LIFEDESIGN LEGAL SERVICES™

CLIENT CONNECTIONS

November, 2015

From the Desk of Joe Ferraro, Esq.

The entire service team here at Scott A. Williams & Associates would like to congratulate Scott for being recognized by the attorney rating website, Avvo.com, as a *Clients' Choice Estate Planning Attorney* for 2015 and being awarded a 10.0 *Superb* attorney rating!

The recognition for *Clients' Choice* is awarded to attorneys based solely on experiences and results that are provided directly from clients on the website. The entire team thanks all of you for your incredible feedback and reviews of Scott which allowed him to achieve this recognition! Many of your comments are very humbling and motivate us to continue to meet the high standards we have set for ourselves. To read the reviews, go to www.avvo.com , Click on "Find Your Lawyer" and enter "Scott Williams."

If you would like to write a review of any of our attorneys, select the option to "Review" on their page. Thank you all for the feedback!

A Message From Scott

I am not quite certain where 2015 went – it is hard to believe we are quickly closing in on the end of year! If I had to describe this year in one word it would be "growth".

Our professional team is not only growing in size but also growing in experience. We have made significant investments of time, energy, and economic resources in refining our internal procedures to better serve our clients, and we also expanded our capability of assisting our clients that are Florida residents when Joe Ferraro successfully completed the Florida Bar exam last winter.

I am most excited about the new counseling strategies we are developing to empower our clients to ensure the inheritance they leave their loved ones is not unintentionally squandered or lost through divorces or other creditors. Joe, Doston and I are looking forward to sharing these new planning strategies with each of you at the Annual Client Meetings next May.

Until then, our entire service team wishes each of you a blessed Thanksgiving and we look forward to seeing you at the upcoming Holiday Party!

Peace, Scott

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LifeDesignLaw.com
November, 2015

Put this Newsletter in your LifeDesign™ Portfolio behind the tab marked "Miscellaneous"

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.

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.

New Client Workshop Dates:

Tuesday, December 1, 9:30 to 12:30

Tuesday, January 5, 1:00 to 4:00

Tuesday, February 2, 9:30 to 12:30

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

Services Provided Survey

From the Desk of Doston Jones, Esq.

We recently surveyed some of our clients to see if they could identify which professional services we can assist with. We were somewhat surprised to learn there was a fair amount of uncertainty as to what types of matters we can assist with. Here is a short list of the services we provide!

- ✓ Simple Wills based estate plans
- ✓ Probate of Estates of simple wills prepared by our Firm
- ✓ Probate of Estate for plans (i.e. simple wills and trusts) <u>not</u> prepared by Firm
- ✓ Living Trusts supported by LifeDesign™ Maintenance Program
- ✓ Living Trusts <u>not</u> supported by LifeDesign™ Maintenance Program
- ✓ Trust Settlement for trusts prepared by Firm
- ✓ Trust Settlement for trusts <u>not</u> prepared by Firm
- ✓ Real Estate Purchase Agreements
- ✓ Guardianship proceedings in Probate Court
- ✓ Advanced Estate Tax Planning for high net-worth individuals
- ✓ Technical Legal Review of existing living trusts
- ✓ Assistance in creating Limited Liability Companies and Corporations

Please do not hesitate to contact any of the attorneys in the office with any of your legal needs. We are happy to assist locate an attorney that handles matters outside our practice areas.

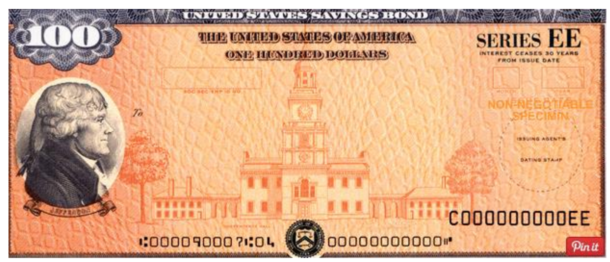
Holiday Party!

Just a reminder that our annual Holiday Party will once again be held at the Middleburg Heights Community Center on Wednesday, December 2, from 5:30 to 8:00 p.m.

Please be sure to hold the date – we would love to see all of you at this year's party!

Funding Savings Bonds

By Maggie Dellinger, Trust Funding Coordinator



Many people own savings bonds such as Series E, EE, H, HH and I bonds, issued by the U.S. treasury department. E and H series bonds have matured and are typically redeemed. However, EE, I, and HH U.S. Savings Bonds can be reissued to a trust.

Paper bonds are now reissued **ONLY** in electronic format, requiring a person first establish an online Treasury Direct account that will hold the bonds. This new account number is needed before you can complete an IRS Form PD F 1851, which enables the reissue of the paper bonds to an electronic format in the name of the trust.

The PD F 1851 requires the owner's signature be Medallion Guaranteed – a type of guarantee different than a Notary stamp in that the financial institution offering the stamp, is "guaranteeing" the signature is genuine and they are accepting liability for any forgery. Most banks have someone on staff who can offer this service to their customers at no charge. The PD F 1851 is mailed with the physical bonds, to the Treasury Retail Securities Site located in Minnesota.

Currently, the Treasury Department is taking about 12 weeks to convert paper bonds into an electronic bond and post this to your account. This is due in large part, to the department's efforts to convert all records to a paperless environment. It has been our experience that no notification is sent to the bond holder to indicate the bonds have been converted. Checking your online account is the only way you'll know once the change is complete. You'll have to periodically check your account to see when this is done. Remember to send us verification once your bonds are in the name of your trust. As always, we are here to walk you through the process if you need help.

Are You Connecting with the Client Connections™?

If you requested to receive our newsletter electronically but have not been receiving it, please contact Pat McCrea at Pat@LifeDesignLaw.com or (216) 236-6480 (x108). We may have an outdated email address for you or perhaps you just want to cut down on your paper mail.

Facebook allows users to choose an account heir

Ever wonder what would happen to your Facebook account after you passed away? Enough people have asked this question that Facebook has developed a "Legacy Contact" option for users.

What is a legacy contact?

A legacy contact is someone you choose to look after your account if it's memorialized. (If Facebook is made aware that a person has passed away, its policy is to memorialize the account.) Once your account is memorialized, your legacy contact will have the option to do things like:

- Write a pinned post for your profile (ex: to share a final message on your behalf or provide information about a memorial service)
- Respond to new friend requests (ex: old friends or family members who weren't yet on Facebook)
- Update your profile picture and cover photo

You also have the option to allow your legacy contact to download a copy of what you've shared on Facebook, and we may add additional capabilities for legacy contacts in the future.

Your legacy contact cannot:

- Log into your account
- Remove or change past posts, photos and other things shared on your Timeline
- Read messages you've sent to other friends
- Remove any of your friends

Maple Roasted Brussels Sprouts with Walnuts, Blue Cheese & Cranberries

This could be your best chance to eat fresh Brussels Sprouts for a while! These hearty fall vegetables are usually in season from fall through late winter. Like Barbie-sized cabbages, they are delicious when roasted, stir-fried or even steamed!

- 1 ½ pounds Brussels sprouts, rinse & pat dry
- ¼ cup Extra Virgin Olive Oil
- Garlic Salt
- Black Pepper
- 1/3 cup Dried Cranberries
- 1/3 cup crumbled Blue Cheese or Feta Cheese
- ½ cup chopped, Toasted Walnuts
- Fresh Cranberries for garnish

1. Pre heat oven to 400 degrees F with the rack in the middle. Cut Brussels sprouts in quarters, trimming off white tough end. Toss Brussels sprouts with olive oil, maple syrup, garlic salt & pepper. Roast on baking sheet for about 20-25 minutes until Brussels sprouts are cooked through and caramelized. Flip sprouts with tongs once during roasting time.
2. While the Brussels sprouts are cooking, heat walnuts in a skillet on medium heat for about 10 minutes until they are golden brown & fragrant. Mix frequently so they don't burn.
3. Remove Brussels sprouts from the oven. Let them cool a bit. Transfer to a bowl and toss with walnuts, blue cheese and dried cranberries. Season to taste with garlic salt and pepper. Top with fresh cranberry garnish.