



President's Message

Tuesday this week I received a phone call from my office in Missouri and it was one that took me by surprise. No, it was not that the Cardinals made the World Series, and we have tickets set for you in the office, although you would think they would have at least thought of doing that – Right? No such luck. It was to let me know that one of our long time associates was missing since Monday afternoon. By missing I do not mean from the office, I mean missing as left his house Monday at noon and has not been seen since or heard from since.

The police department, whom we have worked with for several years, informed us that he was stopped around 1:30 PM on Monday, and stated he was on his way to a doctor's appointment, so was let go with a verbal warning, and he was on his way. Nothing seemed out of the ordinary to them at that time, other than he was "in a hurry." His family had not seen him or heard from him, we had not heard from him, and he never showed up at the doctor's office. The police department checked with Highway patrol and the hospitals, but no one could locate him.

Immediately I checked in with his family, he was still missing. My thoughts went everywhere. I knew he recently made changes to his life personal life insurance, but was not sure if it was completed, issued or even paid at this point. I knew he met with an attorney to update his Trust, Powers and Will, but again was not sure if that had been done or still in the "to do stack." I knew he had refinanced his home, but again to my knowledge it was still not completed and waiting on him to complete a few forms. I knew he wanted to make changes to his health care directives, but was almost positive that was not done. All I could think, "What if he was in an accident, and none of this was done?" How would I explain to his family that although he was in the business, planning was not complete and we now must deal with the undone items...whatever that might be. I felt like I had failed the family even though he knew what he needed to do so that personal affairs would be in order.

The good news is that he was found, alive. The not so good news is that he was found along a river levy, in hypothermia and air lifted to the hospital. He had run out of a medication he was taking, and after being stopped, became irritated, disoriented, and somehow became lost along a river road, ran out of gas, and found himself walking along the river levy – in the wrong direction, until he finally got back to his car, soaked, dark and lost. Thankfully he was found. He is still in the hospital and they are running test, as of this writing, but I am hopeful everything will end well.

The wake-up call is to not only make sure he gets his affairs in order, but to check my own. Do I have my legal documents, insurance documents, and required information up to date? Do you have your items current and up to date? This is a great time of year to review our plans and make sure we have our family and loved ones protected. Do not wait until you get a call from a family member, co-worker or friend, giving you the "wake-up" call. Be proactive and make sure if something were to happen, your legacy is one to be proud of and by design not by default. We are members of the Tri-Valley Estate Planning Council, who would not expect us to have our own Estate in order?

-Shane Westhoelter

Credit Shelter Trusts

So, if most people don't anticipate having an estate of \$5,000,000 when they die, should we still use credit shelter trusts for couples? Hear Virginia Palmer speak about the many non-tax reasons for using credit shelter trusts. Think of estate planning in new ways under the 2010 Tax Act. How should we deal with portability? **Virginia Palmer**, long-time partner with Fitzgerald Abbott & Beardsley, has been recognized as an expert not only in family law but estate planning, and their cross-over. Click [HERE](#) to find out more about her.

Attend our next council meeting to hear a great speaker, refresh your memory, and network with each other to enhance your skills and professional services.

Thursday, November 3, 2011

Marriott Pleasanton

For Directions click [HERE](#)

6:00 PM Wine and Registration

6:30 PM Dinner and Speaker

\$40 Pre-Registration

\$45 - Call in after 1:30 PM on Nov 1st

Send a check to the TVEPC office today

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