

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

For Advice and Counsel

WINTER NEWSLETTER 2019!



Addressing the House of Commons on November 11, 1947, Winston Churchill famously said, "Democracy is the worst form of government, except for all the others." I'll borrow his sentiment and suggest the same rings true of the United States of America. All nations have flaws because they are the product of humans, who in their nature are often deeply flawed. Our great country is no different . . . To some it is the worst country on Earth. Except of course for all the others. And that is why I will always stand for our flag and our anthem. Because I'm honored, and grateful to live in what is still, and hopefully always will be, the land of the free and the home of the brave. (By Tyler Dahnke, excerpted from The Daily Caller 9/30/17.)

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Visit our website:
www.jackbollinglaw.com

CLIENT NOTE: IF YOU WERE NOTIFIED THAT YOU ARE DUE (OR OVERDUE!) TO COMPLETE YOUR NO COST, ESTATE PLAN UPDATE - DON'T PUT IT OFF. CALL US ASAP TO SET AN APPOINTMENT!

➤ **THE VIETNAM MEMORIAL WALL. HISTORY MOST PEOPLE WILL NEVER KNOW.**

For many of us in the baby boomer generation this time period has many different memories. Loss of loved ones and friends, personal experiences that we still vividly see in our minds eye, protests and dissension in our country, and more. It is a time that we should not forget and more importantly, we should never forget those whose names are inscribed on that wall; a simple, polished black granite wall that evokes emotion and sadness. It should also evoke sincere gratitude and respect. Veterans Statistics from the Vietnam Memorial Wall follow.

There are 58,267 names now listed on that polished black wall, including those added in 2010. The names of the fallen marines, soldiers, sailors, airmen, and coast guardsmen are arranged in the order in which they were taken from us by date and within each date, the names are alphabetized. 2019 is 62 years since the first casualty.

The first known casualty was Richard B. Fitzgibbon, of Weymouth, Mass, having been killed on June 8, 1956. His name is listed on the Wall with that of his son, Marine Corps LCpl Richard B. Fitzgibbon III, who was killed on Sept. 7, 1965. There are three sets of fathers and sons on the Wall.



39,996 on the Wall were just 22 or younger.

8,283 were just 19 years old. The largest age group, 33,103 were 18 years old.

12 on the Wall were 17 years old. 5 on the Wall were 16 years old. One, PFC Dan Bullock was 15 years old.

997 were killed on their first day in Vietnam. 1,448 were killed on their last day in Vietnam.

31 sets of brothers are on the Wall. Thirty-one sets of parents lost two of their sons.

54 on the wall attended Thomas Edison High School in Philadelphia. I wonder why so many from one school?

8 Women are on the Wall from nursing the wounded.

244 were awarded the Medal of Honor during the Vietnam War; 153 of them are on the Wall. Beallsville, Ohio with a population of 475 lost 6 of her sons.

West Virginia had the highest casualty rate per capita in the nation. There are 711 West Virginians on the Wall.

The Marines of Morenci - (pop 5,058) in the patriotic camaraderie typical of Morenci's mining families, the nine graduates of Morenci High enlisted as a group in the Marine Corps. Their service began on Independence Day, 1966. Only 3 returned home.

The Buddies of Midvale - LeRoy Tafoya, Jimmy Martinez, Tom Gonzales were boyhood friends and lived on three consecutive streets in Midvale, Utah on Fifth, Sixth and Seventh Aves. They lived only a few yards apart, and they all went to Vietnam. In a span of 16 dark days in 1967, all three would be killed. LeRoy was killed on Wednesday, Nov. 22, Jimmy died less than 24 hours later on Thanksgiving Day, Tom was shot dead assaulting the enemy on Dec. 7.

The most casualty deaths for a single day was on January 31, 1968 ~ 245 deaths. (Tet Offensive.) The most casualty deaths for a single month was May 1968 - 2,415.

Sadly, many who were there and returned home are casualties of the mind. For many their exposure to chemical agents and unspeakable battle horrors are still taking their dreadful toll. Most likely they will never be on the wall. It has been estimated that over 60% of homeless men are Vietnam vets.

For most Americans who read this they will only see the numbers that the Vietnam War created. To those and their families who survived the war, and to the families of those who did not, we will always see the faces and feel the pain that these numbers created.

We are, until we too pass away, haunted by these numbers, because they were our friends, our brothers and sisters, our neighbors, our classmates, our fathers, our husbands or wives, our uncles, our aunts, our fellow workers or fellow students, or our sons and daughters. Freedom is not free. They paid our share.

There are no unwounded warriors. There are no noble wars, just noble warriors.

➤ [EXECUTE A POWER OF ATTORNEY BEFORE IT'S TOO LATE. YOU CAN HELP SOMEONE UNDERSTAND THE IMPORTANCE OF DOING SO!](#)

As many of you know because you are our valued clients and thus, you have created the proper estate planning, durable powers of attorney (POA's) for financial and medical decision making, are extremely important estate planning tools, maybe even more important than a will or trust in some cases.

However, many other people do not understand that POA's must be created by the principal, and must be done when the principal has the mental ability to understand what they are doing. For example, we receive frequent phone calls wanting to do a power of attorney for "Uncle Ned" because he can no longer make good decisions. Well, unfortunately Uncle Ned is the guy that has to create the POA and if he can't then, going to probate court to convince a judge to order control of Uncle Ned's life is the only option. That can be difficult, time consuming, frustrating, and costly. So, if you are asked, please tell those you know what they should do to care for a loved one.

This crucial document allows a person you appoint -- your "attorney-in-fact" or "agent" -- to act in place of you -- the "principal" -- for financial purposes when and if you ever become incapacitated due to dementia or some other reason. The agent under the power of attorney can quickly step in and take care of your affairs.

But in order to execute a power of attorney and name an agent to stand in your shoes, you need to have the capacity to understand what you are doing. Regrettably, many people delay completing this vital estate planning step until it's too late and they no longer are legally capable of doing it.

What happens then? Without a durable power of attorney, no one can represent you unless a court appoints a conservator or guardian. That court process takes time, costs money, and the judge may not choose the person you would prefer. In addition, under a guardianship or conservatorship, the representative may have to seek court permission to take planning steps that he or she could have implemented immediately under a simple durable power of attorney.

This is why it's so important that you have a durable power of attorney in place before the capacity to execute the document is lost. The standard of capacity with respect to durable powers of attorney varies from jurisdiction to jurisdiction. Some courts and practitioners argue that this threshold can be quite low: the client need only know that he/she trusts the agent to manage his/her financial affairs. Others argue

that since the agent generally has the right to enter into contracts on behalf of the principal, the principal should have the capacity to enter into contracts as well, and the threshold for entering into contracts is fairly high.

If you do not have someone you trust to appoint as your agent, it may be more appropriate to have the probate court looking over the shoulder of the person who is handling your affairs through a guardianship or conservatorship. In that case, you may execute a limited durable power of attorney that simply nominates the person you want to serve as your conservator or guardian. Most states require the court to respect your nomination “except for good cause or disqualification.”

Because you need a third party to assess capacity and because you need to be certain that the formal legal requirements are followed, it can be risky to prepare and execute legal documents on your own without representation by an attorney.

To execute a durable power of attorney before it's too late, contact your estate planning or elder law attorney.

➤ WHO HAS THE RIGHT TO MAKE FUNERAL ARRANGEMENTS IN MICHIGAN AND WHAT OPTIONS DO WE HAVE TO DEAL WITH OUR REMAINS?

This is a hard subject for many folks to discuss yet, I get frequent questions about these things from virtually every client. Cremation has become a preferred method for many folks nowadays and they often ask about their rights and the law concerning their remains. Who can decide for them? Where can they “sprinkle” ashes? Can they still be buried if cremated, etc., etc? So, below are some facts that may help in understanding some of the legal issues.

Most states have unique rules about funeral arrangements, embalming, burial or cremation, scattering ashes, and how to get a death certificate. Here are some answers to common questions about post-death matters in [Michigan](#).

Michigan law determines who can make decisions about funerals and body disposition -- that is, burial or cremation -- after someone dies. This right and responsibility goes to the following people, in order:

- a person you name in a “funeral representative declaration” made before your death (**this is recommended for our clients and became law in Oct. 2014.**) **If you have had your NO-CHARGE estate plan update or you are a new client since Oct. 2014 you already have one!** -or, in the following order of priority:
 - your surviving spouse
 - your adult children
 - your adult grandchildren
 - your parents
 - your grandparents
 - your siblings
 - your next of kin
 - the personal representative of your estate
 - your personal guardian
 - the medical examiner
- ([Michigan Compiled Laws § 700.3206.](#))

If you do NOT have a “funeral representative declaration” and there is more than one member of a class described above -- for example, if you have several children or many siblings who are legally “next of kin” – cremation, burial, etc., decisions must be made by a majority of them; sometimes unanimous decision making is required by some funeral directors. If they cannot agree, they will have to go to court to resolve their dispute over your remains/wishes. Of course, there is a tight window on cremation without embalming, so your wishes may not be followed if all cannot agree or be contacted. (Michigan Compiled Laws § 700.3206(5).) Most of us wish to avoid these pitfalls so we put directions in place.

How do I get a death certificate?

In Michigan, a funeral director is required to file a death certificate with the local registrar within 72 hours of the death. (Michigan Compiled Laws § 333.2843.) The easiest way to get copies of a death certificate is to ask the funeral director (who will likely ask you first), or person or organization that files the certificate to order them for you at the time of the death. I hear that most often funeral homes will suggest that you get at least ten certified copies. **NOTE: Jacks experience is that MANY organizations now accept copies so, 6 certified copies is likely going to be sufficient but, 10 is safe! Your call!** The first certified copy of a Michigan death certificate costs \$26; additional copies cost \$12 each.

You may need to obtain copies of a death certificate for a number of reasons: If you are the executor of the estate (trust or probate); You might simply want a copy for your personal records; if you are in charge of wrapping up the deceased person’s affairs, you may require multiple, official copies to carry out your job. You MAY need to submit a certified copy of the death certificate when you claim property or benefits that belonged to the deceased person, including life insurance proceeds, Social Security benefits, payable on death accounts, veteran’s benefits, and many others. (see **RED note above.**)

If you need to order copies of a death certificate after the time of death has passed, visit the website of the county the decedent resided in at death or the [Michigan Department of Community Health](#). From the MDCH website, you can find instructions for ordering death certificates [by mail](#) or online.

Unlike most states, death certificates are not restricted records in Michigan. There are no rules about who may order certified copies, and no ID is required.

Is Embalming Required?

Embalming is a process in which blood is drained from the body and replaced with fluids that delay disintegration. Though it is still a common procedure, embalming is rarely necessary; refrigeration serves the same purpose. In Michigan, if a body is not buried or cremated within 48 hours, embalming may be required for transportation purposes. Embalming is also required if the death was due to certain rare, communicable diseases. (See [Michigan Administrative Code § § 325.1141 and 325.1142.](#)) However, know that Michigan’s embalming regulations are often interpreted in an overly broad way by funeral directors who want to sell embalming services.

Is A Casket Necessary for Burial Or Cremation?

A casket is often the single greatest expense incurred after a death. The cost of a casket can range from a simple \$500 box to \$20,000 or more for an elaborate design. Some people prefer to forego a casket altogether.

Burial. No law requires a casket for burial. However, you should check with the cemetery; it may have rules insisting on a container or requiring a certain type of container.

Cremation. No law requires a casket for cremation. On the contrary, federal law requires a funeral home or crematory to inform you that you may use an alternative container, and to make such containers available to you. An alternative container may be made of unfinished wood, pressed wood, fiberboard, or cardboard.

There are quite a few cremation services available that do not require the involvement of a funeral home at all. These cremation services are generally reputable and should be licensed by the state but, should be vetted beforehand as to cost, what do they provide/what's included or extra, pickup/transportation of the deceased, etc. They should be willing to answer any questions and provide you with a contract listing their agreed upon services.

Do I Have To Buy A Casket From The Funeral Home?

No. Federal law requires funeral homes to accept caskets that consumers have purchased from another source, such as an online retailer. You may also build your own casket, if you prefer. (Costco shoppers can get them in the store!)

Where Can Bodies Be Buried in Michigan?

Most bodies are buried in established cemeteries, but burial on private property is sometimes possible in Michigan. Michigan state law allows for the creation of private burial grounds of less than an acre outside city or village limits. ([Michigan Compiled Laws § 128.111.](#)) The property must be surveyed and recorded with the county clerk; it will then be exempt from taxation. (See [Michigan Compiled Laws § 128.112.](#)) Before conducting a home burial or establishing a family cemetery, you will need zoning approval and a permit from the local health department.

Where Can We Store or Scatter Ashes After Cremation?

[In Michigan, there are no known state laws controlling where you may keep or scatter ashes.](#) Ashes may be stored in a crypt, niche, grave, or container at home. If you wish to scatter ashes, you have many options. Cremation renders ashes harmless, so there is no public health risk involved in scattering ashes. Use common sense and refrain from scattering ashes in places where they would be obvious to others.

Unless you select an urn at extra cost, the ashes typically come back in a plastic container. And, if you are planning to sprinkle the ashes rather than keep them, an urn can be an unnecessary expense. There is usually a metal tag located within the ashes that is placed there after cremation. This metal tag, about 1" in diameter, identifies the ashes as those of the decedent by means of a number(s) and/or letters only, no names, and where they were cremated. You should collect that tag before/when dispersing the ashes.

OPTIONS FOR SCATTERING ASHES:

Scattering ashes in an established scattering garden. Many cemeteries provide gardens for scattering ashes. If you're interested, ask the cemetery for more information.

Scattering ashes on private land. You are allowed to scatter ashes on your own private property. If you want to scatter ashes on someone else's private land, it's wise to get permission from the landowner.

Scattering ashes on public land. You may wish to check both city and county regulations and zoning rules before scattering ashes on local public land, such as in a city park. However, many people simply proceed as they wish, letting their best judgment be their guide.

Scattering ashes on federal land. Officially, you should request permission before scattering ashes on federal land. As with local or state land, however, you will probably encounter no resistance if you conduct

the scattering ceremony quietly and keep the ashes well away from trails, roads, facilities, and waterways. You can find guidelines for scattering ashes on the websites for some national parks. For more information, begin your search at the website of the [National Park Service](#).

Scattering ashes at sea. The federal Clean Water Act requires that cremated remains be scattered at least three nautical miles from land. If the container will not easily decompose, you must dispose of it separately. The EPA does not permit scattering at beaches or in wading pools by the sea. Finally, you must notify the EPA within 30 days of scattering ashes at sea. The Clean Water Act also governs scattering in inland waters such as rivers or lakes. For inland water burial, you may be legally required to obtain a permit from the state agency that manages the waterway. For more information, see [Burial of Human Remains at Sea](#) on the EPA website.

Scattering ashes by air. While there are no state laws on the matter, federal aviation laws do prohibit dropping any objects that might harm people or property. The U.S. government does not consider cremains to be hazardous material; all should be well so long as you remove the ashes from their container before scattering.

➤ [WHAT IS A LIFE ESTATE?](#)

For most of our clients we do what is known as a “lady bird deed” for you when we fund your primary residence/real property to your revocable trust. This is a form of a life estate and serves several positive purposes. One that is not mentioned below is that for married couples the “lady bird deed” version can preserve some creditor protection, only offered to married couples. A life estate definition and many other potential benefits follow.

The phrase “life estate” often comes up in discussions of estate and Medicaid planning, but what exactly does it mean? A life estate is a form of joint ownership that allows one person to remain in a house until his or her death, when it passes to the other owner. Life estates can be used to avoid probate and to give a house to children without giving up the ability to live in it. They also can play an important role in Medicaid planning.

In a life estate, two or more people each have an ownership interest in a property, but for different periods of time. The person holding the life estate -- the life tenant -- possesses the property during his or her life. The other owner -- the remainderman -- has a current ownership interest but cannot take possession until the death of the life estate holder. The life tenant has full control of the property during his or her lifetime and has the legal responsibility to maintain the property as well as the right to use it, rent it, and make improvements to it.

When the life tenant dies, the house will not go through probate, since at the life tenant’s death the ownership will pass automatically to the holders of the remainder interest. Because the property is not included in the life tenant’s probate estate, it can avoid Medicaid estate recovery in states that have not expanded the definition of estate recovery to include non-probate assets. Even if the state does place a lien on the property to recoup Medicaid costs, the lien will be for the value of the life estate, not the full value of the property.

Although the property will not be included in the *probate* estate, it will be included in the *taxable* estate. Depending on the size of the estate and the state’s estate tax threshold, the property may be subject to estate taxation.

The life tenant cannot sell or mortgage the property without the agreement of the remaindermen. If the property is sold, the proceeds are divided up between the life tenant and the remaindermen. The shares are determined based on the life tenant’s age at the time -- the older the life tenant, the smaller his or her share and the larger the share of the remaindermen.

Be aware that transferring your property and retaining a life estate can trigger a Medicaid ineligibility period if you apply for Medicaid within five years of the transfer. Purchasing a life estate should not result in a transfer penalty if you buy a life estate in someone else's home, pay an appropriate amount for the property and live in the house for more than a year.

For example, an elderly man who can no longer live in his home might sell the home and use the proceeds to buy a home for himself and his son and daughter-in-law, with the father holding a life estate and the younger couple as the remaindermen. Alternatively, the father could purchase a life estate interest in the children's existing home. Assuming the father lives in the home for more than a year and he paid a fair amount for the life estate, the purchase of the life estate should not be a disqualifying transfer for Medicaid. Just be aware that there may be some local variations on how this is applied, so check with your attorney.

➤ **KATHY'S FUNDING FACTS - MAKE FUNDING YOUR TRUST A PRIORITY!**

JUST creating your Revocable Living Trust isn't a guarantee that it will succeed when needed, unless we work together to put your assets "in the Box." Your participation is needed to fund your Trust (RLT) but, hopefully I can take the stress out of it for you!

CONFIRMING THAT YOUR ASSETS ARE FUNDED! Look for verifications that come to you in the mail that our suggested changes have been made. Some companies will send the verifications directly to you and not include us. Please, get us copies of those, or check your online account information to verify that the correct changes have been made. Next time you review your bank and investment statements check this ... Is your trust name listed on them? Is your trust name listed as an owner or beneficiary for each bank account? If not, let me know.

As always, please call me with any questions!

➤ **A THOUGHT FOR YOUR PENNIES. BY, KEN MORRIS.**

Like so many sports fans, I watched a fair amount of football over the holidays. One advertisement that caught my eye was for a sports streaming service that lets you watch a game on your mobile device. The visual for the commercial was a sports fan searching for loose change in his chair. The voiceover announcer stated that you could watch sports on your mobile device for "just 17 cents per day."

I thought the advertisement was well done and it made me smile. As a financial advisor, I can honestly say that, in and of itself, finding 17 cents isn't going to alter anyone's financial wellbeing.

But, let's not totally dismiss 17 cents per day. Using fourth grade math, 17 cents per day amounts to \$62 per year. If you just dropped it into a piggy bank, you'd have \$620 in ten years. I believe there are plenty of households right now that could put that money to good use.

The point is, when it comes to money, little things done consistently over a period of time add up to big things. Last year, I had a client meeting with a retired couple and their adult children. The objective was for the adult children to become familiar with their parents' finances and get to know me.

Both parents had good careers and contributed regularly to their employer sponsored retirement programs. The children saw the end of the story and were stunned. They wondered how mom and dad had amassed such a large nest egg. I showed them old copies of their parents' paychecks. Over their work careers they had contributed a modest amount into their retirement every pay period. The accounts grew to a substantial sum.

The parents didn't stop participating when college tuition bills came due. Nor did the contributions stop for life event changes such as weddings, anniversaries or the birth of grandchildren. They just kept feeding

the piggy-bank year in and year out. That's the secret of building a truly significant nest egg. Consistent participation may even be more important than investment selection.

Here's a challenge for 2019. See how many ways you can find to feed your piggy bank. And I don't mean looking under your sofa seat cushions. Maybe it's nothing more than making your coffee at home rather than stopping in the coffee shop. Or it could simply be eating out less frequently. More often than not, when people review their fixed spending, they can find places to shave more and redirect cash into savings. For example, raising the deductibles on your homeowner's insurance or better insulating your home. Things like that can add up over time.

Want a little fun? Take the double the penny challenge to jumpstart your savings. Start with one cent and every day double it. From one cent to two cents, from two cents to four cents and so on. It begins to get interesting in about two weeks. Let me know how far you get.

It's a great lesson in savings and learning the value of a dollar. Investments may go up and down but disciplined saving can be a constant. So, get the basics down now. We have the rest of the year to tackle the complex world of planning and investing.

Ken Morris is a registered representative of LPL Financial and Vice President of Society for Lifetime Planning in Troy, MI. He has been writing a weekly column in The Oakland Press for 20 years. Ken is one of our financial planning partners, meaning we both serve the same clients by integrating their estate and financial planning.



You can reach Ken Morris at 248-952-1744.

➤ [NEW! MICHIGAN LAW. PHYSICIANS ORDERS FOR SCOPE OF TREATMENT -P.O.S.T. DEFINED.](#)

Before February 6, 2019, Michigan only had the “do not resuscitate” (DNR) statutory advance directive order allowing a person to refuse treatment when their breathing or heart stopped, and only outside a hospital. POST provides an additional form with more treatment options. POST is intended to enhance the chances of a patient's end of life wishes being followed and will bolster the already existing Michigan healthcare power of attorney/living will documents. It may only be used by patients with a serious life-limiting illness and still like a DNR, may not be used in a hospital setting.

POST forms may only be created by terminally ill patients and must be signed by the patient and their attending physician. POST is intended to facilitate a thoughtful, advanced care conversation between the patient and the healthcare provider before the POST is signed. The conversations will address the patient's current diagnosis and prognosis, treatment options, medical implications, and express the patient's wishes and preferences. The POST does NOT replace a durable power of attorney for medical decision making/patient advocate designation.

Unfortunately, a POST's coverage is narrow. A POST may not be done for a minor or a developmentally disabled person. Only adults with an advanced illness that would make death foreseeable within one year are permitted to use the POST form.

The job of establishing a POST falls to the patient and the healthcare professional. Attorney's should accept and play the role of educating and encouraging their clients to better understand the benefits of a POST and to advise clients to seek these additional directives when it becomes necessary.

As a client of the Law Office of Jack W. Bolling we have already begun to take steps to add language to your Healthcare POA/Designation of Patient Advocate (HCPOA.) The additional language referring to the possible existence of a POST will automatically be added to all HCPOA's from now on, and to your HCPOA either when you have your *Legacy LifeLines*™ estate plan update, or you may call us right away and we will add the language for you at no cost.

➤ **CLIENT ANNUAL MEETING – TUESDAY, 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 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 working on the subject and the place now! You will receive a separate invitation in the mail.

➤ **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! Remember, your referral must become a client. There have been quite a few “happy diners” so far! Be one of them!

➤ **UPCOMING 2019 EDUCATIONAL EVENTS – OUR INFORMATIVE WORKSHOPS CONDUCTED THROUGH HURON VALLEY SCHOOLS and also at SPRINGFIELD TOWNSHIP: PLEASE TELL A FRIEND!**

***Huron Valley Schools Continuing Education 2019 Workshop Dates:**

The Truth about Estate Planning - all 7-9 PM Tuesdays – 2019 Spring dates: Feb. 26, 2019, Apr. 16, 2019, May 14, 2019 - 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 Tuesdays 7-9PM - 2019 Spring dates: - Mar. 12, 2019, May 7, 2019 - 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 – Thursday Apr. 11, 2019 7-9PM, and Thursday May 9, 2019 10AM-noon. This is the initial estate planning informational session designed for new clients or a refresher for current clients.

What to Do When Someone Dies (and You are in Charge!) - Thursday May 16, 2019 7-9PM and Thursday May 30, 2019 10AM-Noon. Focuses on the roles and responsibilities of administering an estate whether probate or trust settlement.

WHERE: **Morning** workshops are conducted at the Springfield Township Civic Center upper level conference room across from the library (12000 Davisburg Rd, Davisburg, MI 48350.) **Evening** workshops will be conducted at the Hart Community Center (495 Broadway, Davisburg, MI). The Hart Community Center is about 2 minutes away from the Civic Center. 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.

****NEW! We have been asked to do ID Theft/Scam ID Workshops thru the Huron Valley Schools.** The 2019 Tuesday 7-9PM dates are: April 9 and May 21, 2019 both at Oak Valley MS 7-9PM.

➤ **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.

➤ **KATHY'S BROWNIE RECIPE!!!**

This Brownie recipe is submitted for Sweet Treat Lovers by Kathy.



PEANUT BUTTER BROWNIE BARS

Any Brand Boxed Brownie Mix; 10.5oz Mini Marshmallows; 2 Cups Chocolate Chips; 1 Cup Peanut Butter; 1 TBSP Butter; 1.5 Cups Crisp Rice Cereal.

Prepare Brownie Mix in 9x13 pan and bake per package directions.

Top with marshmallows and return to oven for 3 minutes.

Cool 20 minutes. In a sauce pan, combine and melt chocolate chips, peanut butter and butter.

Stir in rice cereal and spread over brownies. Refrigerate 1 hour. **ENJOY!!**

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

To:

OPEN IMMEDIATELY!

FEBRUARY/SPRING 2019 NEWSLETTER

ESTATE PLANNING ATTORNEYS FOR ALL AGES

**LAW OFFICE OF
JACK W. BOLLING**



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