



CAROLINA FAMILY ESTATE  
PLANNING  
51 Kilmayne Dr., Suite 203  
Cary, NC 27511  
Phone: 919-443-3035  
Fax: 919-324-6987  
www.CarolinaFEP.com

## Get to Know the CFEP Team



Some of you are long time readers of our newsletter, but we've also added many new readers over the years and thought it might be fun to start a "Get to Know the CFEP Team" series. Each month we'll feature one of team members.

**Featuring: Barbara Onieu, Planning & Applications Coordinator**

**Tell us about your family:** I was born and raised the oldest of four children in Ohio. My mother and two sisters reside in the hills of Virginia. My brother, a Vietnam War Marine Corps. Veteran, passed away two years ago.

**What's the last book you've read, or book you're reading right now?** "And the Mountains Echoed," by Khaled Hosseini, the author of "The Kite Runner." I'm currently reading "Home Front" by Kristin Hannah.

**TV show you can't go without watching?** *Games of Thrones*

**What hobbies or activities do you enjoy?** I love swimming and bodysurfing in the ocean during the warm months, and walking in the snow in the middle of the woods during the winter months.

**What was your first job?** Assistant to a Polygraph Examiner in Salt Lake City

**What is your favorite board game?** *Risk*

**Where do you plan to go for your next major vacation?** To return to Greece, or explore Turkey

**Favorite (non work-related) website?** *Lumosity*

**Favorite dessert?** Anything chocolate

# Bridges

A newsletter for Carolinians on transitioning family wealth, wisdom and values



## Memorial Day Remembrances

As families of Veterans of the United States armed forces, we here at *Carolina Family Estate Planning* pause on the final Monday of May to honor the men and women who died while serving, and to acknowledge the sacrifices of their families and loved ones.

Several traditions have been adopted over the years since "Decoration Day" came into being. Across the nation, United States flags are raised briskly to the top of the staff, then solemnly lowered to half-staff, remembering the more than one million soldiers who have given their lives. At noon, their memory is symbolically raised again through the return of the flag to the top of the staff by the living, who resolve not to let their sacrifice be in vain.

On the Thursday before Memorial Day, soldiers place flags at each of the gravestones at Arlington National Cemetery, then patrol throughout the weekend to be sure the flags remain standing. Boy Scout and Girl Scout troops continue this tradition at national cemeteries throughout the country. By a Congressional Resolution passed in December 2000, all Americans are asked to observe a "National Moment of Remembrance" at 3:00 pm local time to "...voluntarily and informally observe in their own way a moment of remembrance and respect, pausing from whatever they are doing for a moment of silence or listening to *Taps*."

Several organizations have dedicated their resources to the support of the families of our fallen heroes. Time and personnel are contributed to the sale of artificial red poppies, made to raise money for war-orphaned children and widowed spouses. *The Fisher House Foundation*, in support of our Gold Star families, provides the Heroes' Legacy Scholarship. The scholarship grants for this special program are underwritten by the author's after-tax proceeds from the book "[Of Thee I Sing. A Letter to My Daughters](#)", written by President Barack Obama, as well as corporate and private donations. *The National Military Family Association* provides multiple resources to Veterans and their family members, and sponsors the Joanne Holbrook Patton Military Spouse Scholarships, named in honor of the long-time volunteer for service members and families, and widow of the late Major General George S. Patton..

"A Nation reveals itself not only by the citizens it produces, but also by the citizens it honors, the citizens it remembers." – President John F. Kennedy

Memorial Day reminds us of our duties to the soldiers, and the families, orphans and widows of the dead soldiers. We can honor

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**CAROLINA FAMILY ESTATE PLANNING**  
51 KILMAYNE DR., SUITE 203  
CARY, NC 27511  
919-443-3035  
CAROLINAFEP.COM  
NCWILLSANDTRUSTS.COM  
FACEBOOK.COM/CAROLINAFEP

### PRACTICE AREAS:

- WILLS & LIVING TRUSTS
- ASSET PROTECTION TRUSTS
- LONG TERM CARE PLANNING
- MEDICAID PLANNING & QUALIFICATION
- VETERAN'S AID & ATTENDANCE BENEFITS
- CHILDREN'S SAFEGUARD PLANNING
- PROBATE & ESTATE ADMINISTRATION
- TRUST ADMINISTRATION

This publication is intended to educate the general public about estate planning, elder law, asset protection and related issues. It is not intended to be legal or tax advice. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

### How Savvy Are You About Social Security?

Source: AARP.com

- How much is the average monthly benefit that retirees receive from Social Security?
  - A. \$1,542                      B. \$1,294
  - C. \$1,050                     D. \$1,752
- What is the earliest age you can begin receiving Social Security retirement benefits?
  - A. 59 1/2                      B. 60
  - B. C. 62                        D. 65
- According to the 2013 figures, 9 out of 10 people who are 65+ receive Social Security. True or False?
  - A. \$255                        B. \$500
  - C. \$1,000                     D. \$2,500
- Your birth day affects when your monthly Social Security benefits are paid. True or False?
  - A. \$1,800                      B. \$2,111
  - C. \$2,450                     D. \$3,000
- If you want to claim your ex-spouse's Social Security benefits, how long would you need to have been married?
  - A. 5 years                      B. 7 years
  - C. 10 years                     D. 15 years
- What percentage of older Americans rely on Social Security as their only source of income?
  - A. 10%                         B. 25%
  - C. 32%                         D. 50%

### Special Presentation: Calling War Time Veterans!

In May, we're having a special presentation for all war time Veterans. Discover how to qualify for Veteran's Benefits to Help Pay for In-Home, Assisted Living or Nursing Home Care!

**Carolina Family Estate Planning's Learning Center**  
**Wednesday, May 28th at 10 a.m.**

Whether you are concerned about your own future needs or you are currently caring for a loved one, join us to learn about the care options available to Veterans and their spouses. For more information or to register, please contact Aimee N. Hardesty, Client Services Coordinator, at (919) 443-3035 or email her at [aimee@carolinafep.com](mailto:aimee@carolinafep.com).



↑  
**MARK YOUR CALENDAR!**  
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SS Quiz Answers: 1. B, 2. C, 3. True, 4. A - This one-time payment can be paid to a surviving spouse or a child who is eligible for benefits, 5. True - If your birthday is between the 1st and 10th of the month, you will be paid on the 2nd Weds. of the month. If your birthday is between the 11th and 20th, you'll be paid on the 3rd Weds. of the month, and if your birthday is between the 21st and 31st of the month, you'll be paid on the 4th Weds of the month, 6. B, 7. C - If the marriage lasted 10 years or longer and you are not remarried, you can collect on your ex-spouse's social security benefit. 8. C

### Memorial Day Remembrance

(continued from Page 1)

the dead by tending their graves, and adorning them with flowers and flags, visiting memorials, furling the American and the POW/MIA flags, keeping a moment of silence at 3:00pm. And we can take a pledge to aid the disabled veterans, widows, widowers and orphans – and keep it. Take a moment and thank the bereaved families personally.

We at CFEP know your sacrifice. We thank you for your service, and are honored to assist you and your loved ones.

We offer our service and resources to Veterans and their families to obtain information regarding VA benefits that may be available to you or your loved ones.

And we invite you to join us on Wednesday, May 28, 2014 at 10:00am for a free workshop dedicated to you.

Please call our office at (919) 443-3035 for more information or to register.

### Thank YOU for introducing your friends & family to our office!

We invest 100% of our time and energy to delivering first-class service to our clients. As a result, our valued clients, partners, and friends refer their family, friends and associates to us. We'd like to take a moment to thank the following individuals:

- |                                |                                  |
|--------------------------------|----------------------------------|
| Stephen & Tamara Anderson      | Phillip Passey Sommer Prestianni |
| Kenn Buckner                   | Trish Orr                        |
| Carolina Preserve Ashley Crane | Faye Ostrom                      |
| Nicholas Cirillo               | Scott Swift                      |
| Jeff & Lisa Higginbotham       | Dan Thomason                     |
| Elizabeth Hoban                | Linda Ward                       |
| Jason Jonczak                  | Bob Watral                       |
| Rob Larson                     | Lauren Watral                    |
| Peter & Alina Majka            | Mike Young                       |

### Do You Have Your Ducks In a Row?

**You Go Out Of Your Way to Care and Provide for Your Family...But Have You Protected Them If Something Happens To You?**



You've spent a lifetime building your life savings and taking care of your family, but what would happen if you fall ill or pass away? Make sure you've protected your family by getting your "ducks in a row." Attend this free workshop to discover:

- The most important document that *everyone* needs
- Strategies to have the advantage in tax and probate issues
- Steps you can take now to save \$\$\$ in costs later
- Find out how to have your way, *even after you die!*
- How to **protect** your home and assets from long-term care costs
- How to make sure your spouse or children are *not left financially ruined* if you need nursing home care
- How to access **benefits** for wartime veterans for long-term care
- When should *you* begin planning for the second half of life?

#### Upcoming Workshop Dates

- June 3rd, 6:30-8:30 p.m.**
- June 26th, 6:30-8:30 p.m.**
- July 10th, 6:30-8:30 p.m.**
- July 22nd, 3:30-5:30 p.m.**

#### Registration

RSVP required.  
 To reserve your seat, contact Aimee Hardesty, Client Services Coordinator, at (919) 443-3035 or [aimee@carolinafep.com](mailto:aimee@carolinafep.com)

**Don't wait—Call us today to reserve your spot!**  
**(919) 443-3035**