

Summer, 2013

NEW LAWS Call for a NEW LOOK at Your Estate Plan

A Technical Training Program™ preview

You could say that “the stars have come into alignment” for an important new planning opportunity for many—perhaps most—of our married clients. Consider this brief summary of the issues involved, then reserve your place at one of our summer **Technical Training Program™** (TTP) meetings. There you can make an informed decision about *whether this opportunity fits your family* and, if so, enhance your plan “at no additional charge.”

In the 90’s we were operating under an estate tax exemption (as we call it, your “coupon”) of \$600,000. It gradually increased to \$675,000, but then in 2001, the coupon started going up more dramatically: \$1,000,000, \$1,500,000, \$2,000,000. But it always had an “expiration date” after which it would drop back to \$1,000,000, and unless you died before 2011—which was then extended to 2013—your estate would be subject to heavy taxes if it exceeded \$1,000,000. Under such a coupon, you didn’t have to have a “large estate” to face a risk of paying estate tax (especially when you count the face amount of your life insurance, as you must). During this period, Illinois revised their estate tax scheme and for several years set the State coupon “permanently” at \$2,000,000.

With federal estate tax rates starting at 35% due within 9 months of death and Illinois estate tax starting around 28%, the tax-driven aspects of our estate planning were sharply focused on avoiding estate taxes.

As we progress through 2013, the long term implications of “**ObamaCare**” (until a year ago, we hoped the Supreme Court would make it go away, but now it appears to be with us to stay) and the “**Fiscal Cliff**” deal are sinking in. Add the fact that Illinois lawmakers were persuaded to raise the state coupon amount from \$2,000,000 to \$4,000,000 and what do you get? *A truly significant opportunity to re-examine our tax-planning priorities.*

This “permanent” increase in federal and state estate tax coupons (and the federal coupon being permanently transferrable to the spouse who lives

longest) reduces the risk that most of our clients will ever have to pay estate tax. If that was all there was to it, we would be content in the knowledge that we provided enhanced asset protection (“school bus trust”) benefits for surviving spouses and children, and be grateful to know we have placed some distance between our clients and the estate tax.

But there is more!

What happened to **capital gain tax rates** over the last couple of years? ObamaCare introduced (2013 and hereafter) a surtax of 3.8% on capital gains if income exceeds certain thresholds (and exceeding the threshold *is likely* if a large investment like a farm is sold); the federal tax rate on capital gains (again, if exceeding certain thresholds) went up by one third, from a 15% cap to a new 20% maximum; and a couple of years ago Illinois income tax rates jumped by 67% (from 3% to 5%). Put all that together and the total capital gain tax rate on assets sold by your heirs could hit 28.8%.

Let me be clear. Your kids *don’t* pay capital gain taxes to receive their inheritance. But if they inherit from you, then turn around and sell those assets—even within the family, i.e., to another of your kids—they may have to pay capital gain taxes. Most readers will be familiar with the concept of a “step up in basis.” When assets are part of your estate (such as in your living trust) at death, the “cost basis” is adjusted to the date of death value. The basis in your assets is stepped up as you take them through the “IRS Checkout.” But the Family Trust (coupon trust) *will not be included in the taxable estate of the one who dies second*. What if there is appreciation on Family Trust assets between the first and second death?

An example may help. At dad’s death a million dollars worth of farmland or stock passes to the Family Trust. The basis is set at \$1,000,000 (even though he originally paid far less for it). Between then and mom’s passing, the property appreciates to \$1,600,000. The children receive it...not from mom, but in effect, it comes from dad, with the basis that was set at dad’s death. If the stock is then *[to page 2]*

With estate tax less of a concern, most clients should be able to plan for even better capital gain tax avoidance.



New Laws New Look [from page 1]

liquidated or the farm is sold (even by one heir to another) there will be \$600,000 of taxable capital gain. At 28.8%, that would cost \$172,800 in tax.

Depending on various factors, including the size of “mom’s” estate in those facts, **new planning options** could lead to a second step up in basis. So, for tax purposes, the children would inherit the \$1,600,000 from mom, and their basis would be stepped up to \$1,600,000. When they sell there would be no capital gain tax.

Should you learn more about this? If the following applies to you, then you should make it a high priority to reserve your place and attend the **Technical Training Program™** (*Estate vs. Capital Gain Tax...Opportunities and Landmines under ATRA 2012*) on **July 16 or 23 in Salem** or **September 5 in Bloomington**:

- You expect to leave assets in your Family Trust (first checkout) which *may appreciate in value* before they pass (later, at the survivor’s checkout time) to your heirs/beneficiaries. Land and growth stocks are the prime examples.
- You have highly *depreciated* assets such as farm machinery which might pass to your Family Trust before passing on to your heirs after the death of your spouse.
- For clients residing in a state with no state estate tax (this may apply to all of our clients outside of Illinois) you may also benefit if a significant part of your estate is a qualified retirement account: IRA, 401k, etc. (Illinois residents: there is less we can do for you on this front.)

Call to make a reservation today. If we run out of room, we will schedule more events (we already added July 23). This is too important to miss!



The IRS Reports...

With income tax season behind you and IRS scandals in the headlines, perhaps you would be interested in learning **your** chance of being audited.

The IRS recently published the 2012 IRS Data Book, tabulating tax return and audit activity from the last fiscal year. There were 237,000,000

tax returns filed and almost \$2.45 trillion collected. During the same period the federal government spent approximately \$3.54 trillion.* (Oh, and did I mention that there is a spending problem?)

About 1% of all the tax returns were audited. But the higher your reported income, the higher your risk of being audited...unless you reported zero adjusted gross income! Here is a rundown of the income reported, the percentage of total returns filed reporting such income, and the percentage of such returns that were audited:

Income range	Represents % of all returns filed	% of these were audited
Zero income reported	3%	2.67%
> \$0 but <\$200,000	94%	0.8%
\$200,000 to \$500,000	2.41%	1.96%
\$500,000 to \$1,000,000	0.38%	3.97%
\$1 million to \$5 million	0.18%	8.9%
\$5 million to \$10 million	0.01%	19.74%
More than \$10 million	0.01%	27.37%

There is a lesson to be learned here: reporting zero income makes you more likely to be audited than if you report from \$1 to \$500,000. If you report activity but no taxable income, I guess that is suspicious. But if you report any income at all, I suppose it should come as no surprise that as that income increases, so does your audit risk.

However (not that I am always looking for the silver lining, even though some people who know me well think so!) getting audited isn’t always a bad thing. The IRS reported that one out of every 27 audits resulted in an increased refund!

*<http://www.whitehouse.gov/sites/default/files/omb/budget/fy2012/assets/hist.pdf>

“You can measure opportunity with the same yardstick that measures the risk involved. They go together.” E. Nightengale

Reading, ‘Riting and ‘Rithmetic

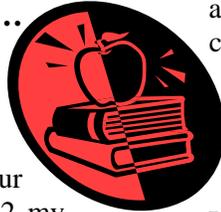
While you are on your summer break, let’s update you on several “education” topics...

1. Summer Greetings from Gayla!

I hope you all are having a relaxing and enjoyable summer. By the time you read this article we will have a new addition to our family...our son in law, Patrick. Yes, June 22 my oldest daughter Abby is getting married, so our home is bustling with activity, not to mention overflowing with wedding gifts, bridesmaid dresses, flower bouquets, etc. It is a very exciting time for our family, and we are making lots of special memories.

But all that does not mean I can forget about helping you! I do have a few important things to gently remind you about in regards to our **Family Education Programs™**:

- We encourage you to invite your Helpers to attend our Family Education Programs™, but when making a reservation for any of our programs, please do not assume we know you will be bringing your Helpers with you. We currently have almost 800 LifeSpan™ client Helpers, so it is imperative that you make a specific reservation for them. It proves challenging to provide materials and seating when we have someone show up who was not on the reservation list. (A dozen people we weren’t expecting showed up for one class!)
- Remember once you have made a reservation, you will receive a confirmation about two weeks prior to the program. It is *very important* that you review this confirmation letter for date, time, and location. Although we do use the same locations when we can, due to the size of the crowd and availability, we sometimes have to use a different venue than you expect. Believe it or not, we have had clients assume we would be at one location, didn’t refer to their confirmation letter, and had a hard time finding the meeting. Don’t let this



happen to you! ☺

- Please let us know when you have a Helper with a change of address so we can keep our files current. From a recent mailing to all Helpers, several were returned by the USPS because the addresses were no longer current. To serve you, our clients, better, please help us by getting those address changes to us.
- If you have removed Helpers from your plan, we probably know that, but if you don’t want them to be invited to programs, please let us know. Some programs are geared primarily to people who will have official positions to fill (Trustee, Executor, P.O.A. Agent, etc.); however, beneficiaries are usually invited, too.

2. Family Education Program™ (Live)

On June 15, Curt and Sam presented a re-designed **Receiving My Inheritance Made Simple™** program in Salem, the most current offering in our **Made Simple Series™**. Below you’ll see a sampling of the feedback we received. This program will be repeated in our traditional **SATURDAY-MORNING-AFTER-THANKSGIVING** time slot, and we expect that will be even better on our second run!

Although we believe it was the largest group ever to attend a **Family Education Program™**...87% of our clients *did not have anyone* in attendance! If you are in that 87%, make reservations (for you, your Helpers or both) soon if you can attend in November.

3. Family Education Program™ (Recorded)

In addition to the live program scheduled for the Saturday after Thanksgiving, there are two video-recorded programs that we encourage you to “attend” on line at your convenience.

- **Disability Transitions Made Simple™** was first presented in 2012, to two large groups of clients and Helpers. Topic? The many issues that arise when a client starts suffering from diminished capacity. We recorded it so *you and your Helpers can watch it on our website anytime.* [continued...]

Comments from attendees at June 15, 2013, **Receiving My Inheritance Made Simple™** program:

- *This was the most informative program I have attended.*
- *Very good review of information. Glad we came.*
- *Keep up the great educational programs.*
- *Enjoyed. Felt it was very informative. Thanks for all.*
- *I really like the whole presentation.*
- *Great tag team presentation.*
- *I wasn't sure what I would "learn" today. However, I have a new appreciation for what my parents are doing now, before their death, to make sure an inheritance goes smoothly, and without huge expenses (estate taxes).*

[from page 3...]

- **My Spouse's Estate Made Simple™** got great reviews and we know helps prepare the survivor of married couple (and the Helpers they will be leaning on) for the challenging time that follows the loss of the spouse. We video-recorded it so *you and your Helpers can watch it on our website anytime.*

If you watch either video-recorded program, be sure to print out the Quiz that goes with it, fill it out as you watch, and send it to us to get "credit" for attending!

4. **CUP: Client Update Program™**

Those of you who are ODD year clients...it is your year! Our **Client Update Program™** (CUP) is where we update your living trust and supporting documents, and where we update you too! All Odd year clients will be receiving an **Estate Planning Review Worksheet** (EPRW) in the mail within the next few weeks. It is *critically important* that you return this with any changes you want to make in your plan, or indicate if there are no changes to be made. Sign and return it either way and **please do your best to hit the August 1 deadline!** We must have this well in advance of you attending your CUP so we can prepare your documents. *Attendance is critical in order to get the latest legal document updates*, unless you want to schedule a Personal Counselling Review™ (with the appropriate fee) to review and update your plan individually.

(A tip for Odd year clients from the north! There will be a CUP offered in the morning and afternoon of September 5 in Bloomington, with the **Technical Training Program™** to follow that evening.)

5. **AFR: Annual Family Reunion™**

Just a quick report about the **2013 Annual Family Reunion™** which the vast majority of you attended. The introduction to the **Technical Training Program™** was certainly the big legal news [see page 1 and 2 for more on this]. We hope you are motivated to hold your elected officials' feet to the fire and get spending under control, because a perfect storm is brewing that is going to have to send taxes higher for productive people like you.

"Virtually everything is under federal control nowadays except the federal budget." Herman E. Talmadge

6. **Report Cards (Funding)**

At the **2013 Annual Family Reunion™** we shared the **Funding Report Card**, which helps us keep the importance of funding before you. Remember, we are aiming for the proper titling of all assets you have, confirmed in writing and **Red Checked™**. To inspire some friendly competition, we divided you into the "Odd" year and "Even" year teams. As of the end of 2012, the Evens have staked out a modest lead: Even Team is batting 90% (that is the percentage of total assets that are **Red Checked™**). Even more commendable is that 33% of the Even Team clients have hit a Home Run! (100% of their own reported assets are **Red Checked™**).

Not that the Odds are any slackers, of course! They are batting 84% as a group, and 22% of them have Homered. Keep Sherry and Curt busy reviewing verification paperwork *as you obtain* different or additional assets. Don't wait until after we send your December **Asset Review Report**, because the verifications won't be in our hands in time to help your team!

7. **Estate Planning Made Simple™**

We previously covered our continuing education events (live and recorded) but should also remind you that each month we present our Introductory Client Orientation workshop called **The Truth About Estate Planning™**. This workshop is not only good for prospective clients who are looking into using our firm for their estate planning needs, it is also a good way for your kids and/or Helpers to understand a little more about the planning you've done (that's why we also call it **Estate Planning Made Simple™** as part of our **Made Simple Series™**). A list of our upcoming Truth About Estate Planning™ workshops is on our website under Educational Resources/General Public/Introductory Workshops. You can also obtain a list by calling us at 618-548-3729. Reservations are required because seating is limited and we also have a minimum attendance requirement to hold them.

In addition, if you want to refer someone to us and have us invite them to this workshop, we just need their name/s and address. *We never call them!* We simply send them an invitation letter explaining a little about the workshop and that you said they might find it interesting. We send you a copy of that letter.

[continued...]

[from page 4...]

If you have friends or relatives you think would appreciate what we do, call, email or mail us name/s and address and we'll be honored to invite them!

You might ask or be asked, especially in light of recent tax laws since so many people it is only about estate taxes...

Question: "Who needs estate planning?"

Answer: "If the assets (including insurance, retirement accounts, real estate, etc.) you would leave at this moment would make a noticeable difference in the lives of your loved ones, your estate is important enough—and big enough—to thoughtfully plan."

Farmer Loses Paternity Battle Over Soybeans!

- Sam Collins -

Well...sort of.

The United States Supreme Court weighed in on this one in Bowman vs. Monsanto. Bowman was an Indiana farmer who engaged in the time-honored practice of "seed saving," which is, as it sounds, the practice of keeping some seeds from a crop to plant in future years. Unfortunately for Bowman, these seeds possessed the Roundup Ready® trait that is patented by Monsanto. The company sued Bowman for patent infringement, since he did not pay Monsanto for the seeds he harvested from his crop that possessed the Roundup Ready® trait, and later used for 8 generations. Monsanto got an \$84,000 judgment against Bowman, and it was affirmed by our highest court.

Bowman argued that the doctrine of patent exhaustion defeated Monsanto's patent infringement claim. Patent Exhaustion is simply the idea that once you buy an item, it is no longer patent protected by the end user, and the purchaser is allowed to use the invention. Patent exhaustion is really kind of a no-brainer if you think about it—this is why we don't get sued by Apple every time we turn on our iPad! Bowman argued that since you use soybeans by growing them, there was no patent infringement under the doctrine.

The court disagreed with Bowman, stating one thing you clearly can't do with a patented invention is copy it. When Bowman planted the harvested



soybeans for future crops, he was engaged in copying a patented technology, since future crops would also possess the patented trait.

Moral of the story for farmers: (or even gardeners using genetically modified seeds containing patented technology) don't save the children for future planting. Doing so could be violating a patent and bring about a judgment (and in Bowman's case, a sizeable one) for patent infringement. Bet you never thought you could get sued for planting seeds!

"In St. Louis, armed Homeland Security agents monitored Tea Party members protesting the IRS. Good idea. When people think their government is out to get them, the best response is to send the government out to get them." - Fred Thompson

Community Builder™ Event

Don't forget the annual **Bluegrass Family Fun Night** on **Friday, September 20**, during cooler weather! Curt will be grilling as usual, backed up by a live Bluegrass band. Make a reservation, mark your calendar and bring the kids and grandkids!



"Some people regard private enterprise as a predatory tiger to be shot. Others look on it as a cow they can milk. Not enough people see it as a healthy horse, pulling a sturdy wagon." Winston Churchill



If you wish to preserve me I go in **Tab F** of the **Personal Information** section of your LifeSpan Client Organizer™!



Court Rules **Inherited IRAs** Are **Not Protected** From Creditors

- Sam Collins -

We are all familiar with the push-back some financial advisors initially give concerning naming a trust as beneficiary of a qualified account, such as an IRA. Of course, the general objections do not apply when the trust is drafted properly; we find that once they understand this, they generally agree that naming your trust as the primary beneficiary of your retirement account is the only way to preserve all your estate planning goals. Just like with any other asset—it does not work to leave your IRA's out of the planning picture.

What happens if you want the IRA to go to the kids and you did protective (“school bus”) trust planning? No different—our clients leave the IRA to the kids *in trust* so that even the required minimum distributions (the amount your kids will have to take out each year, based on their own age, just as they would have to take out if they inherited the IRA as an individual) still have the protections of the school bus trust. So, if a kid is ever sued, and the RMD's were payable to the trust, the kid can leave that money in the trust and keep it protected until the lawsuit is resolved.

Some take the position that there's no real asset protection benefit to the IRA being paid to the trust over the individual because an IRA is already creditor protected under federal law. **WRONG!**

While most retirement assets are protected from creditors under federal law, a recent case from the 7th Circuit Court of Appeals, *In re Heidi Heffron-Clark*, has held that **an inherited IRA is not protected from creditors**. The court's rationale was that the person inheriting the account did not set aside their own money for the retirement. So the creditor, which in this case was a Bankruptcy trustee, was able to grab the inherited IRA (\$300,000!) to pay Heidi's creditors. OUCH! That's the federal law in the 7th Circuit, which includes Illinois. States are free to create their own creditor exemptions, but at the time of this writing Illinois does not have a creditor exemption for inherited retirement accounts.

This case, as harsh as it sounds, simply reinforces the wisdom leaving assets, including IRAs, in school bus trusts. You may recall that at this year's AFR I spent some time talking about

how school bus trusts work, and how in recent decisions these types of trusts are exempt from even bankruptcy trustees (arguably the most powerful creditor out there).

Bottom line, in order to ensure the inherited IRA is protected for your kids, you must list your kids' trust share as the designated beneficiary of the IRA account. The trust itself will act as a wall between the inherited IRA and all the bad stuff that can happen to your child, including a bankruptcy.

Funding Forum

- Sherry French -

Remember to send me your paperwork for Red Check *as you acquire* new assets! I appreciate receiving your paperwork throughout the year, and if you get them in before we send out the December Asset Review Reports, you can help your team's *batting average* for the **Funding Report Card**.

Life Insurance on Others: At the AFR Curt addressed an issue with our clients owning insurance policies on their kids, grand kids, etc. that was not put into your trust. If you own a policy on another person and want to control it, the policy still needs to be funded! Please give us a call if this situation pertains to you. Leaving the policy out of your trust will undermine your estate plan.

Selling Vehicles: Some of you might appreciate a reminder of what steps that will be taken if you sell a vehicle titled in your trust to an individual. You will need to give the buyer a copy of Article One (the first few pages) of the living trust that owns the vehicle, plus a copy of the signature pages of the trust. On the title the trustee/s will sign on the seller's signature line. Article One of the trust shows the Secretary of State who are the trustees of your trust. Please give me a call if you need any help.

Personal Property (Bill of Sale assets): We have made changes on some of your Asset Reports that will help *you and us* keep track of assets that are listed on your Bill of Sale (assets with no paper title).

Trouble with Forms? When you get forms from financial companies to designate owners or beneficiaries of accounts, feel free to send them to me for assistance.

“Wouldn't it be dreadful if some day in our own world, at home, men start going wild inside, like the animals here, and still look like men, so that you'd never know which were which.” Prince Caspian by C. S. Lewis

USDA, FEIN & HELP

As we help clients plan, farmland is typically transferred into your living trust or into a business entity such as a limited liability company (LLC). You must notify the USDA of any change of ownership. Provide them a copy of the deed. Sometimes they need a copy of the Living Trust. In order to comply with the US Department of Agriculture's policies and procedures, sometimes a new taxpayer (federal employer) identification number (FEIN) is required.

If you have not provided USDA a copy of the latest deeds, do so. If they tell you they require a new FEIN, we can assist you in obtaining the number and supplying documents to them. Don't hesitate to call!

Life is Good in Harmony... [continued from page 8]

Information overload can produce the result described by the Apostle Paul: "ever learning, and never able to come to the knowledge of the truth." 2 Timothy 3:7.

There's an old Persian proverb that says, "One pound of learning requires ten pounds of common sense to apply it." Those long, hot hours in the blackberry patch allow me to review all the learning in my head, connect all the disparate pieces, and turn them into something useful.

Years ago, someone asked a college professor I admired how she created such wise and masterful lectures. I've long treasured her answer: "I read myself full and then I think myself straight."

I suspect she wasn't a blackberry picker, but I'm certain she had a quiet place where all the ideas and information she had gathered could be sifted, sorted, and straightened. I'm sure she took the time to ponder, explore new possibilities, and ask herself incisive questions. And then listen to her own answers. It takes slow time in a quiet place for that to happen.

It has been my experience that without time in the blackberry patch or on a wooded trail, I get stuck in the immediate and the trivial, and I can't see the big picture and the grand possibilities.

However, when I step away from my computer and slow down for a while, I experience breakthrough thinking. Common sense kicks in and things shift just the way Madeleine d'Engle described it: "Things come clear. All of a sudden. And then you realize how obvious they've been all along."

It happened like that yesterday, right in the middle of a thicket of blackberry bushes. Riddles I have been wrestling with for weeks were solved and all the pieces of a difficult puzzle fell into place. The answers had been obvious all along but I couldn't see them.

Here's to common sense. And blackberries.

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Living Trusts...School Bus Trusts?

Don't confuse the two!

Every client has a trust document. That document creates multiple trusts. It is easy to confuse the document with a trust. A trust is a relationship or "agreement" between two or more people. A document states the terms of the agreement.

Your trust document creates a revocable LIVING TRUST for you while you are living. You (and any co-trustee you appoint) agree to hold *your* property for *your* benefit, for *your* lifetime.

Upon your demise, the LIVING TRUST ends. The document now creates an ADMINISTRATIVE TRUST. The ADMINISTRATIVE TRUST trustee agrees, and has the duty, to (1) pay any debts, taxes or bills *you* owed at your death, then (2) give remaining ADMINISTRATIVE TRUST assets away as the document dictates. This trustee accepts property on your terms, and cannot change those terms; the trustee *agrees* to your terms.

If your document says to "give" Billy a third of the remaining trust assets in a protective trust, the document is creating another trust. Call it BILLY PROTECTIVE TRUST. If you want Billy to control his trust, our advice

would be (and your document will say) to have Billy serve as trustee of his trust share along with an independent co-trustee of his choice. If he accepts his inheritance, Billy and his co-trustee *are agreeing* to hold the assets as the BILLY PROTECTIVE TRUST, and distribute funds to or for Billy for approved purposes: Billy's health, education, and to maintain a comfortable standard of living. Any trust assets not distributed will remain in BILLY PROTECTIVE TRUST to be invested as Billy directs. The trust only ends when the assets have all been distributed for the approved purposes. If you do the same for each of three children, your trust document created five different trusts: the LIVING TRUST, the ADMINISTRATIVE TRUST, then three children's trusts.

If you are married, your document may create a FAMILY TRUST and MARITAL TRUST, too!

When you put your own money in a trust and retain *absolute freedom to take it back out...*no lawsuit protection. That is your LIVING TRUST. Then you hand over your property to another trustee for the benefit of *other people* (your heirs) and the trustee can distribute funds *only* for purposes that the giver (you) approved. Your heirs and trustees don't have the power to change that...*so their creditors* have no rights.

Your creditors can get what you put in your trust. Your kids' didn't put their money in the inherited trust, so their creditors have no right to it.



Change Service Requested



"I believe that people don't care how much you know until they know how much you care." Richard H. Ferguson 1936-2008

Life is Good When You Live in Harmony

- by Scott Farnsworth -

(A word of explanation: I live in a little place called Harmony, Florida, where life is a bit slower and nature is right outside our door. I'm also familiar with another Harmony, which isn't a place at all but a way of being. This is a lesson I've learned from my time in Harmony.)

"Rabbit's clever," said Pooh thoughtfully.

"Yes," said Piglet, "Rabbit's clever."

"And he has Brain."

"Yes," said Piglet, "Rabbit has Brain."

There was a long silence.

"I suppose," said Pooh, "that that's why he never understands anything." A. A. Milne

This is wild blackberry season here in Harmony. I love the challenge of gathering them, and I like to think I've gotten pretty good at it.

Last year about this time, we hosted a reception for 100 people to celebrate my son Paul's leaving for a church mission to Chile. My wife thought it would be a great idea to serve them wild blackberry cobbler.

What was she thinking?

Do you have any idea how many wild blackberries you have to pick to serve cobbler to 100 people? A lot!

An awful lot!

So many, in fact, that I attended the reception with a purple index finger and a purple thumb.

I looked like I had just voted in a third-world election.

People asked me, "Why do you go to all the trouble? It sure seems like a lot of blood, sweat, and tears for a small reward."

Sometimes I ask myself the same question. Here are my top four reasons:

1. They taste good.
2. They're free; you don't even have to grow them.
3. I love the challenge.
4. I get back to common sense when I'm out there in the blackberry patch.

I may have the numbers out of order. Number 4 may be the most important.

Picking blackberries is slow, tedious work. You can't rush. If you try to hurry, you end up hurting yourself. Slowing down, I have learned, does something wondrous for the soul - and the brain. It takes you back to common sense.

There's a lot to be said for common sense. In a world of iPhones and Blackberries, Twitter and Facebook, we are awash in information. We are drowning in data. This can be dangerous. *"Everybody gets so much information all day long that they lose their common sense. They listen so much that they forget to be natural."* Gertrude Stein. [continued on page 7...]