

Summer, 2009

PLANS THAT WORK. PEOPLE WHO CARE™

AFR Report

We had an excellent turnout for the **Annual Family Reunion™** (AFR) this spring. Those of you who missed it will just have to wonder about all the great content—or get a DVD of it! But you don't have to wonder about the fun we had. Take a look at our “models” showcasing the very latest in Estate Planning Center fashion statements!



Every client attending the AFR got their very own shirt. (And only a few objected to the “odd” year label!) Remember, our Odd Year clients are due to attend the Client Update Program™ this fall. Dates are going to be announced within the next few weeks, and will be filled on a first-come-first-served basis. Attendance is critical in order to get the latest legal document updates, unless you want to schedule a Personal Counselling Review™ (with the appropriate additional fee) to review and update your documents.

Have Trouble Hearing at AFR?

We have had difficulty finding an ideal place in Salem for our larger AFR meetings. Hundreds of you attended at the Marion County Fairgrounds and know that the acoustics in that room are really bad. Several of you offered that constructive criticism, and we know you are right. If you had difficulty understanding what was presented and would like a video recording of the 2009 AFR (recorded in Bloomington, where the sound was much better!) if you simply call and request it we will send you a DVD free of charge.

Funding Forum

- Sherry French -

Time sure does fly being the ☺ **FUNDING** Coordinator! I just want to update you on a few funding issues. Curt mentioned Safe Deposit Boxes at this year's AFRs. It has come to our attention that these boxes can create some problems if not titled correctly. Listed below are suggestions for how Safe Deposit Boxes should be handled:

- Choose a bank that allows trust ownership and title your box in your trust name; or
- (if trust ownership is not allowed) title it in joint names with a trusted family member and thoroughly document your intentions about valuables.

To title your Safe Deposit Box use your Letter of Direction for bank accounts (in tab 4 of your Client Organizer). Please call me if you have questions or need additional information.

A few more issues I want to mention:

- If your bank name changes, even if your account number has not changed, we still need a copy of your statement for our file.
- On real estate purchases, it is vital to have the real estate transferred into your trust when purchased. If the property is not IL or MO, we have to get an out of state attorney to prepare documentation to transfer the real estate to your trust. This could cost you \$150-\$400! Remember we are only a phone call away if you have questions on how to title your real estate.
- For all of you who have vehicles licensed in the State of Illinois that are not titled into your trust, I will help you with the forms to get them funded. Just send me a copy of your title and I will fill out the appropriate forms and mail them to you to sign.

Remember: my goal is to get your trusts fully funded and to keep them fully funded. That's why I'm here! It's why Curt pays me to nag you! ☺

"The democracy will cease to exist when you take away from those who are willing to work and give to those who would not." Thomas Jefferson.



A Client's Experience

The following was written (edited only to protect identity) by one of our long-time LifeSpan™ clients, who gave us permission to share it with you:

"Recently my Cousin's husband Bob died of cancer. He and my cousin had a lot of time to plan, and did it very well. Bob has had a very bad heart for many years, then he contracted lymphoma, and those treatments caused leukemia. They discussed who should receive certain items, arranged for their grandson, who has autism, and did much of what you teach us to do.

"However, some things were neglected:

- The life insurance from his company was less than projected.
- Two years ago he canceled a \$50,000 term life insurance policy without informing his wife.
- His coin collection is hidden throughout the house, and possibly other places.
- They have two safe deposit boxes, but my cousin is not fully certain what they contain.
- He had instructed their children to ensure a 'For Sale' sign was posted on the property the day he died, which were instructions that obviously were not and could not be followed.
- During his last days he told my cousin to sell their car and purchase a four-wheeled drive vehicle that she does not desire.
- Important papers, such as his daughter's will are hidden among other papers in the house.
- My cousin does not understand his filing system, so she is having difficulty finding information.
- They struggled with doctor recommendations of when/if to contact Hospice, which Hospice to utilize, and how to use their service. The doctor encouraged them to do this earlier, but they felt that would mean they 'gave up', so they waited until my cousin made the decision the day before he died. She is using the service to help her grandchildren deal with the death of their Grandfather; but she is not utilizing any other service partly because she doesn't know how to do that, nor have that type of relationship with them. The doctor actually wanted them to use Hospice to help my cousin, but she felt that all final decisions should be made by Bob since dying was his own very personal experience. It would be helpful for you to offer some guidance regarding how to approach the process of actually dying, including when and how to utilize services such as Hospice.

- My cousin is now struggling with personal decisions as to her own 'Power of Attorney', etc. because she feels that her daughters already have a 'full plate'.
- The day before he died, Bob said he wanted to die at home. This meant my cousin had to deal with all of those arrangements in addition to struggling with his death. A bed was delivered by Hospice, but had no sheets. Their three grandsons had to deal with seeing their Grandfather 'hooked up', and die. Even the marks on the carpet then bothered the boys; one wouldn't even go into the room. The one dealing with autism struggled with the removal of the bed that his Grandfather laid. A stain on the curtain caused by the oxygen bothers the family. This decision was made by Bob, who was by that time on morphine.

"My cousin is doing well, but I don't believe that she has actually fully started the grieving process. She is staying busy going through the checklist of what he wanted her to do. My point is that all of what you teach us is valid and real. It would be good to discuss the 'process of dying' as well. Many decisions are made in the last few days. Several of them are covered by some of the [blue] guidance sheets that you have provided. However, the emotions and drugs during the last few days can cloud issues; and I witnessed Bob changing his mind frequently toward the end as he had 'better days' and 'worse days'. Some of the issues were not 'black and white', the decisions wavered. Decisions should not be made on morphine. Even the filing system should be shared. Collectables are difficult, and important items should not be hidden because survivors then have to examine every item to ensure nothing is 'tucked between the sheets'. How do you make the decision to contact a service such as Hospice, and who makes that decision, the individual going through his/her personal death, or the spouse? How do you even start that discussion during the dying process?

"I am sorry to bother you with this personal experience; but it does tie directly to what you have been telling us."

No apology is needed; rather, we thank you for sharing this story. We are both gratified and humbled by the compliments *and* suggestions. We are looking for ways to implement them.

"Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time." Johann von Goethe

The following poem is especially for our clients who are not so fond of computers:

My Spell Checker

I halve a spelling checker,
It came with my pea see.
It plainly marks four my revue
Mistakes I dew knot sea.

Eye strike a key and type a word
And weight four it two say
Weather eye am wrong oar write
It shows me strait aweigh.

As soon as a mist ache is maid
It nose bee fore two long
And eye can put the era rite
Its rarely ever wrong.

I've scent this massage threw it,
And I'm shore your pleased too no
Its letter prefect in every weigh;
My checker tolled me sew.

"[T]here are two immutable rules that govern federal programs: They will always cost more than lawmakers and presidents tell us they will, and once they're in place, they'll never go away."

INVESTOR'S BUSINESS DAILY, April 07, 2009

...AFR survey...

The Estate Planning Center may be an unusual business. We aren't a democracy—quite—but we value our clients' opinions and want to make sure we are providing you with a good value. As most of you will recall, we asked for your input on several matters. Thank you for your assistance. The vast majority of you had positive suggestions, and we are implementing several.

One specific question was how to encourage more timely payment of annual renewals. Thanks to your suggestions, you will notice a difference on the renewal notice envelopes. Also, for only those who don't pay after a reasonable grace period we're implementing a "late charge" to defray our costs of the extra reminders.

"When all government, in little as in great things, shall be drawn to Washington as the Center of all power, it will render powerless the checks provided of one government on another and will become as venal and oppressive as the government from which we separated." - Thomas Jefferson

Asset Protection Opportunity

A number of our clients have businesses that are incorporated. For many of you, that structure works well, but for some of you, a different type of business organization might be much better. Here's a brief explanation of how and why.

One downside to a corporation is this: your corporation is an asset that can be seized by a creditor. Imagine that you were sued personally and your liability insurance is inadequate or doesn't cover the situation. If your corporation has significant value, the creditor who sues you could *take your shares of the corporation*, and sell off the business.

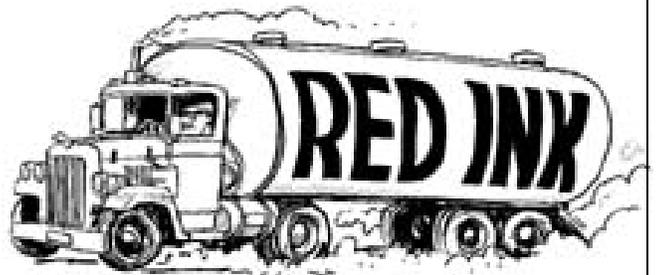
A limited liability company (LLC) offers significant advantages in such a circumstance. If your corporation were owned by an LLC or was converted into an LLC, you could make it difficult—virtually impossible—for the person who sues you to take and wipe out your business. LLC's are extremely difficult for a creditor of the owner to reach, especially if created under the laws of Wyoming, Delaware, or several other states.

For some of our clients it might be worth exploring the costs (typically \$1,500 to \$3,000) and more specific benefits of changing from a corporation to an LLC. To do so, schedule a Personal Counselling Review™ (only the \$500 fee would be committed) and Curt can help you consider how it might apply to your type of business, your risks and other relevant circumstances.

Are We Watching the New FDR?

"We are spending more than we have ever spent before and it does not work. We have just as much unemployment as when we started...and an enormous debt to boot!"

So said FDR's Treasury Secretary Henry Morgenthau...in 1939!



Expanded Audio Visual Library!

- Nuts ‘N Bolts I™ (2007)
- Nuts ‘N Bolts II™ (2007)
- Mixed Nuts (June 2009)
- Truth About Estate Planning™ (2009)
- Technical Training Program™ (2007)

For a 30-day check-out, we charge \$5 shipping & handling, and with each checkout you get a copy of the handouts. Helper Handbooks (for your family members who attend Nuts ‘N Bolts programs) are only given out in person. If you would like to purchase it (i.e. to circulate in your family) just let us know; the cost is \$20 delivered with handouts.

Our newest “Mixed Nuts” program got rave reviews last year so we are presenting it three times in 2009: in Bloomington (in September) and Salem (in June and November). This program will be available on DVD after the June presentation.

Also note that each year’s **Annual Family Reunion™** DVD is available only in *exceptional circumstances* (i.e., see page 1) or at a significantly *higher price* (details in Summer 2008 newsletter).

“I haven’t spoken to my wife in years. I didn’t want to interrupt her.” Rodney Dangerfield

www.TLCPlanning.com

Be sure to add our website to your “favorites” on your computer web browser. We continue to find ways to make this website useful to you, your family and friends.

We are in the process of a complete re-design of the site, with a new ‘look’ and new content. Check every so often to see what has changed!

For all of our clients, note that you can update your **DocuBank®** information from the “Links” page on our website! Call Sarah with any questions you have.

You can also check on upcoming dates of our **Educational Programs**, which we post soon after we schedule them. (2009 CUPs should be up by now!)

For anyone interested in coming to our **INTRODUCTORY WORKSHOP**, there is a one-click link to the list of upcoming Truth About Estate Planning™ workshops. This remains the entry point for anyone who wants to be a client, so if your family or friends show interest, point them to the schedule on our website! Remember, reservations are required, so **call 618-548-3729 or 866-900-2878**.

How We Think of Our Dads

Here is a small **Wealth Reception Planning™** suggestion...let us learn earlier and take more closely to heart the message buried in the following stereotype of the relationship between generations:

4 years: My Daddy can do anything!

7 years: My Daddy knows a lot...a whole lot.

8 years: My Dad does not know quite everything.

12 years: Oh well, naturally Dad does not know that either.

14 years: Oh, Father? He is hopelessly old-fashioned.

21 years: Oh, that man—he is out of date!

25 years: He knows a little bit about it, but not much.

30 years: I must find out what Dad thinks about it.

35 years: Before we decide, let’s get Dad’s idea first.

50 years: What would Dad have thought about that?

60 years: My Dad knew literally everything!

65 years: I wish I could talk it over with Dad once more.

original source unknown



Richard Ferguson and his father, Harry who died in early 1947

Education Update

- Gayla Ball -

Isn’t it great that summer has finally arrived? I don’t know about you, but my family sure enjoys this time of year. It was a busy and successful AFR season here at The Estate Planning Center. It was a great opportunity to catch up and visit with so many of our clients. If for some reason you were unable to attend one of the AFR’s, you are welcome to borrow or purchase a DVD from our library. Also, if you did not get your black Client Organizer updated, please contact me and I can explain how to do that. *cont’d* →



One significant reminder about attending our Family Education Programs or any other LifeSpan™ Programs, it is **vital** to make a reservation as soon as possible. Unfortunately, sometimes we must limit the number of attendees due to seating limitations. So, the earlier you make reservations the better!

We are busy preparing for the fall Client Update Programs (CUPs). If you are an “*Odd Year client*,” you will be updating your living trust documents this fall. For all of you who will be attending a CUP meeting, it is very important that you indicate any changes you want to make in your trust on the Estate Planning Review Worksheet (EPRW) prior to the CUP. This ensures the changes you request will be in place prior to your signing. Be looking for your EPRW in the mail soon (if you are an “*Odd Year client*”)!

This year I have “settled” into my role as the Settlement Coordinator. It is very rewarding to see how our Education process prepares clients for Settlement. Working with family members through this difficult time, I have learned that surviving spouses definitely need more support than we may have anticipated. We continue to refine and improve our process to make this transition less overwhelming to our clients.

Last but not least, place this newsletter in tab 9 of your black Client Organizer. If you have any questions for me, please do not hesitate to call or e-mail...Take care and enjoy your summer!

“The Gipper” Wisdom

“Our problems are both acute and chronic, yet all we hear from those in positions of leadership are the same tired proposals for more government tinkering, more meddling and more control—all of which led us to this state in the first place... We must have the clarity of vision to see the difference between what is essential and what is merely desirable, and then the courage to bring our government back under control and make it acceptable to the people.”



“No government ever voluntarily reduces itself in size. Government programs, once launched, never disappear.”

Ronald Reagan

LifeSpan Meeting Reminders

Some tips when attending a LifeSpan™ program:

- If Curt is teaching, the room will probably be cool. Bring a sweater if you’re cold-natured!
- We will serve light snacks only...unless we specifically tell you that there will be a meal.
- Bring **Red Books** only to the **CUP**; bring your **LifeSpan Client Organizer™** to all events.
- Helpers with a **Helper Handbook™** should bring it to any meeting they attend.
- Reservations are required. Be sure to let us know if you (or any of your Helpers) are coming!
- If at the last minute you don’t recall the meeting location, *come to our office at 919 West Main*; we post a sign on the door.

Bulletin Bloopers:

Remember in prayer the many who are sick of our church and community. There will be a potluck supper with prayer and medication to follow

The Last Word

- Sarah Rupe -

As we continue to strive for efficiency and more electronic communication, please let us know your email address and update us if/when you change it. When we have a client meeting, I email reminders the week of the meeting; however, if I don’t have your email address or if it has changed, you won’t get the email. So, please, get ahold of me with your current email address. Best way is to send me an email at sarah@tlcplanning.com. I look forward to hearing from you!

By the way, did you know that all of us have separate emails here at The Estate Planning Center? You probably do, since this information is available in your Client Organizer as the first page under Tab 1, but just in case you didn’t, I wanted to remind you because you can contact any of us directly by using these email addresses:

- curt@tlcplanning.com
- gayla@tlcplanning.com
- sarah@tlcplanning.com
- sherry@tlcplanning.com

“A fondness for power is implanted, in most men, and it is natural to abuse it, when acquired.”

Alexander Hamilton



"I believe that people don't care how much you know until they know how much you care." Richard H. Ferguson



"The Family Fishing Trip" Oct '08 Sheboygan, WI
Dad told everyone about it...for the rest of his life.

Richard H. Ferguson: Dec. 1, 1936 – Christmas Eve, 2008

It happens to be Father's Day as I am finishing up this newsletter. It's the first Father's Day on which I cannot call or see the hero who was my dad. Many of you have expressed very kind thoughts regarding our loss of Richard H. Ferguson. He had been suffering the ravages of prostate/bone cancer for almost five years. Some of you knew him personally, and will also miss his giant handshake and beaming, smiling spirit entering the room. He gracefully graduated from his ongoing 'school of life'—yes, that was something he actually listed under 'EDUCATION' on his resume!—on Christmas Eve with his three children looking on, silently cheering his ultimate victory as he crossed the stage to receive his 'diploma.'

Some of you may want to read the thoughts I shared on my Blog, at <http://truthis.blogtownhall.com> (in the right column, click on "**A Good Man's Death: Dad's Final Journey**") and you'll go right to the appropriate post). I recount some of our experiences as we were helping him, and being blessed by him (like the time he said "*We're having fun dying!*") in his last weeks on this earth. Laura shared lots of pictures and inspirational thoughts also at <http://fergyfamforum.blogspot.com> (scroll down and select "**2008**"). During those days, we got to prove the Jewish Proverb that says, "*When a father gives to his son, both laugh; when a son gives to his father, both cry.*" But those weeks together were a priceless experience, one I recommend to anyone.

Dad was a great man, a great example of Christianity in action, of living by the Golden Rule, of caring for the eternal *and* present well-being of others. Rather than try to improve upon what others have said about great fathers, let me just quote some who must have known (or did know) what mine was like:

"My father gave me the greatest gift anyone could give another person, he believed in me." Jim Valvano

"As a boy, I thought of this man as a bigger than life, stronger than most, honest, trustworthy man that I wanted to emulate. As an adult, I think of this man as a bigger than life, stronger than most, honest, trustworthy man that I want to emulate." Lanny Nuese, my cousin—he was talking about my Dad

"Train up a child in the way which he should go and when he is old he will not depart from it." Proverbs 22:6

"The most important thing a father can do for his children is to love their mother." Unknown

"I could do a whole lot worse than turning into Dad." Turning Into Dad, by Wayne Watson ...making a gigantic understatement.

