



Trust and Estate Planning News and Updates

The Good News, Updates, and Important Information From Your Friends at **Unruh, Turner, Burke & Frees.**

utbf.com/trust-estate | paestateplanners.com | paelderlawsolutions.com

Two Recipes To Start Your Summer Off Right!

“Uncle Dave’s” Perfect Pico de Gallo

This pico de gallo recipe is a fresh take on a classic favorite and is the perfect complement to any summertime outdoor party.



Ingredients: 1 large tomato, diced; 1 sweet onion, diced; ½ fresh jalapeno, seeded and diced; 3 sprigs fresh cilantro, chopped; 1 clove minced garlic; salt and pepper to taste; juice of one lime, ¼ tsp cumin (optional);

Method: Mix all ingredients in a bowl and allow to chill for at least one hour before serving. Makes four servings.

Feel free to use more or less of any ingredient based on preference.

Cucumber Lemonade Chiller

A crisp & refreshing summer cocktail.



Ingredients: 3 cucumbers; 1 tbsp freshly chopped rosemary, garnishing sprigs; 1 cup water; ¾ cup gin (substitute sparkling lemon-lime soda for a virgin drink); ½ cup lemon juice; 3 tbsp agave syrup

Method: Cut cucumber into 12 thin slices for garnish. Peel and chop remaining cucumber. In a food processor, add cucumber and fresh rosemary, puree mixture. Pour the pureed ingredients into a fine-mesh strainer and set over a medium size bowl. Press on the solids to extract all of the juice. Add water, gin (or sparkling soda), lemon juice, and agave syrup to the cucumber juice. Stir until agave is dissolved. Pour over ice, garnish with rosemary sprig & cucumber and enjoy! Serves 4. See <http://bit.ly/1F2GZ43> for five more summer drinks!

Summer 2015

Secrets and Info Inside This Issue

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Have You Seen Our Latest Exclusive Reports and Resources? (Click covers below to download report or call our office to have a copy mailed to you)

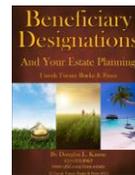
New Rules of Estate Planning – Summer 2015



The “must know” info you need to protect your estate and your heirs.

<http://bit.ly/1FMTYpD>

Beneficiary Designations Report



Don’t Make “The Big Mistake”. Make sure your beneficiary designations coordinate with your estate planning documents.

<http://bit.ly/BDReport>

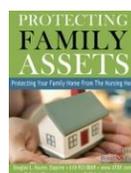
2015 Enhanced Estate Planning Report



Has Everything Changed? Now available. A guide to the secrets of estate planning.

<http://bit.ly/1nysXyo>

Elder Law Report Collection



Protecting your assets from the nursing home. Detailed info on how to protect your assets from nursing home expenses.

www.PaElderLawSolutions.com

IMPORTANT DATES & TRIVIA

June 11 National Hug Day & Corn on the Cob Day



June 13 Alexander the Great died from overeating in 323 BC

June 14 Flag Day



July 4 Independence Day & National Country Music Day

July 12 Hot Dog Day



July 19 Customer Appreciation Day

Aug 12 Hypnosis Day



Sept 1 Liberty Bell Arrived in Philadelphia in 1752



Sept 7 Labor Day Observed



Should A Medicaid Asset Protection Trust Be A Part Of Your Estate Plan? | Douglas L. Kaune, JD



Now is the time to start proper planning so that you and your family are not caught off guard and left scrambling should the need for nursing care come unexpectedly. It is always better to plan ahead, but in this case, the preservation of your assets depends on it.

There is a five year waiting period until gifted assets are fully protected and that is why gifting to a Medicaid Asset Protection Trust far in advance of the need for care is so important. By placing your home, cash, stocks and mutual funds into a Medicaid Asset Protection Trust now, you will begin the countdown to achieving family security. Without advance gifting, you will be lucky to protect a fraction of the family assets through "Crisis Planning."

Clients often ask, "Why can't I just gift my assets to my children?" One reason is if a child gets sued or divorced after you gift your assets to them, there's a good chance that the gifted assets will be lost because your child owns them and therefore they are likely to be available to creditors and divorcing spouses.

[Click here](http://bit.ly/1EvCICz) to read the full article, or go to: <http://bit.ly/1EvCICz>

Kids Going To College? Now's The Time To Get Power Of Attorney For Finances And Health Care | David M. Frees, III, JD

Is it almost time to send your child/grandchild to college? For the first time or as a returning student? There are so many things to think about and do to prepare. But, you may not have thought about making sure this young adult has the essential legal documents.

At the very least, your college age child needs a financial and medical Power of Attorney (POA) and a HIPAA authorization. These documents allow you to make financial or medical decisions for your child in the event of an emergency. These legal documents allow you to access grades while he/she is at school (without them you will not be able to get grades even if you are paying the tuition!). They allow you to talk to a doctor or get copies of your child's medical records. In an emergency, they allow you to act where you would normally need court approval.

College is an exciting time for everyone! Be prepared for all situations so that you are able to help your child get the most out of their college experience.

Is Your Power of Attorney Up to Date? |

Whitney P. O'Reilly, JD



The Pennsylvania laws have changed regarding your power of attorney document. Act 95 of 2014 (House Bill 1429) was signed by the Governor on July 2, 2014. Many of the changes were not effective until January 1, 2015 and are based on the Uniform Power of Attorney Act.

I have had many clients ask me about the changes that took place in January and if these changes affect them and or their power of attorney documents? The answer is simply, "Yes".

Your power of attorney signed before 2015 did not become invalid but many of the provisions of the document concerning certain powers and execution requirements have changed.

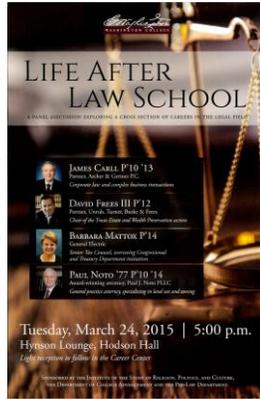
It is important to make sure the document complies with the most recent changes in the law and that it still does what you want it to do.

Please [click here](http://bit.ly/1ENT9u4) (or go to <http://bit.ly/1ENT9u4>) to watch a brief video on the recent changes to the law regarding your power of attorney and to read an in depth article on the major changes regarding the power of attorney law.

UTBF in the Community |

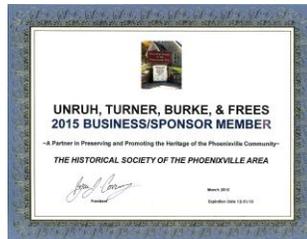
David Frees recently spoke to students and faculty at two universities.

Dave participated in a panel discussion at Washington College entitled, “Life After Law School – A Panel Discussion Exploring A Cross Section Of Careers In The Legal Field”.



At High Point University, Frees presented on Enhanced Communication and Ethical Marketing to the business school students.

UTBF is also a 2015 Business/Sponsor Member of the Historical Society of the Phoenixville Area.



Have you recently filed a deed? Beware!

Several clients have contacted our office to report receiving an invoice from Local Recorders Office offering them a copy of the deed to their home. These letters/bills look very official, arriving in an envelope with a “warning” of a \$2,000 fine – 5 years imprisonment or both for any person interfering with delivery of the letter!

The Recorder of Deeds however, wants to inform residents that when they file a deed, the fees for copies are paid directly to the recorder at the time of filing.

When UTBF files a deed on your behalf, we provide you with a copy of the deed once it’s been recorded.

There is no need to pay the \$80+ invoice to receive a copy of your deed.

Montgomery County Recorder of Deeds has examples of these misleading invoices on their website: <http://bit.ly/deedscam>

Client Spotlight | Marie Swayze | The Reverend Marie Swayze is a long time Chester County resident who is



doing amazing things and helping in a highly underserved community in Philadelphia. Here are some questions we “threw out” at Marie:

What’s on your nightstand? A photo of Richard and me, one taken at a wedding we attended in 2006: we joyfully wear “fancy dress” and we’re smiling just as we smiled on our wedding day!

First website you check each day? New York Times Digital: “My Daily Briefing”

Favorite city? Washington, D.C.

What are you reading now? “H Is for Hawk”: A story of a woman’s bereavement for her beloved father.

Favorite getaway? Jesuit Retreat House, Wernersville, PA: love being on 8 day, silent retreat.

What do you never travel without? My passport; my journal.

Favorite restaurants? In Phoenixville, “Majolica” – a BYOB. In Philadelphia, “E’stia” – wonderful greek food.

Investment philosophy? Conservative: 60% Equities, 40% “safe stocks” and that is why I leave it all to Phoenixville Federal Bank & Trust!

Favorite movie? “Antonia’s Line”: A foreign film about a courageous woman who returns to her home village in the Netherlands, after WWII and encourages four generations of extended family.

Best advice you’ve received? “Do not judge yourself in retrospect.”

Favorite philanthropy? St. James School: www.StJamesPhila.org

Your heroes? My husband is my hero. My heroine is my fifth/sixth grade teacher, Sister Rosalie, SND de Namur.

Most treasured memories? Memories of my husband and all our years together; knowledge that we have raised our sons to be men of integrity and seeing them happily married and successful as human beings.

Current state of mind? I am optimistic for the future and listening/looking out for my next adventure in living! [Click here](#) or type in <http://bit.ly/MSwayze> to read more about Marie and see more of her story.

What To Know Before Your Summer Road Trip - How To Protect Your Family From Uninsured And Underinsured Drivers | David M. Frees, III

Summer is in full swing and many people are planning to drive to their summer vacation destinations. Before hitting the road, here's some important legal/insurance information to consider:

According to the Insurance Research Council, 1 out of every 10 vehicles in PA is uninsured and a higher percentage is underinsured. This means that if you are in an accident with an uninsured or underinsured driver and you or your loved ones get hurt, there won't be any coverage for harms and losses, medical expenses and lost wages, unless you have the right insurance coverage. The right coverage is commonly referred to as Uninsured (UM)/Underinsured Motorist (UIM) Coverage.

UM Coverage is the part of your auto insurance that covers you under your own policy when there is no liability insurance on the other driver. If the other driver does have liability insurance, but it's not enough to cover all of your harms and losses, your underinsured motorist coverage (UIM) would kick in for your harms and losses above the at-fault driver's liability limits and up to your UIM limits.

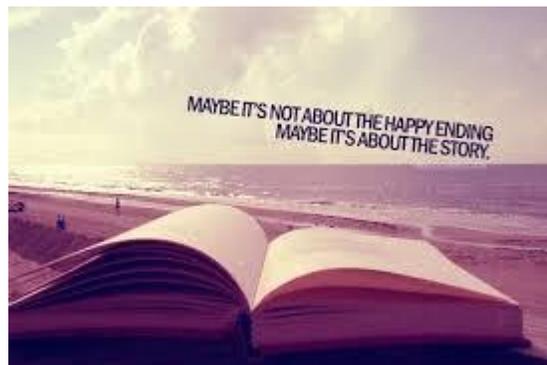
We recommend you review your auto insurance policy to ensure you have this coverage. **To get a copy of my book on this topic, please call 610-933-8069 and ask for Dave's insurance book.**

Coming Soon in UTBF News & Updates

- Get the latest legal updates
- End of year planning (How to make the most of gifts)
- More on wills vs. trusts.

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Quote of the Month:



How To Protect Your House And Assets From A Nursing Home – Even If You’ve Been Told “It’s Too Late” And You’re Afraid To Give Up Control

There are numerous ways to protect your assets from being endlessly spent down (without any benefit) on nursing home care. And, there are many misconceptions about what you can and cannot do. There are many strategies that DO work, but, make a mistake and you or your loved ones could be disqualified from Medicaid and lose those valuable assets.

And this area of the law is complicated.

So... to help you to find out what you can and cannot do, we’ve created a simple system and program to help.

For \$250.00 you can get a full nursing home protection diagnostic session with one of our elder law attorneys and find out if there are things you can and should be doing right now.

If you decide to move forward on one or more long term planning techniques then it’s free – we’ll just apply it to your flat fees that we set with you in advance. We only offer 4 of these advanced and customized appointments each month, to reserve yours:

- Call 610-933-8069 and ask for an Elder Law Diagnostic and Strategy Session.

If you’re worried about a spouse, parent or grandparent & nursing home costs, you’ll also want these 3 strategy filled reports: <http://bit.ly/ElderLawReports>

We Want Your Feedback And Testimonials - Please take a moment to share with us your thoughts on what we do well. We appreciate any and all comments. **Each response is entered to win an iPad mini in our 2015 contest as our way of saying “Thank You”!**

What was important to you and how did we help?: _____

To be entered to win the iPad Mini, please include your contact information.

Name: _____

Phone: _____

Email: _____

Please mail your comments to Lisa Snyder at UTBF, PO Box 289, Phoenixville, PA 19460 or fax them to 610-240-9323 or scan and email them to lsnyder@utbf.com. Thank you in advance for your permission to use these comments in our websites, newsletter and our communications with clients.

Trusts Are More Time Consuming & Expensive Than Wills. Yet....Most Millionaires Have One Or More. Why?

Let's explore who uses revocable/irrevocable trusts and whether a TRUST UPGRADE is for you. Well, Pennsylvania clients are lucky because the probate fees in our state are lower than most. So many people choose to use the less expensive and simpler Will rather than a Trust. They just let their heirs pay "modest probate fees".

But, trusts make enormous sense when:

- 1) you're over 60 and really want to organize and simplify your affairs for your heirs;
- 2) you have one or more vacation homes in a different state;
- 3) you have a child or grandchild with special needs or a drug or alcohol problem and you want a higher level of privacy;
- 4) you're very focused on reducing costs and speeding up the settlement of your estate;
- 5) your estate exceeds 5 million dollars and/or you own significant life insurance;
- 6) you are disinheriting a child or grandchild who might challenge a will (trusts are harder to break)
- 7) you have a large IRA or 401(k) that you want to pass on and protect for your heirs.

So is a trust upgrade for you?

NO RISK FREE CONSULTATION: If you'd like an exclusive and personal diagnostic review of your existing estate planning to see if you should do a trust upgrade or to update your existing trust,

- 1) Call 610-933-8069 and ask to speak to an attorney about our trust upgrade program.
(Depending on your existing plan and your specific needs upgrades start at \$2,000 but can generate 2X to 1000X that amount in savings in taxes, expenses and fees)
- 2) If you qualify, the attorney will, at the end of your appointment, quote you a flat fee. We will then work with you to create and fund your trust to make sure that it works.

The State Of Pennsylvania, The US Supreme Court, The IRS And Congress Have All "Approved" New Estate Planning Rules & Opportunities. Find out how to take advantage of the ones that will work for you.

There have been so many recent changes in the laws regarding estate planning that there's enormous confusion about what still works and how to take advantage of the new laws, regulations, and court cases. **If you've not updated your planning since 2013, there are many reasons to update. Just call 610-933-8069 and ask for an update appointment. If you're undecided, then please read Dave's report: "The New Rules of Estate Planning". Just call 610-933-8069 and ask for it or [click here](#).**