LIFEDESIGN LEGAL SERVICES™
CLIENT CONNECTIONS

October, 2016

The Year in Review!

Greetings clients and friends!

This past summer seems like it has been a whirlwind for us. Joe and I have been on a teaching frenzy! Between the Client Orientation workshops, Back to Basic workshops, What to Do™ workshops, Wealth Reception™ workshops, and Client Update Programs, we have had over 250 clients come through the office in the past few months.

It has been great to see so many of you take advantage of the education programs and even nicer to get to spend a little bit of time with each of you hearing about the latest events in your life.

I was also pleased to see that the hearing assistance sound system we purchased when we moved to our new office is being utilized by a number of clients at our various workshops. As a reminder, our hearing assistance system supports both FM and Loop systems. We also have portable devices with headsets. Please do not hesitate to ask me for assistance at an upcoming workshop if you would like to take advantage of this benefit.

I wanted to take this opportunity to thank each of you for the continued trust and confidence you have placed in each of us. We have once again received a “Client’s Choice” award from AVVO.com which reviews and rates attorneys. This is the second year in a row we have received this award, which is awarded solely based on client reviews. I would also like to extend my gratitude and appreciation to the entire team who works tirelessly behind the scenes!

As I think back to when we made the decision to move away from transaction based planning in favor of a more holistic relationship based approach, there were many professional colleagues who told us our model would never work. They came up with all kinds of reasons why clients would not come to educational programs, how you would not work to keep your trusts fully funded, and so forth. Yet despite all the gloom and doom predictions, by working together we are making great inroads to create plans that work and a new paradigm in the estate planning profession.

I am looking forward to seeing all of you at the upcoming Holiday Party!

Peace and blessings always! Scott

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Client Advisory Board Update

As most of you know, our Client Advisory Board is a group of clients who volunteer their time to meet twice a year to discuss ways we can improve our existing client services, new services we should consider implementing, as well as advice and counsel regarding the direction of our firm.

At the Annual Client Meetings this past spring, 28 clients volunteered to serve during the upcoming 2-year term, which begins this year. Of the 28 clients, 9 will be returning board members. If you have any suggestions or possible topics for the Client Advisory Board to address, please feel free to email your thoughts to Scott directly at Scott@LifeDesignLaw.com. Our heartfelt thanks are extended to all our clients willing to contribute their input in this important way.

Asset Consolidation

Over the past couple of years, we have noticed many of our clients maintain multiple bank accounts among a number of banking institutions. This can present some unexpected challenges for you and your family. In some situations we have seen clients maintain 10-30 different bank accounts. When a client becomes disabled or passes away, the successor trustees will need to visit each financial institution in person in order to re-title the account or to change the names of the currently serving trustees.

In prior years, this was less of a concern as most (if not all) of the required paperwork could be handled by mail. After September 11, 2001, Congress passed the United States Patriot Act. One of the requirements under the Patriot Act is for all named account holders to present photo identification when either opening an account or changing the authorized signers on the account. Because of this requirement, the named trustees must appear in person in order to make the appropriate changes.

With this in mind, you may wish to consider consolidating multiple accounts into a single account in order to facilitate administration during disability or death situations. If you have more than 10 bank accounts, we would strongly encourage you to give consideration to account consolidation. Please keep in mind that current FDIC insurance coverage provides up to $250,000.00 of insurance protection for each beneficiary named in the trust. Note that the maximum coverage is $1,250,000.00 regardless of the number of beneficiaries. If you need any assistance or have any questions in relation to this issue, I would welcome the opportunity to lend any assistance I can.

New Client Referrals

Sincere thanks are extended to everyone who referred a friend or family member to our office for assistance with their estate planning or estate settlement needs.

Our practice continues to grow because of the trust and confidence you have placed in us!

New Client Workshops

We continue to offer our New Client Orientation Workshops for prospective clients. These workshops are not only a pre-requisite first step in our planning process but also provide a solid overview of both the planning and update process. We also explore more traditional estate planning topics such as probate avoidance and tax savings in addition to strategies to reduce professional fees.

Prospective clients may register for a Client Orientation Workshop by registering online (LifeDesigLaw.com) or by calling the office at (216) 236-6480.

New Client Workshop Dates:

Tuesday, November 1, 1:00 to 3:00 p.m.

Tuesday, December 6, 9:30 to 11:30 a.m.

2016 What To Do Workshop™ Schedule

Our What To Do Workshop**™** provides clients and the people they have named to assist with winding down their affairs, a practical overview of what things to do, as well as what not to do, when a loved one is mentally disabled or upon their demise. If you have never attended or if it's been five years or more since you attended, we recommend attending a What To Do Workshop™. Our final What To Do Workshop™ is scheduled for November 23, from 10:00 a.m. to 12:30 p.m. There are still a few remaining seats for this program, but we encourage you not to wait to call in a reservation.

Scam Alert - The IRS Never Calls!

Since the beginning of the year, we have received a number of calls from clients indicating they are receiving phone calls from someone claiming to be with the IRS. The caller indicates that you owe back taxes and that the police are being dispatched with an arrest warrant if you don't pay the outstanding balance by providing a credit card number over the phone.

Although these calls sound very convincing, they are a scam! The IRS never notifies a taxpayer of back taxes owed by phone. In fact, federal law requires that notice be made by certified mail. If you receive any of these calls please do not provide the caller with any information. Simply hang up on the call!

Holiday Schedule

With the holiday season quickly approaching, we will once again be closing our offices between Christmas and New Year's. This is one of the ways we give back to our team for all of the extra-long hours they put in during Annual Client Meeting and Client Update Program seasons.

We will be closed the week of December 26th and will re-open on Monday, January 2. If you experience an emergency situation during this time, please be sure to leave a message on Scott's voicemail (extension 101). Scott will be reviewing messages during that week and emergency calls will be returned upon receipt.

GRILLED SHRIMP FOIL PACKETS

INGREDIENTS
– 1 1/2 lb. large shrimp, peeled and deveined
– 2 cloves garlic, minced
– 2 smoked andouille sausages, thinly sliced
– 2 ears corn, each cut crosswise into 4 pieces
– 1 lb. red bliss potatoes, chopped into 1-in pieces
– 2 tbsp. extra-virgin olive oil
– 1 tbsp. Old Bay seasoning
– 1 lemon, sliced into thin wedges
– 4 tbsp. butter
– Kosher salt
– Freshly ground black pepper
– 2 tbsp. chopped fresh parsley leaves

DIRECTIONS

1. Preheat grill over high heat.

2. Cut 4 sheets of foil about 12 inches long. Divide shrimp, garlic, sausage, corn, and potatoes evenly over the foil sheets. Drizzle with olive oil. Add the Old Bay seasoning and season to taste with salt and pepper. Toss gently to combine. Top each mixture with parsley, lemon and a tablespoon of butter each.

3. Fold the foil packets crosswise over the shrimp boil mixture to completely cover the food. Roll the top and bottom edges to seal them closed.

4. Place foil packets on the grill and cook until just cooked through, about 10-15 minutes.

5. Serve immediately.

Time to Fall Back

Don't forget to set your clocks back one hour on Sunday morning, November 6. Not only is this a good time to check the batteries in your smoke detectors – or better yet just replace them with new ones – it's also a good time to make sure the fire extinguishers in your home are properly charged.

One additional suggestion is to take a video recording of the contents of your home. This can be an easy task with many smart phones equipped with video recording capabilities. It's a good idea to save a copy of the video to a trusted family member or friend for safe keeping. In the event your home is ever damaged in a storm, fire, or flood, having a recording of the contents will help to establish the contents of your home with your insurance company!