

Get Your Ducks in a Row!

Estate & Long-Term Care Planning News
from Carolina Family Estate Planning

April 2019

the wisest advisor

There's a quote that's been rolling around in my head for the past few weeks. It comes to me by way of a friend of mine—one of the wisest people I know. It's at the same time disturbing and liberating. Maybe a little scary:

"Death is the only wise advisor that we have. Whenever you feel, as you always do, that everything is going wrong and you're about to be annihilated, turn to your death and ask if that is so. Your death will tell you that you're wrong; that nothing really matters outside its touch. Your death will tell you, 'I haven't touched you yet.'"

If you're not familiar with the source, it might not seem controversial to you at all. *Journey to Ixtlan* is the third book in the series by anthropologist-turned-philosopher Carlos Castaneda, and it follows two prequels in which Castaneda delves into psychotropic substances and spiritual exploration. I'm not going to get in to those touchy, controversial topics. Instead, I want to talk about this other touchy, controversial topic:

Our life, as we experience it, lasts for a limited time.

That's as much a blessing as a curse. We are, of course, deeply invested in our own lives. There's a sweetness to life that we can taste in good relationships, satisfying work, experiences in nature, and touches of the transcendent. Life can also be painful, filled with heartache, loneliness, illness. Sometimes the pain comes when we're confronted by the truth that life

doesn't last forever.

But the truth can also motivate us to live fully.

Let me give you a happier analogy. Remember the last time you took a vacation from work? Do you remember what you did the week before vacation? Ever notice how productive you were, trying to get all the loose ends tied up so you could enjoy a relaxing trip with your family?

If you knew you were going to die tomorrow, would that change your plans for today? It seems likely. Death, as a wise advisor, tells us our time is limited. Best to act now.

I'm going to let you in on a secret: not one of us knows the date and time of our death.

I know talking about "living as if today were your last day" is practically cliché. I see posts about it on Facebook and, frankly, I find it a little trite. Because in our line of work, as we walk beside families, sickness and death do not feel like a blessing at all.

But here's the thing: though people often think the work we do is about preparing for death, we view it as helping you live fully. If what's important to you is maintaining your family's well-being or your own personal dignity, the way to do that is by getting your things in order.

We often have clients come to us who have just received a terminal diagnosis. "If death is near," they tell us, "I want to make sure I've done everything I can."

And once you can trust the plan you've made, you can be fully present. To live your life completely.

Finally, in consideration of death as a wise advisor, I feel compelled to remind you of the following: if there is a friend you've been putting off talking to, call them now. If there's a trip you've been planning to take, plan it now. If you haven't told your kids or your spouse you love them, or your sister or brother you forgive them, if you are at all so inclined, do it now.

Because it's never too late.
Until it's too late.

Jackie Bedard is an Estate Planning Attorney at Carolina Family Estate Planning. As the founder of CFEP, she is deeply invested in living well and helping others do the same.



Carolina Family Estate Planning

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CHOOSING AN ESTATE PLANNING ATTORNEY ACCORDING TO YOUR VALUES

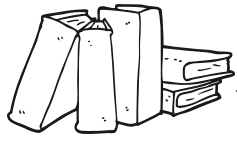


The following scorecard comes from our new guide, *Choosing a Will or Trust Attorney*, which you can download at vip.carolinafep.com/choose. In your search for an attorney (or any professional for that matter), it can be helpful to determine your values before relying on friends' advice or a quick Internet search. So, we wanted to offer a scorecard to help you determine what matters most to you, a practice that will hopefully aid in your decision. Peruse the list below and rate each characteristic in importance to you on a scale of 1-10.

	Score (1-10)
It is important to me that my law firm has an established reputation, both nationally and within my community, in estate planning, asset protection, and long-term care planning.	<input type="checkbox"/>
It is important to me that my law firm has adopted a set of written core values that are congruent with my own personal values.	<input type="checkbox"/>
It is important to me that my law firm invests in the continuing education of its employees, so that they can stay abreast of changes in the law and techniques for best serving their clients' needs.	<input type="checkbox"/>
It is important to me that my law firm has documented systems for creating my estate plan, so that my planning does not get lost in the shuffle.	<input type="checkbox"/>
It is important to me that my law firm gets to know me and my goals for myself and my loved ones through thoughtful conversations before making a planning recommendation.	<input type="checkbox"/>
It is important to me that my law firm uses flat fee billing, so I know the cost of my planning before I begin.	<input type="checkbox"/>
It is important to me that my law firm has a written guarantee on the work they provide.	<input type="checkbox"/>
It is important to me that my attorney has a team to assist with day-to-day tasks, such as fixing the copier, that don't require an attorney's skills, so my attorney can focus on my legal work.	<input type="checkbox"/>
It is important to me that my attorney provides assistance re-titling bank accounts and updating beneficiary designations to coordinate with my estate plan.	<input type="checkbox"/>
It is important to me that my attorney has a maintenance program to keep my planning up to date year after year.	<input type="checkbox"/>
It is important to me that my law firm will continue communicating with me after I have signed my documents.	<input type="checkbox"/>
It is important to me that my attorney is the least expensive service provider I can find.	<input type="checkbox"/>
Additional concerns? _____	<input type="checkbox"/>

Nala's Nook

Nalworth Dogglethorp, III, Esq. here (but you can call me 'Nala'). Don't mind me...I'm just trying to help you have fun and impress your friends with your latest read at that neighborhood bbq. You're welcome! Send treats.



looking for your next read?

Take a peek at what's on our shelves this month!

1

The Fred Factor

by Mark Sanborn

Recommended by:
Virginia Harrell, Client Concierge

2

Becoming

by Michelle Obama

In case you've been hiding under a rock lately, Michelle Obama is honest and winsome in this fantastic memoir about finding her voice.

Recommended by:
Keshonda Ruffin, Paralegal

3

The 5 Second Rule: Transforming Your Life, Work & Confidence with Everyday Courage

by Mel Robbins

Recommended by:
Dan Bedard, Executive Director

4

Walden

by Henry David Thoreau

If you haven't picked up this classic since high school, consider retreating again to Walden pond for a brush with nature and an extra dose of self-awareness.

Recommended by:
Beth Strange, Estate Planning Manager

5

Of Pebbles and Grenades

by Ramon Corrales

Corrales instructs the reader in becoming a secret agent of love and transformation...and who wouldn't want that?

Recommended by:
Dan Bedard, Executive Director

"I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived."

-Thoreau, Walden

Planning for the Second Half of Life in These
Political and Economic Times...

11 Threats to You, Your Family, and Your Assets

AT THIS SEMINAR, HERE'S SOME OF WHAT YOU WILL DISCOVER:

- How to avoid the common mistakes Baby Boomers make when planning for the second half of life.
- How to avoid having your life savings or retirement plans wiped out by the cost of care as you get older.
- Uncover the secret sources of paying for long-term care costs that may lie hidden in your retirement plan.
- Important differences between Estate Planning and Long-Term Care Planning and how they coordinate.
- How to care for yourself and your spouse and how to maximize the assets you leave to your children...plus how to protect their inheritance from divorce, less-than-trustworthy spouses, creditors, and other wealth wasters.

Upcoming Free Seminars (RSVP Required):

Wednesday, May 8 10 am • Thursday, May 16 6:30 pm
Wednesday, May 22 6:30 pm • Wednesday, June 12 10 am

Register by Phone: **919-694-4437** or at **seminars.carolinafep.com**

Can't attend? Call us! Additional dates may be offered upon demand.
We'll keep you apprised of future offerings or other resources to assist you.

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thank you

For introducing your Friends and Family to Carolina Family Estate Planning!

We're devoted to delivering first-class service to our clients. As a result, our valued clients, partners, and friends refer their friends, family, and associates to us.

Darryl Banks, Edward Jones
Heather Blanchard, Carolina Family Estate Planning
Harry & Pam Christie
Fidelity
Grace Bible Fellowship Church
Edith Graham
Jason Jonczak, Edward Jones
John McAulay, LPL Financial
Margaret Porter
Michael Reep

Nicole Rowe, GoSignShop
Bobbie Rush
Thomas Schaffer, Transitions Financial Strategies LLC
Dan Thomason, First Citizens Bank
Jason & Wen Tilghman
Jayne Walther
Linda Ward, Ward Family Law Group
Rick White, Patriot Wealth Management
Wes White, American Planning Group, Inc.
Carol Whitmire, Brown-Wynne Funeral Home