BAT
 BLACK CAT
 COSTUME
 COVEN
 EVIL
 EYE OF NEWT
 GARLIC
 GHOST
 GOBLIN
 HAUNTING

HEX
 HOWL
 MIDNIGHT
 MONSTER
 MOON
 NIGHTMARE
 OCCULT
 PHANTOM
 POTION
 PUMPKIN
 RAVEN

SALEM
 SHRIEKS
 SILVER BULLET
 SPOOKY
 TOMBSTONE
 VAMPIRE
 WICKED
 WITCH
 ZOMBIE

**LAW OFFICE OF
JACK W. BOLLING**
ESTATE PLANNING ATTORNEYS FOR ALL AGES



1550 N. Milford Rd., Suite 204
Milford, MI 48381
248-684-9742

FALL 2018 NEWSLETTER
OPEN IMMEDIATELY!
To:

STAY IN THE LEGACY LIFELINES™ CLIENT UPDATE PROGRAM FOR 2019!