



Trust and Estate Planning News and Updates

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

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Things You Want And Need To Know Between Now And The End Of 2017: UTBF Exclusive Client Content and Benefits | By: David M. Frees, III

- End of Year Gifts and the New Tax Law
- Mobile Elder Law (Yes. We're Bringing Back the House Call)
- Our New Reports on Protecting Yourself & Your Family from the Outrageous System of Medicaid – Long Term Care
- How Best To Save For College – There's no right answer and quite a few mistakes you can make. We have the information you need.



End of Year Gifting: Look for our updated blog on gifting. To get a full explanation just [CLICK HERE](#). Or, if you're reading the paper copy just type this link: <http://bit.ly/UTBF2> and it'll take you right to the article. But, this is just a quick reminder of some gifting basics: 1) gifts by check must be not only delivered but CASHED before January 1, 2018, 2) If you're giving more than \$14,000 per person in 2017 you need to file a gift tax return (form 709) OR make sure that for qualified educational expenses the tuition is paid directly to the school and not to the child or his or her parent.

For more on this see the insert and get our new report on saving for college – there are plenty of mistakes to avoid and no one “right way” to do it...only what's best for you. [Click here for this report.](#)

Mobile Elder Law – Yes, it's the return of the house call. To find out how to understand Elder Law (the government has made it harder and more complicated than ever to protect yourself, your family and your assets) and how to protect yourself, just watch this quick video interview. We know you're busy so we're going to ethically bribe you to watch. If you watch the video, you can get a discount on elder law or mobile elder law planning AND we'll send you our three new reports. [CLICK HERE](#) or type in <http://bit.ly/MobileElderLaw> to see the video.

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FALL 2017

Secrets and Info Inside This Issue

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**In This Month's Insert:
Find Out About UTBF
Coming to YOU for Elder
Law Planning**

Everyday Life Hacks & Cheats | Experiencing freezer angst? Here are some tips for you!

Use masking tape. Keep masking tape, freezer bags and a Sharpie handy. Use the masking tape as a label for recording the contents, date it was made, number of servings, and maybe some basic reheating instructions.

Freeze things flat. Put leftovers in labeled freezer bags, seal, and place the bags flat in the freezer until items are frozen. Then stack the bags or line them up in a bin.

Ditch the boxes. Boxes of frozen food are bulky, but you'll save a lot of space if you take the contents out of the box, maybe even transferring the food to one of your labeled freezer bags and stash them in a bin, as suggested above. Cut out the cooking directions off the box and place inside the bag or tape it on the outside of the bag.

Attorney Spotlight on Doug Kaune

Doug recently received two recognition awards:

Mainline Today Magazine: We'd like to congratulate him on being named the #1 Elder Law Lawyer for 2017 by Mainline Today Magazine (<http://bit.ly/2umcx97>) See this issue's insert for an exciting new House call program we developed for housebound clients who need Elder Law or Asset Guardian Trusts™.



AVVO (a web site which helps people find attorneys): He also received the 2017 AVVO Clients' Choice Award. This award goes to a select number of attorneys who receive the greatest number of 5 Star ratings for the year. Doug would like to thank all our great clients for taking the time to give him a 5 Star rating! It means a lot to our firm, and the lawyers and staff will continue to work hard to live up to that high standard.

VA accreditation: Finally, we would also like to announce that Doug is now an accredited attorney for the preparation, presentation and prosecution of claims for veterans' benefits before the Dept. of Veterans Affairs (VA).

Fall Comfort Food Recipes! Fall is a time for comfort food like casseroles and warm chocolate chip cookies. Here are two great recipes that we hope you will enjoy this fall.

The (**Not So Secret**) Nestle Toll House Cookie

- 2 ¼ cups all-purpose flour
- 1 tsp baking soda
- 1 tsp salt,
- 1 cup butter, softened
- ¾ cup granulated sugar
- ¾ cup packed brown sugar
- 1 tsp vanilla extract
- 2 large eggs
- 2 cups semi-sweet chocolate morsels
- 1 cup chopped walnuts (if desired)

Bonus recipe from Food Network: <http://bit.ly/Fall2017recipe>

Italian Baked Chicken and Pastina by Giada.

A recipe taste-tested by our own David Frees. His twist is substitute quinoa for the pastina, and use gluten free bread crumbs, making this a gluten-free dish that his whole family enjoys.



PREHEAT oven to 375 F. Combine flour, baking soda and salt in a small bowl. Beat butter, sugars and vanilla in large bowl until creamy. Add eggs, one at a time, beating well after each addition. Gradually beat in flour mixture. Add chocolate chips and nuts. Drop by rounded tbsp of dough onto ungreased baking sheets. BAKE: 9 to 11 minutes or until golden brown. Cool on baking sheets for 2 minutes. Remove to wire racks to cool.

New Phone Scam Alert - "Can You Hear Me?": We like to keep you informed when we hear of scams that you need to be aware of. If you get an unfamiliar caller asking questions like "Are you the homeowner" or "are you in charge of your phone bill". The call has one goal, to record you saying "yes". They can use that recording, along with any other personal information that they've obtained to possibly authorize charges on your accounts.

Government agencies are never going to call you on the phone. Your best defense is to hang up immediately. Trust your instincts when you get a call from an unfamiliar number, or better yet, don't pick up the phone unless you recognize the caller. If it's important, someone you know or who has a legitimate reason to call, will leave a message.

This publication is intended to educate the general public about estate and trust planning. It is not intended to be legal advice. Every case is different. Before acting on any information in this newsletter, please seek and retain an attorney.

Things To Know *(cont'd from Page 1)*

Not video savvy? See the insert for more information.

Saving For A Child Or Grandchild's College Education? There are two types of 529 plans, two commonly used irrevocable trusts, UTMA and UGMA accounts, ITF (In Trust For Accounts), giving the money directly to the student or the school, and the good old fashioned practice of saving or investing in your own name and making annual gifts of the tuition – known as keeping control! So which is right?

See our insert for more on how to download or get a paper copy of our most recent report: [A Quick Guide To Gifting and Saving For College.](#)

This winter Dave and his son Alex travelled to Thailand, Cambodia and Vietnam and more recently, he drove Alex to Kansas City, MO where Alex's girlfriend Laura, who is in dental school, and her new puppy Whiskey are happy to welcome him.



Are Smoothies Good For You? By Lisa Kenney, [Holistic Health & Wellness Coach](#)

Yes, smoothies can be very good for you, if you make them yourself, or go to a smoothie bar, where you know exactly what is in them. Many stores will add ingredients with a ton of sugar (like ice cream or syrups). If made correctly, smoothies can be a fantastic meal replacement or snack. Try to have a smoothie once a day for breakfast. Why? Here are a few reasons why smoothies are so good for you:



Fruits and Veggies. Many people do not get the recommended daily amount of fruits and vegetables in their diet. Smoothies are a great way to do so. Try to have one serving of fruit and at least one serving of vegetables in your smoothie. Make sure not to overdo it on fruit since it contains sugar, yes, it's natural but it's still sugar.

Healthy Fat. People seem to be afraid of the word "fat" nowadays but your body needs healthy fat to function. Incorporating healthy fats into your smoothie is a great way to start off your morning. Adding just 1/4 of an avocado or a tablespoon of almond butter (with no added sugar) will boost your daily fat intake in a healthy way.

Simple & Quick. Breakfast is the most important meal of the day. Smoothies are a fantastic healthy meal. If you are constantly on the run and don't ever have time for breakfast, try a smoothie for an easy and quick on the go meal. You can prep the night before and throw everything in the blender in the morning.

Digestion. Adding ingredients into your smoothie that can aid in digestion are fantastic. Some examples of this are kefir, apple cider vinegar, avocados, cucumbers, peppermint, ginger, lemon, and fennel.

Energy. By fueling your body with healthy food and nutrients, you will have a ton of energy to go about your busy day.

See Page 4 for two smoothie recipes to try!

SMOOTHIE RECIPES | Courtesy of Lisa Kenny
(Find out more about her health and wellness coaching at www.LisaCatherineCoaching.com)

Blueberry Bliss Smoothie

1 Cup Almond Milk (unsweetened), Coconut Milk (unsweetened) or Water
1 Cup Blueberries (frozen or fresh)
1/4 - 1/2 Avocado
Spinach
1-2 Tbsp Almond Butter
Optional: Protein, flax, chia
If you didn't use frozen blueberries, add a few ice cubes and then blend until smooth.



The Green Monster Smoothie

1 Cup Almond Milk (unsweetened), Coconut Milk (unsweetened) or Water
1 Banana (frozen or fresh)
1 - 2 Tbsp Almond Butter (or any nut butter)
Spinach
Optional: Protein, flax, chia
If you didn't use a frozen banana, add a few ice cubes and then blend until smooth.

Coming Soon in UTBF News & Updates

- More End of the Year Planning and Reminders
- Get Ready for the Holidays!

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Do anything, but let it produce joy.

— Walt Whitman

Thinking about saving, investing or gifting money for a child or grandchild's college education? It's dangerously easy to mess this up AND there's no one right way so we're here to help...

Discover (FOR FREE) The Pros AND Cons Of The Many Ways To Save And Invest For A Child Or Grandchild's College Education - You Might Be Surprised At Which One Seems Best For You!

That's right, we know that saving for college and deciding how and when to give a child or grandchild money can be tricky. There are so many ways to do it and so many mistakes you can make. To make matters worse, there is no one "right way" and what works great in one situation may not be best in another (even with children in the same family).

Did you know there are two different types of 529 plans and only one's probably right for you – find out how each one works on pages 3, 4 and 5 of the report.

Is there ever a time to keep the money in your own account and to give it only as needed? You bet! Read more on page 2 of the report.

There's only one way to make out a check for college or private school tuition and it's NOT to a child or grandchild directly. Do this wrong and it can cost you thousands of dollars or more. See page 2.

Are trusts ever the right answer? They seem complicated and expensive. While that's true, there are two types of trust that you must understand before you start investing money for college. Read more at pages 8 and 9 of the report.

WHAT TO DO NOW:

So, we have heard your many questions and we have come to the rescue. We have just published a new report entitled: *A Quick Guide to Gifting and Saving For College*. If you're reading the electronic version of this client alert, you can just [CLICK HERE](#) to get it - instantly. Reading the old school hard copy? Just type this short link in <http://bit.ly/GiftingGuide2017> and you can have the answers in your email box in minutes.

Want us to mail you a paper copy? Just call Lisa or Tammy at 610-933-8069. If you're an existing client, they'll mail you one out right away. It's just part of our elite client follow up services. We're happy to help.

ARE YOU OR A LOVED ONE FACING THE VERY HIGH COSTS OF NURSING HOME or LONG TERM CARE? ARE YOU WORRIED ABOUT EXHAUSTING YOUR ASSETS AND HAVING TO SELL YOUR FAMILY HOME?

Worried that you don't have long term care coverage or that it might run out too soon? Flip this page over to learn more....

Whether or not you have long term care insurance, if you're worried about protecting yourself, your spouse, and your family from the high cost of in home or nursing home care then you need to get our latest series of Elder Law Protection Reports.

We also have a monthly newsletter for clients and or family members who are worried about this. The reports and newsletters are filled with actionable ideas and important information.

Our firm long ago established a special practice section known as Pa Elder Law Solutions®

It's headed by NAELA (National Association Of Elder Law Attorneys) member and UTBF partner, Douglas L. Kaune.

And, that section of the firm is designed specifically to help families facing in home and nursing home care and the difficult problems faced by the aging.

And, did you know that it's possible, with the right advanced planning, to protect many of your assets AND yourself? Well, it is possible and we can help you to do it whether or not you have long term care insurance.

Here's what we have discovered.

Many people wait too long. Or, they mistakenly feel that their long term care insurance will cover all of the costs and will indefinitely protect them.

But most people never buy long term care and most long term care policies have both a long waiting period AND a limited time and benefit.

So, we have prepared a series of reports ([click here to get those reports](#) or type <http://bit.ly/UTBFReports>) to help you to understand this complicated landscape AND to help you to get the help you need –before it's too late to plan.

And... We know that sometimes you need a house call!

So we are also announcing our **MOBILE ELDER LAW PROGRAM**. If you're disabled or house bound and can't get to us, we have an entire team that will come to you for each step of the process from planning what you want and need, to executing the documents and trusts to protect you and your family.

Want to know more?

WHAT TO DO NEXT: If you'd like to receive all of our reports – For Free (as a valued client) please [click here](#) to watch a brief video of Doug being interviewed on Elder Law and our New Mobile Elder Law House Call Program. Already know that you need an in office or at home elder law appointment? Just call Lisa or Tammy at 610.933.8069. The first step is to have a telephone conference with your attorney at UTBF to determine if you're a good candidate for elder law planning and to review the cost of an office visit or our Mobile Elder Law Program.

So, click or copy this link <http://bit.ly/MobileElderLaw> to watch the quick and informative interview or call Lisa or Tammy at 610-933-8069.