



# 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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## Happy Holidays and Gifts from UTBF | By: David M. Frees, III

There's a lot to do between now and the end of the year. I first would like to take a moment to express my thanks and gratitude to you (and on behalf of our entire team at UTBF) and wish you and your loved ones the very best for all the holidays and for the new year. - David M. Frees, III

We'd like to share holiday and winter recipes with you again this year. Here's a super simple but tasty apple tart (by Ree Drummond, on Food Network)

### Ingredients:

1 whole sheet puffed pastry, cut in half

Nonstick cooking spray

1 cup brown sugar

1/4 teaspoon salt

Juice of 1/2 a lemon

3 whole apples, cored, halved and sliced, but not peeled

Store-bought (or your favorite homemade recipe) caramel sauce, for serving

1/4 cup chopped pecans



Place the puffed pastry rectangles onto a baking pan that's been sprayed with nonstick spray or lined with parchment paper. Add the sugar, salt and lemon juice to the apples. Stir to combine. Allow to sit for a few minutes.

Arrange the apple slices on the pastry rectangles in a straight line, overlapping as you go. Bake until the pastry is puffed and golden brown, about 20 minutes.

Remove from the pan immediately and place on a serving platter. Serve with caramel sauce and chopped pecans.

**We've got additional recipes for you to explore on our website at:**

<http://bit.ly/UTBF2016gift> Try the Snickerdoodle cake recipe, it's a bit more complicated, but it takes that cookie taste you love to a whole new level!

## HOLIDAY 2016

### Secrets and Info Inside This Issue

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**Everyday Life Hacks & Cheats** | “Multi-tasking” is generally frowned upon these days but here are some ideas that double up tasks in an efficient way!

**Whiten your teeth in the shower** – Just pop in the strips or trays and remove them just before heading out the door.

**Meditate as your nails dry** – If you are taking the time to give yourself a manicure at home, don't risk smudging your polish – as soon as you are done, sit quietly with your eyes closed and meditate.

**Reduce paper clutter** – Grab a stack of magazines or paper piles that have been sitting around your home office and while listening to a podcast or watching tv, go through and recycle papers you no longer need, and file those papers you must save.

**Get Your Questions Answered** | As a bonus for our newsletter readers, we are starting a new column designed to answer your common estate, trust, and related elder law questions.

**Why do I need a new Power of Attorney when all the agents are still correct?**

I take it from the question that we have suggested that you update the financial power of attorney even though you don't want or need to change the primary and substitutes you've named to act for you if you're incapacitated. That's probably because many years have passed since we first drafted it for you and the law has changed several times over the last few years.

For example, new powers of attorney require a special notice on the front and special acknowledgements at the end of the document. Those look similar to the old versions but having the new language helps when you go to a bank or other institution to use them.

The new law also requires two witnesses and a notary public and there have been a few changes in the language you might use regarding gifts and long term care planning as well as empowering agents to engage in business transactions for you.

Bottom line? It's a good idea to update and upgrade these documents along with your living wills, medical powers of attorney, HIPPA authorizations and wills every five to ten years.

If you have an estate planning, trust or elder law related question for us, please email Lisa at [lsnyder@utbf.com](mailto:lsnyder@utbf.com) with it and we'll feature the answer in a future edition.



Please note, that the answers to these questions assume many particular facts and are not based on your particular circumstances. They do not constitute legal advice and are for informational and educational purposes only.

**TRUSTEE MANUAL |**

See the insert for more information on how to reserve your copy of the Trustee Manual. If you are a trustee or have named a trustee and want to pre-order our "Trustee Manual" for yourself and/or your heirs, please give Lisa or Tammy a call at 610-933-8069. Discounts for multiple copies.

This manual (which is over 170 pages long) is a step-by-step set of instructions for you as a trustee or for your heirs and the trustees under your will or living trust. It's a great resource, and if you reserve now, you will pay only \$197 (discounted from \$297) when it's published in early 2017.

**Want to know how to get it for free? Call 610-933-8069. If you book a family meeting, or an executor or trustee training meeting, we will give you the entire manual for free.**

**Don't Leave Vacation Days on the Table |**

Around this time of the year, you probably need a vacation but you haven't taken all the vacation days you have coming to you. A survey reported on *The Wall Street Journal* website found that in 2015, more than half (55 percent) of U.S. employees failed to use their full allotment of vacation days. Workers used an average of 16.2 vacation days, down from the 20.3 days they took off from 1976 to 2000, and left a total of 658 million days unused.

In addition to the physical and mental costs associated with not getting enough rest and relaxation, skipping vacations has an economic impact, depriving the U.S. economy of \$223 billion in recreational and other vacation-related spending such as restaurants, hotels, and other activities.

If you have some "use or lose" vacation time, what are you waiting for?

**Go enjoy it!**

**CLIENT SPOTLIGHT |** David Frees, who has a couple of black belts himself, spent a few minutes interviewing Somnath Sikdar, who is an old friend (he even interned for UTBF while in school), a client, and one of the owners of Dragon Gym. This gym is in the business of making people better versions of themselves through martial arts and physical exercise. It has locations in Exton and Berwyn and there are a variety of martial arts classes at each location for both kids and adults. Check out the gym: [www.dragongym.com](http://www.dragongym.com). Here's an excerpt of their conversation.



**What are you reading right now?** I am charging through three books right now. The 21 Laws of Leadership, Traction: Get A Grip on Your Business, and I'm listening to Multipliers: How the Best Leaders Make Everyone Smarter. **Is there anything that you've purchased recently that made a real difference in your life?** Besides Business Black Ops? That always makes a big difference in my life every year. (Editor's note: BBO is a business coaching event that David Frees runs for entrepreneurs and professionals). **What is the first website you check when you get to that in the morning?** The first thing I check is my email, and then I check Facebook. **So you use Facebook as a way of staying in touch with people?** Absolutely, and then usually if I'm on Facebook, I'll go down the rabbit hole and be on way too long! **Favorite city?** I really like San Diego. We also like going to Arizona, we love the weather there. **Restaurant?** Alba in Malvern. **Movie?** Interstellar **Charity?** Domestic Violence Center of Chester County. <http://www.dvccc.com/> **What do you never travel without? It's ok if it's a weapon!** If I can, I always take at least one knife with me. And my phone. **Current state of mind?** Medium stress, the year is closing out and I know I have a lot of stuff to do. **When would you describe yourself as being the happiest?** When I'm with my daughter. **What living person do you admire the most?** I admire Dave Frees the most, and I'm not just saying that, I'm really not. I hesitated saying it because it's super corny because you're interviewing me. **What quality do you deplore in others?** Closemindedness. **What is your greatest extravagance?** Good food – and spirits. **If you could change one thing about yourself, what would it be?** I think I could be more patient and understanding of others.

## GETTING STARTED ON A NEW YEAR'S RESOLUTION TOGETHER |

Your significant other's health habits strongly influence your own. An active partner will lend you support to improve your exercise habits if you have been slacking off. Seeing your partner exercise reminds you to work out and can provide accountability – you are less likely to skip a workout if someone is joining you! Why not start the new year off with a commitment to doing something active together at least two or three times a week?

We all know that exercise is linked with better health and lower rates of cancer, diabetes and depression. The added benefit of working out together is a more satisfying and committed relationship! Really. Couples report feeling happier with their relationships and more in love with their partners after completing a physical activity together.



If you wish your partner was more active, the key is suggesting activities that are enjoyable to you both so that it doesn't seem like exercise. Try ballroom dancing, kayaking, golf, tai chi, or yoga. One of the easiest activities is walking. If the streets in your neighborhood are too busy to walk on, drive to the nearest park and walk there. Take your pet along when you can! For the couple that enjoys a little competition, try a spin class or enter a 5k. The activity doesn't matter, the goal is for you and your partner, and your relationship, to be healthy!

## Complimentary Attorney Call In Hours: Mark Your Calendar for Jan 10, 2017

Have a quick question about your estate plan, elder law, being an executor or trustee, and/or changes in the estate or inheritance tax laws?

We have free call in hours as a bonus for our existing clients. These call in times are limited and are on a first come/first served basis.

Call in for Dave, Doug or Whitney anytime on the schedule below. You can have up to ten minutes of free attorney time but note that charges may apply if you need formal legal representation or help.

As always, you will never be charged unless you agree to the fee in advance.

**FREE CLIENT BONUS CALL IN HOURS:**  
January 10th from 11:00 am to 1:00 pm.  
To get your free call dial 610-933-8069.  
This is an exclusive UTBF client benefit.



Are You One Of Our Existing clients or "Friends or Family" of our clients?

## **This is Your Last Chance...**

### **To lock in 2016 Prices For 2017**

But first, let me tell you a story. I remember, when my kids were in college (my last one just graduated). I'd get these letters from all three schools proclaiming: "We're truly proud to announce that our tuition increase will be only 8.9% for the next academic year."

Really!?! They were proud of that? That sounded outrageous to me.

But I ran a professional practice and have been in business for decades so I understood. Things get more expensive. But while I understood the crazy price increase, it was still painful and I wasn't about to get my kids to drop out of college. Now, however, the shoe is on the other foot. Here I am staring at huge cost increases and having to increase our own estate planning and trust fees.

You see, unfortunately, we just got the 2017 bill for our firm health insurance, our legal research programs, our phone systems and computer network as well as our websites and our software. And, guess what? Everything went up in cost... dramatically.

**But there is a difference! We love our clients so we want to make you a great offer. That's good for all of us.**

We all understand that clients don't like price increases. Fair enough. We don't like having to do it. So we're holding a few spots in 2017 at 2016 prices AND you can have a free review. Here's how it works...

**If it's been more than 3 years since your last will update, or if you want to go from a will to a living trust or to protect your IRA with an IRA trust and you're ready to book your appointment, we're ready to lock in 2016 prices for the first 21 clients to book appointments in January, February, March or April.**

**Maybe you've been thinking about updating. Now is the time to act.**

To get the discounted pricing, just call Lisa or Tammy (before December 31<sup>st</sup>) and book a free consult for your estate planning review. We're already full through the end of the year so your appointment with any one of the attorneys (David, Doug, or Whitney) can be any time before April 30 2017 to qualify. We're happy to give you a complimentary review and no matter what you want and need in your estate planning, we will lock in your 2016 price. That could be quite a savings!

**If you're wondering why we have to limit this to the first 21 clients to call, it's just that the attorneys' calendars are already filling up and we only have a certain number of appointments available. We have to save a few openings in the event a client has an emergency. So call 610-933-8069 to save one of those discounted estate plans and to get your free consultation.**

# Holiday Thanks and Reminders!

I'd like to take a moment to express my thanks and gratitude to you (and on behalf of our entire team at UTBF) and to wish you and your loved ones the very best for all the holidays and for the new year.

We are truly happy to serve you and we thank you for the opportunity to do so.

We also want to give you a few last minute reminders of things to consider before the end of the year and early in 2017. [Click here for an end of year and 2017 reminder list.](#) If you're reading the hard newsletter just visit <http://bit.ly/1MJ8K2z>.

## **Want Your Executors and Trustees To Understand How To Do Their Jobs and To Protect Your Heirs, Your Trusts and The Assets You Leave Them?**

- 1) **Schedule a “Family Estate & Trust Meeting”** This isn't for everyone, but if you want your heirs and/or your executor or trustee to know what they will have to do, why and how to do it so that they are ready to act, then we are here and happy to help. We can schedule a personalized training meeting with you and your executor/trustee and or the entire family. To get the 2016 pricing for a 2017 family meeting, call Lisa or Tammy at 610-933-8069 before December 31<sup>st</sup> to schedule for January, February or March of 2017. You'll be glad you did.
- 2) **Pre order our Trustee Guide and Field Manual** – This is a battle tested & proven, step-by-step guide for trustees of trusts under wills or living trusts. It's based on our decades of experience with executors, trustees, the IRS and the Pa Department of Revenue. It's an amazing resource with over 170 pages of checklists, instructions and more. We don't hold back! Make sure that the person you have picked to handle your affairs (whether that's a surviving spouse, children or a friend or professional will know and understand these important jobs, how to minimize costs and to prevent problems with heirs and/or the IRS. Call 610-933-8069 and tell them you want to preorder. Your credit card will not be charged until the manual ships to you! And, when you pre-order we will pay for the shipping & handling.

When published in 2017 this manual will sell to non clients for \$297.00. But when you preorder, you can have it for only \$197.00. **Want it for free?**

Just book a family meeting (above) and or an executor or trustee training session and we will give you the entire manual for Free.