



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

For Advice and Counsel

HAPPY NEW YEAR 2018!

"Discourage litigation. Persuade your neighbors to compromise whenever you can. Point out to them how the nominal winner is often a real loser - in fees, expenses, and waste of time. As a peacemaker, the lawyer has a superior opportunity of being a good man. There will still be business enough." Abraham Lincoln

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➤ **LEGACY LIFELINES™ 2018 ANNUAL UPDATE AND MAINTENANCE PROGRAM**

In 2017 we AGAIN had over 99 client renewal participation in the program! That says value to us! As an on-going annual member and in addition to all the benefits offered to you, **PLEASE remember** that the annual enrollment fee is **TAX DEDUCTIBLE** under IRC Sec. § 212, relating to managing, conserving, or maintaining property held for the production of income. 2018 Enrollment forms are **BEING MAILED TO YOU IN JANUARY**. When you get it simply return the renewal form with your check and enjoy all the benefits!

*Visit our new website:
www.jackbollinglaw.com*

➤ **CLIENT ANNUAL MEETING – MAY 8, 2018 - SPRING!**

We are going to try a Springtime client meeting in 2018. Many of our clients leave the state for the winter and cannot attend these events. Their feedback is important and we hope that a spring event will add to attendance. We have a pretty good idea what the topic will be but, we encourage any of you to give us a call with suggestions. We are wide open to any great ideas that you would like to hear about!

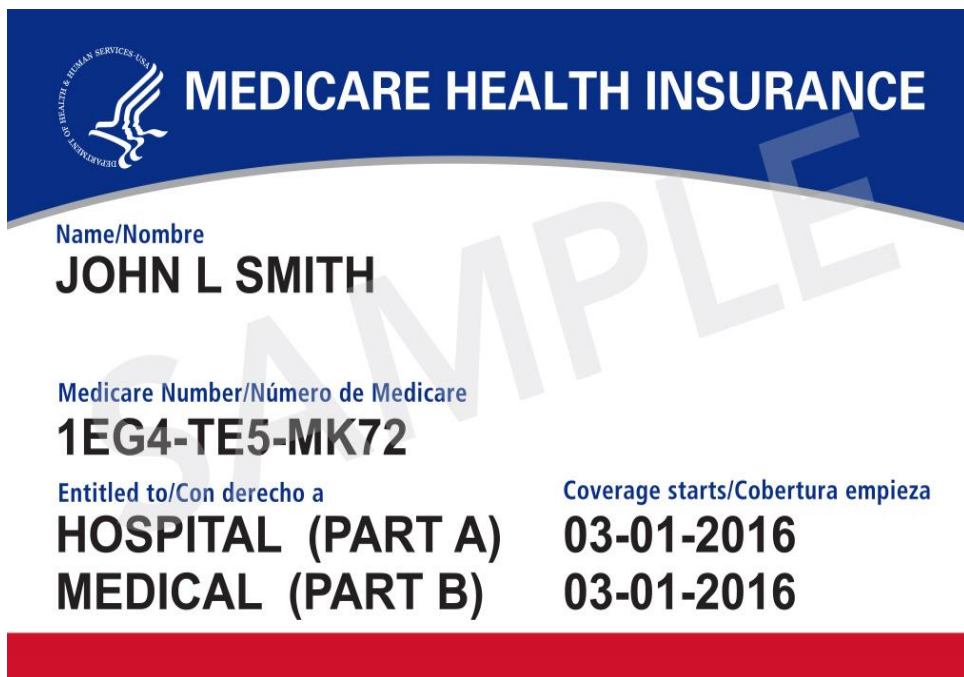
➤ **NEW MEDICARE CARDS COMING!**

Ever hear the phrase “I’m from the government and I’m here to help?” Well, its only taken some 60 years but, the government has finally decided that having our social security numbers on our Medicare cards could lead to identity theft so, they are issuing new cards!

Medicare will mail these new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that’s unique to you, **instead of your Social Security Number. This will help to protect your identity.**

Your Medicare card shows that you have Medicare health insurance. It shows whether you have Part A (Hospital Insurance), Part B (Medical Insurance) or both, and it shows the date your coverage starts. Carry your card with you when you’re away from home.

Let your doctor, hospital, or other health care provider see your card when you need hospital or medical care.



Things to know about your new Medicare card

- You don't need to take any action to get your new Medicare card.
- The new card won't change your Medicare coverage or benefits.
- Medicare will never ask you to give personal or private information to get your new Medicare Number and card. [Learn more about the limited situations in which Medicare can call you.](#)
- There's no charge for your new card.

Watch out for scams

Scam artists may try to get your current Medicare Number and other personal information by contacting you about your new Medicare card. They often claim to be from Medicare and use various scams to get your Medicare Number including:

- Asking you to confirm your Medicare or Social Security Number so they can send you a new card.
- Telling you there's a charge for your new card and they need to verify your personal information.
- Threatening to cancel your health benefits if you don't share your Medicare Number or other personal information.

If someone calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).

How can I replace my Medicare card?

If your Medicare card is lost, stolen or damaged, you can ask Social Security for a new one.

- Your replacement Medicare card will arrive in the mail in about 30 days.
- Social Security will mail your card to the address they have on file for you.
- If you need proof that you have Medicare sooner than 30 days, you can request a letter from Social Security. The letter will arrive in the mail in about 10 days.
- If you need proof immediately for your doctor or for a prescription, visit your local Social Security office.

How do I change my name or address at Medicare?

Medicare uses the name and address you have on file with Social Security. To change your name and/or address, create or visit your online my Social Security account.

➤ 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 many “happy diners” so far! Be one of them!

➤ SOCIAL SECURITY CHECKS ARE GETTING BIGGER IN 2018

There are few, if any, social programs in the U.S. that are more important than Social Security, at least according to recently released data from the Social Security Administration (SSA).

Recent SSA findings show that 62% of all elderly recipients get at least half of their monthly income from Social Security, and about a third overall get 90% or more of their monthly income from the program. This reliance is exactly why the Center on Budget and Policy Priorities estimated in a 2016 study that the senior poverty rate would be over 40% if Social Security income were not there for the elderly on a guaranteed basis each and every month. As of Dec. 2016, the senior poverty rate was just 8.8%.

Social Security checks have been relatively unchanged since the start of 2015, but recipients could have a little more pocket change starting next year. The Social Security Administration has approved a 2% cost of living adjustment. That will result in the average retired worker getting an extra \$27 per month. (2017’s adjustment was 0.3%; there was no change in 2016.) 2018’s uptick is not a lot, admittedly, but it’s the third-biggest increase since 2009.

Unfortunately, if you’re on Medicare, you may never see it. Medicare recipients who have their Plan B premiums deducted from their monthly Social Security check may not receive any notable increase. A rule called the “hold harmless clause” has makes sure that Part B monthly premiums don’t rise at a faster pace than Social Security’s cost of living adjustments. That will likely eat up the extra monthly income.

If you’ve held off on collecting Social Security until you qualify for the maximum monthly payout, and you qualify for the maximum taxable earnings cap, you’re in luck, though. The SSA has bumped that amount by \$101 per month, bringing it to \$2,788 per month starting next

year. Curious just how much more you'll see in your checks next year? Retirees can check their online statements in December to find out the exact amount of their increase.

➤ [IDENTITY THEFT – DEFINITIONS, REMEDIES, TIPS!](#)

Identity Theft - Identity (ID) theft is a crime where a thief steals your personal information, such as your full name or social security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name. You may not know that you are the victim of ID theft until you experience a financial consequence (mystery bills, credit collections, denied loans) down the road from actions that the thief has taken with your stolen identity.

There are several common types of identity theft that can affect you:

- [Child ID theft](#) - Children's IDs are vulnerable because the theft may go undetected for many years. By the time they are adults, the damage has already been done to their identities.
- [Tax ID theft](#) - A thief uses your social security number to falsely file tax returns with the Internal Revenue Service or state government.
- [Medical ID theft](#) - This form of ID theft happens when someone steals your personal information, such as your Medicare ID or health insurance member number to get medical services, or to issue fraudulent billing to your health insurance provider.
- Senior ID theft - ID theft schemes that target seniors. Seniors are vulnerable to ID theft because they are in more frequent contact with medical professionals who get their medical insurance information, or caregivers and staff at long-term care facilities that have access to personal information or financial documents.
- Social ID theft - A thief uses your name, photos, and other personal information to create a phony account on a social media platform.

Prevent Identity Theft - Take steps to protect yourself from identity theft:

- Secure your social security number (SSN). Don't carry your social security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.
- Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- Contact the three credit reporting agencies to request a freeze of your credit reports.
- Collect mail promptly. [Place a hold on your mail](#) when you are away from home for several days.

- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Enable the security features on mobile devices, especially if you have contacts, banking websites and applications saved.
- Update sharing and firewall settings when you're on a public wi-fi network. Consider using a virtual private network, which can give you the privacy of secured private network.
- Review your credit card and bank account statements. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards, to prevent “dumpster divers” from getting your personal information.
- Store personal information in a safe place at home and at work.
- Install firewalls and virus-detection software on your home computer.
- [Create complex passwords](#) that identity thieves cannot guess easily. Change your passwords if a company that you do business with has a breach of its databases
- Review your credit report once a year to be certain that it doesn't include accounts that you have not opened. You can order it for free from Annualcreditreport.com.

Report Identity Theft - Report identity (ID) theft to the Federal Trade Commission (FTC) online at IdentityTheft.gov or by phone at [1-877-438-4338](tel:1-877-438-4338).

If you report identity theft online, you will receive an identity theft report and a recovery plan. Create an account on the website in order to update your recovery plan, track your progress, and receive prefilled form letters to send to creditors. If you decide not to create an account, you need to print or save your identity theft report and recovery plan. Without an account, you won't be able to access them on the website in the future. Download the FTC's publication, [Taking Charge - What to do if Your Identity is Stolen](#) for detailed tips, checklists, and sample letters.

You can also report identity theft to the FTC by phone at [1-877-438-4338](tel:1-877-438-4338). The FTC will collect the details of your situation, but won't provide you with an ID theft report or recovery plan. You may also choose to report your identity theft to your local police station. It could be necessary if:

- You know the identity thief
- The thief used your name in any interaction with the police
- A creditor or another company affected by the identity theft requires you to provide a police report.

Report Specific Types of Identity Theft - You may also report specific types of identity theft to other federal agencies.

- Medical Identity Theft - Contact your health insurance company's fraud department or Medicare's fraud office.
- Tax Identity Theft - Report this type of ID theft to the Internal Revenue Service and your state's Department of Taxation or Revenue.

Report Identity Theft to Other Organizations - In addition to federal government agencies, you should also report the theft to other organizations, such as:

- Credit Reporting Agencies - Contact one of the three major credit reporting agencies to place fraud alerts or freezes on your accounts so that no one can apply for credit with your name or social security number. Also get copies of your credit reports, to be sure that no one has already tried to get unauthorized credit accounts with your personal information. Confirm that the credit reporting agency will alert the other two credit reporting agencies.
- National Long-Term Care Ombudsman Resource Center - Report cases of identity theft that resulted from a stay in a nursing home or long-term care facility.
- Financial Institutions - Contact the fraud department at your bank, credit card issuers and any other places where you have accounts.
- Retailers and Other Companies - Report the crime to companies where the identity thief opened credit accounts or even applied for jobs.
- State Consumer Protection Offices or Attorney General - Your state may offer resources to help you contact creditors, dispute errors and other helpful resources.

You may need to get new personal records or identification cards if your identity was stolen. Learn how to replace your vital identification documents after identity theft – just go to <https://www.usa.gov/replace-vital-documents>

Tax ID Theft - Tax-related identity theft occurs when someone uses your Social Security number to get a tax refund or a job. You may not be aware of the problem until you E-file your tax return and find out that another return has already been filed using your Social Security number. If the IRS suspects tax ID theft, they will send a 5071C letter to the address on the federal tax return. Keep in mind, the IRS will never start contact with you by sending an email, text, or social media message that asks for personal or financial information. Watch out for IRS imposter scams, when someone contacts you saying they work for the IRS.

NOTE: THE IRS NEVER CALLS PEOPLE ON THE PHONE!

Report Tax ID Theft - If you suspect you have become a victim of tax ID theft—or the IRS sends you a letter or notice indicating a problem—take these steps:

- File a report with the Federal Trade Commission (FTC) at [IdentityTheft.gov](https://www.identitytheft.gov). You can also call the FTC Identity Theft Hotline at 1-877-438-4338 or TTY 1-866-653-4261.
- Contact one of the three major credit bureaus to place a fraud alert on your credit records:
 - Equifax: 1-888-766-0008
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
- Contact your financial institutions, and close any accounts opened without your permission or that show unusual activity.
- Respond immediately to any IRS WRITTEN notice; call the number provided. If instructed, go to the IRS Identity Verification Service.
- Complete IRS Form 14039, Identity Theft Affidavit, mail or fax according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.
- Check with your state tax agency to see what steps to take at the state level.

How to Protect Yourself - Follow these steps to prevent tax identity theft:

Do - Keep an eye out for any IRS letter or notice that states:

- More than one tax return was filed using your Social Security number.
- You owe additional tax, you have had a tax refund offset, or you have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages from an employer unknown to you.

Don't

- Don't reply to or click on any links in suspicious email, texts, and social media messages. Make sure to report anything suspicious to the IRS.

Medical ID Theft/ Report Medical Identity Theft - Medical identity theft can occur when someone steals your personal identification number to obtain medical care, buy medication, or submit fake claims to your insurer or Medicare in your name.

If you believe you have been a victim of medical identity theft, call the Federal Trade Commission at 1-877-438-4338 (TTY: 1-866-653-4261) and your health insurance company's fraud department. You can create a complaint form with the details of your experience at [IdentityTheft.gov](https://www.identitytheft.gov) to share with them and with law enforcement.

If you suspect that you have been the victim of Medicare fraud, contact the U.S. Department of Health and Human Services' Inspector General at 1-800-447-8477.

Prevent Medical Identity Theft - Take these steps to prevent medical identity theft:

- Guard your Social Security, Medicare, and health insurance identification numbers. Only give your number to your physician or other approved health care providers.
- Review your explanation of benefits or Medicare Summary Notice to make sure that the claims match the services you received. Report questionable charges to your health insurance provider or Medicare.
- Request and carefully review a copy of your medical records for inaccuracies and conditions that you don't have.

➤ UPCOMING 2018 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** at Springfield Township Rec. Dept.

Huron Valley Schools Continuing Education Department 2018 dates:

The Truth about Estate Planning - all 7-9 PM Tuesdays – **2018 dates: 1/23/2018, 3/13/2018, 5/15/2018** - **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 dates: 2/6/2018, 4/10/18**- 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., Dates:

The Truth about Estate Planning - Tuesday, April 24, 2018 TIME: 7:00-9:00pm; Tuesday, May 1, 2018 TIME: **10:00AM - Noon**

WHERE: 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.

Estate Settlement Workshop – What to Do When Someone Dies (and You are in Charge!)

DATE: **Tuesday, May 22, 2018 TIME: 7:00-9:00pm**

WHERE: 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 brand **NEW** 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 –**

We offer these personal family MEETINGS to all *Legacy LifeLines™* member families. These meetings are designed and offered EXCLUSIVELY for your family and your helpers (those you have named to succeed you in disability or death) to educate you and them together about what your estate plan consists of; what to expect; who will do what and how; when, where, and why things need to be done, etc.! The meeting will be dedicated to you, your family, and your appointed helpers (most often family members.) We encourage you to call us to schedule your family meeting; our scheduling will be VERY flexible to be certain that your meeting is when YOU want it!

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. The workshop will provide the basics of what they should expect either during your disability or death. This is a great stress reliever for all concerned. 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! They will provide peace of mind to them and you! **WE HAVE DONE SEVERAL FAMILIES AND THE REVIEWS ARE 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.

➤ **WHAT ARE GUN TRUSTS? WHEN DO YOU NEED ONE? DO YOU NEED ONE AT ALL?**

A Gun Trust is, at its roots, an estate planning tool. It is specialized in that it allows for some flexibility when acquiring and transferring **ONLY** National Firearms Act (NFA) regulated items. This generally refers to Title II items such as suppressors (silencers), short-barreled rifles and short-barreled shotguns, explosive devices, fully automatic firearms, etc.

In my opinion, as a general rule, one does NOT need a specific gun trust unless they are possessing or passing along NFA regulated items (above.) The definition of “possessing” an item

can be tricky though, if NFA regulated items are owned. For instance, if husband owns a silencer and goes on vacation and wife is left with the silencer and is found to be in possession (it's in the house) she is technically guilty of a federal felony - 10 years I believe! But, this can be rectified if she is also a trustee of a trust that holds the NFA regulated item. Simple fix. This is obviously a crazy scenario but, it illustrates an example of unexpected pitfalls that can be unwittingly experienced, especially by successors, who pass along NFA regulated items in good faith and find themselves in violation of federal law. Most often these pitfalls can be avoided by good estate planning.

Some of the benefits are:

- * More than one person can be a Trustee and can thus possess and use the items held by the Trust without having to request individual permission from your local Chief Law Enforcement Officer (CLEO) or the Bureau of Alcohol, Tobacco, Firearms, Explosives (BATFE.)
- * Since the items are held in the Trust, if the current Trustee in possession of the item dies, there is no transfer procedure. This, of course, assumes that you have set up the Trust to stay running after your death, and that you have assigned rights to other Trustees.
- * Your heirs can avoid probate (of the items in the Trust) since the items are held by the Trust.
- * Bypassing an executor of your estate (who may not know the rules related to firearms and how to dispose of NFA items), instead allowing a more qualified Trustee to manage the collection.
- * And, of course, the most important benefit: generally faster processing by the BATFE.

What a Gun Trust IS NOT – (in general)

First off, an NFA Gun Trust is not a way to “get one over” on the BATFE. An NFA Gun Trust will not allow you to violate or bypass state (nor federal) laws and restrictions.

- The Trustee purchasing the item on behalf of the Trust must still comply with all laws and regulations; state and federal.
- If you want to cross state lines (i.e. “interstate transfer”) with an NFA item which includes going to a competition, moving, hunting in another state, etc., you must notify the BATFE months in advance of the crossing.
- You cannot take an NFA item to a state that does not allow it.
- If a Trustee lives out of the state they can still be involved in the trust but can only access and use the restricted items in the state where the trust is registered.

Why Setup a Gun Trust?

- safely, legally, and correctly transfer firearms (and NFA items) upon death.

- able to more easily purchase NFA items via a Trust.

Why Should I Use a Lawyer Instead of an Online Service? This should be obvious but,

- lawyers provide a number of added value and benefits to the drafting and implementation of a Gun Trust.
- Because a Gun Trust has some additional intricacies and requirements, above and beyond a regular estate Trust, you want to have the backup and support of someone that can work with you and help untangle the mess.
- If there is ever an issue with the BATFE and a Gun Trust, the parties who used the fill in the blank forms from the internet are on their own, while those who hired attorneys have the experience and expertise of their lawyer to call upon.

What To Look For In a Lawyer

- The first thing you should look for is a lawyer that is absolutely familiar with the laws in the state in which you intend to set up the Trust and store your NFA Items.
- Since a Gun Trust is, basically a Trust (with some specialization), you should seek an attorney with extensive estate planning and experience drafting Trusts.

Like anything else getting good, qualified advice from an experienced practitioner is always worth the time and cost. Creating a gun trust can be very helpful to you and your family and may help avoid problems down the road – same as any good estate plan!

➤ **MICHIGAN GETS DOMESTIC ASSET PROTECTION TRUSTS. BUT, WILL YOU EVEN NEED ONE?**

In 2016, Michigan adopted a new law that was available in several states already and served as an estate planning option for some residents of those states; Michigan residents now have that option too. That option is called a domestic asset protection trust (DAPT). Asset protection trusts are not new. Some foreign countries, the Caymans come to mind, have served as shelters for this type of asset protection planning, “offshore” trusts, for a long time.

What is a DAPT? A domestic asset protection trust is an irrevocable trust, that holds title to assets in the trust, allows assets to provide for future needs, while protecting those assets from the trustmaker’s future creditors.

Before DAPT's, Michigan law, like the law in most states, allowed creditors to go after assets in trust, if those assets could be used for the trustmaker's benefit. So, without this new law, you could not have your assets protected in your trust and still enjoy them to the exclusion of your creditors. Now you can, maybe.

What's the catch? Recall that if something sounds too good to be true it probably is! And for most people, it is. In order to get the benefits of a DAPT, you have to have enough assets that can be put in a trust, knowing that those assets may only have limited access to the trustmaker. So, unlike assets that you have unrestricted control over in a revocable trust, but are subject to creditors, to protect them from creditors in a DAPT, you are required to accept that there will be limited benefit to you in the future.

Therein lies the catch – giving up unfettered access to assets is a big problem for most people. DAPT's are really for people who have a high net worth, some of which they really don't need, and are thus able to put away in case something really bad happens—like they get sued and insurance won't meet the burden. Also, a DAPT can't be used to protect assets from current creditors.

So, a DAPT will only benefit those who can afford to divest themselves of assets/money that they don't need right away and who do not have current creditor issues. Many elderly folks are often concerned about the cost of nursing home care and receive advice about how to “protect assets” and qualify for government assistance with long-term healthcare costs, Medicaid for instance. DAPTs provide no protection for people who want help with their care costs.

In conclusion, to avail oneself of the benefits of a DAPT, you have to have assets that you can basically give up, with the understanding that those assets will only be used for your support and maintenance down the road, and are to be distributed to you at the discretion of the trustee.

➤ **LEGISLATIVE UPDATE and NEW TAX LAW; IN BRIEF**

We have a 1-year president and regardless of your political affiliation, many significant changes to the way our system operates on our behalf have been implemented. Many of those changes will enhance quality of life for every American citizen via things such as decreased taxes and burdensome regulations, improved services, more efficient and effective government, and increased national security. The tax plan was signed into law in December, 2017. [THE TAX PLAN HIGHLIGHTS of President Trump's tax plan are:](#)

★ The plan will maintain seven tax brackets. ★ standard deductions double ★ child tax credit doubles ★ The estate (death tax) will remain but the exemption goes to \$11 million/person – death tax repealed in 2024 ★ limits SALT (state/local tax) deductions to \$10K ★ home mortgage interest deduction remains ★ The plan will lower the business tax rate from 35 percent to 21% ★ no change to retirement plan (401K/IRA) thresholds or tax deductibility ★ alternative minimum tax remains but income threshold raised ★ no changes to (capital gains) CGT structure ★ No changes to treatment of social security income ★ Obama care - individual mandate repeal beginning in 2019.

STATE OF MICHIGAN: [SB 0558 of 2015](#), Repeals Dower Rights. In the state of Michigan, the right of dower assigns a married woman one-third ownership rights to any property purchased by the husband. Husbands do not have dower rights. Dower rights are claimed after a husband dies. The widow is entitled to a portion of the property assets for the rest of her life.

[Senate Bill 584](#) – Expand Concealed Pistol “Gun Free” Zones - To authorize an exemption from the “gun free zone” restrictions in the law authorizing shall-issue concealed pistol licenses, if a licensee applies for an exemption and meets certain additional training requirements (eight hours of extra instruction that includes firing at least 94 rounds of ammunition on a range).

[2017 House Bill 4207](#) - To authorize state subsidies for grocery stores in urban areas. This would come from money earmarked to an existing business subsidy program, and is estimated to be around \$1 million to \$2 million annually. The money could not be given to the owner of a grocery store located within a mile of an existing store.

[PART TIME MICHIGAN LEGISLATURE](#) - Lt. Gov. Brian Calley, who is running for governor, is leading a ballot initiative (petitions circulating to place the issue on the November 2018 ballot) campaign to switch the Michigan Legislature from full-time to part-time status. “My proposal limits the legislature to 90 consecutive days of session and cuts the pay by more than half — setting it equal to what our teachers are paid,” Calley said in his press release. State legislators are currently paid \$71,685 a year. He wants to prorate legislators’ pay based on the number of days they work — meaning the daily wage of legislators would be based on the daily wage of teachers. State legislators would be on the job 90 days, half the number of days public schools must hold class. “The proposal requires that each year the state compensation commission determines the average teacher pay in the state of Michigan and then prorates the number of days in session compared to the number of days required to be in class,” Calley said. “So, in this case, the average teacher salary is about \$62,000 per year and the requirement is to be in the class 180 days. Legislators would be in session 90 days per year and therefore will draw a salary of about \$31,000. So, there's a proration, not a gross salary equivalent.”

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

<https://www.michigancapitolconfidential.com>

➤ DEBBIE AND MIKE'S PIZZA ROLL RECIPE! ENJOY!!

This is a recipe from my sister and her husband, Mike. Sadly, our family lost Mike, too young and way too early, this past year. He was a great person, a great dad and grandpa, a great cook, and a brother police officer. He'll be missed a great deal.



Pepperoni Rolls

*Nana & Papa's Pepperoni Rolls are a Nagel Family tradition.
Unfortunately, no photo could be obtained of the delicious rolls
because they never last long enough to be photographed.*

INGREDIENTS

- + Aged Mills High Gluten Bread Flour - 5 cups, plus extra for dusting dough
- + Kosher Salt - 2 tsp
- + Olive Oil - 2 Tbsp
- + Active Dry Yeast - 4-1/2 tsp
- + Water (hot, not boiling 110°) - 2 cups
- + Sugar - 2 tsp
- + Pepperoni (or Ham/Cheese)



DIRECTIONS

- + Place water, sugar and yeast in a bowl
- + Yeast will bloom in approximately 5 minutes
- + Add flour and salt
- + Mix until dough is formed and pulls away from bowl
- + Pour olive oil in a large bowl
- + Place the dough in bowl and coat with the olive oil
- + Cover bowl with lid or Saran Wrap
- + Let dough rise for 1 hour (dough will double in size)
- + On a clean/dry surface, spread a handful of flour
- + Remove dough, lightly coat the front and back with flour
- + Divide the dough into 8 sections
- + Shape each section into ovals (approximately 6x4)
- + Stuff the dough with pepperoni
- + Fold the dough to encase the filling and form the roll
- + Let the stuffed rolls stand and rise for 1 hour
- + Bake for 20 minutes at 450°



LAW OFFICE OF JACK W. BOLLING

ESTATE PLANNING ATTORNEYS FOR ALL AGES

WINTER 2018 NEWSLETTER

OPEN IMMEDIATELY!

To:

STAY IN THE LEGACY LIFELINES™ CLIENT UPDATE PROGRAM FOR 2018!

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