

Edwards Group LLC

David O. Edwards, Counselor-at-Law

Black Friday and Estate Planning: *Will Your Estate Plan Be Well Thought Out or a Last Minute Hassle?*



Were you crazy enough to brave the sales on the Friday after Thanksgiving? Some people even get up at 5 a.m. or earlier for this annual tradition! I guess no one got trampled to death this year, at least that I heard of, and though I've never braved this crazy shopping day, I often wonder why people put themselves through all that. They say that people love a bargain, and I suppose some love it so much they will sacrifice sleep, family time, and possible bodily harm to save some bucks. Those of us who skipped Black Friday will theoretically suffer for it, with possible higher prices or a store running out of a popular item. And at some point, it will

be too late to shop effectively for Christmas (such as Christmas Eve, husbands?!).

Well, the good news is that our sale on estate plans is ongoing. It didn't end on Black Friday. We have plans available at a substantial discount. For a limited time, your family will enjoy a reduction in legal fees, time, delay, expense, frustration, conflict, and general stress if you plan now instead of on the "Eve" of your death or disability. Early birds get a bargain, both on Black Friday and with estate planning. The longer you wait, the better the chance that it may be too late.

Sure, estate planning costs money, time, and energy. It's easy to put off, but planning now will (in the long run) cost less in legal fees, time, delay, expense, frustration, conflict, and general stress than planning ineffectively and leaving a mess for your family to clean up after you're gone.

From Dave's Desk

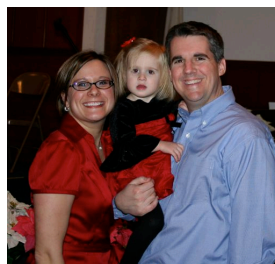
When Michelle works a weekend at the hospital, Bailey and I have "Daddy Day" where we hang out, play Legos and run errands. Recently, we grocery shopped at County Market on Veteran's together. As I was getting Bailey into a cart, another customer said, "Enjoy these times, they go quick," and told me it seemed like just yesterday that his 22-year-old daughter was Bailey's age. That got me thinking...

As I was carrying Bailey from the parking lot to Delta Church the next day, I told her, "One day you'll be too big for me to carry. Can't you just stay little and not grow up?" She said "No! I want to grow up so I can drive a car and play baseball." In the midst of holiday busyness, I am going to appreciate and enjoy "my girls" – Bailey and Michelle. And I hope you do the same for those you treasure!



MERRY CHRISTMAS FROM ALL OF US AT THE EDWARDS GROUP

"That night there were shepherds staying in the fields nearby, guarding their flocks of sheep. Suddenly, an angel of the Lord appeared among them, and the radiance of the Lord's glory surrounded them. They were terrified, but the angel reassured them. 'Don't be afraid!' he said. 'I bring you good news that will bring great joy to all people. The Savior -- yes, the Messiah, the Lord -- has been born today in Bethlehem, the



city of David! And you will recognize him by this sign: You will find a baby wrapped snugly in strips of cloth, lying in a manger.'

Suddenly, the angel was joined by a vast host of others -- the armies of heaven -- praising God and saying, 'Glory to God in highest heaven, and peace on earth to those with whom God is pleased.'"

Luke 2: 8-14

FAMILY TRADITIONS FOR THE HOLIDAYS

Thank you to everyone who sent in their favorite holiday memories and traditions. It is really fun to read about the different ways that families celebrate this special time of year.

“Ever since our kids were very small I have left them a trail of notes on Christmas morning. We type up a clue and put it in their stocking. Since I have three kids I tear the first clue into three pieces so they have to match it up. This first clue leads them to another spot in the house where they find another clue and this goes on for about five locations. At the final location there is a gift for each one of them. My kids are in their mid-thirties and we still do it today, though I am making the clues a lot harder these days. It is a really fun tradition at our house.”

~Richard Morris
US Bank

“When I was little we always celebrated Christmas on Christmas Eve. My older sister Jennifer and I would watch ‘Christmas Eve on Sesame Street’ and would wait for Santa to come. After asking and asking our parents when Santa was coming, they would send us upstairs to wait. I would always look out the window for Santa and listen by the bedroom door for him, but I never understood why I could never see him when I was looking out the window. My mom told me it was because ‘only adults can see Santa.’ Then we would open our presents and play with our new toys from Santa.

Now that I am older and have my own children, Kelsey, 5, and Lily, 3, we still go to Christmas Eve mass, but we have also started a new tradition of baking a birthday cake for Baby Jesus, because we don’t want to forget why we are really celebrating Christmas.”



~Stefanie Siwak
Edwards Group LLC

For about 18 years now, I’ve had a special tradition of gift giving with my grandchildren.

Not wanting to just give money from hand to hand, I came up with a fun way to put money inside colorful balloons and blow them up! The thrill of them trying to bust the balloons to get at the 5’s, 10’s, and 20’s is still a joy to me. It almost breaks my heart to think that there will come a day when my grandkids will say, “Naw, Grandma, no balloons!!” But rest assured, I will still try to give them my gift money in another creative way!

~Marie Randazzo

“During my childhood in the 1950’s, I loved the month of December with our house decorated in fresh greenery and our yard set up with lights and a life-sized manger scene. We had everything, except the Christmas tree. Upon returning home very late every Christmas eve from Bammy’s (my grandma) house, our living room would still be missing a Christmas tree.



When my sister and I awoke on Christmas morning, we would sit on the top step until my father would go downstairs to turn on the tree lights and start the fire in the fireplace. When finally receiving permission, my sister and I would hurry down the stairs to behold the huge, live, lighted Christmas tree with presents below it.

In my younger years, I believed that Santa brought the tree along with the presents. In reality, my parents had spent most of the night setting it all up and sometimes not getting to bed until a few minutes before we awoke on Christmas morning. For years I wondered why my parents always wanted a nap on Christmas afternoon.”

~Pat Edwards
(Dave’s Mom)

“My family has three traditions:

- ◆ A cranberry salad made with jello, apples, cranberries, oranges, and celery.
- ◆ Molasses Ginger Fruitcake (which is mom’s specialty and is not like the nasty fruit cakes you hear about or taste).
- ◆ Our aunt plays the piano while we all sing Christmas carols in four-part harmony.”

~Melinda Vian

Despite our best efforts to obtain the recipe for Molasses Ginger Fruitcake, we were unsuccessful. As with many good family recipes, Melinda’s mom doesn’t give it out. “It’s sacred.”

Have you ever thought about recipes as a part of a good estate plan? Well, they are, especially if they are top secret family recipes. Innovative legacies such as these are what we at the Edwards Group strive to help clients give to their loved ones everyday.

THOUGHTS ON PARENTING BY ELISA COTTRELL

A mom I know was diagnosed with incurable brain cancer last week. Such a tragic situation gives one serious pause, especially as a parent of young children. Things like that shouldn't happen, but they do. As a parent in my mid-thirties I always think such a thing won't happen to me. Over the past week I've had to confront the harsh reality that life doesn't always go as planned, and despite my wishing it wasn't true with every ounce of my being, I wouldn't be a very good parent if I didn't think about what I would do in a similar situation.

When I put myself in my friend's shoes, I think about all of the things I would want to tell my children on those important days in their future. Sure, I would want to make sure their material needs were provided for, but what really matters are those intangibles that only I can provide.

I've thought a lot about what I would want my children to know on the day they graduated from high school and college. I've thought about what they would need from me on the day of their wedding. And I've thought about how I could still be a presence for them on the day of the birth of their first child.



When Dave first asked me to write a column for the Edwards Group newsletter, we discussed whether I should talk about estate planning, but Dave really wanted me to just share my real life parenting experiences here. My real life experience this past week has shown me the reality of how important non-traditional estate planning can be.

It's hard to think about spending time on something so difficult, especially when you're surrounded by younger children, a constant mountain of laundry, and endless tasks of meal preparation and cleaning. But you see, while Dave does a great job with the nuts and bolts of estate planning, he also knows that there is more to a legacy than money and naming life insurance beneficiaries. The Edwards Group strives to help parents leave a legacy of non-

financial gifts through the KidSafe Legal Plan – gifts like stories, traditions, audio CD's or even videos. I urge you to not put things off any longer. All of Springfield is so fortunate to have access to someone like Dave. Be sure to take advantage of him!

You can read more of Elisa's writing at www.ThoughtsOnParenting.com.

NURSING HOMES: IS YOUR FAMILY SAVINGS AT RISK?



The best way to prepare for possible nursing home costs is to plan ahead – with long term care insurance or savings. But what happens if a family is facing a nursing home without being ready? Maybe the loved one is already in the nursing home. Does that mean they are stuck spending all their life savings until nothing is left? No, there are options. Most families can legally protect a good chunk of assets with proper planning, even if a nursing home move has happened or will happen soon. Call Lynn (726-9200) and tell her about your family's situation. I bet we can help.

LET US HELP MEET ALL YOUR FAMILY'S LEGAL NEEDS

No matter what your legal problem, we can help! *But wait you might say, I thought you **ONLY** did estate planning, right?* Yes, that's all we do, all day, every day – helping you leave a legacy for your family, business or farm. BUT, we also get calls constantly from clients and friends asking us for recommendations for other areas of law. If you don't know whom to hire for a non-estate legal problem, call us! Don't use the phonebook or rely on reputation – let us recommend someone. Dave personally knows good attorneys in most other legal fields and will gladly recommend the right one for you. Call Lynn at (217) 726-9200 to ask for a referral.



Gifts: What Kind Will You Give?

Gifts reflect something about who we are. They also reflect how we feel about the person receiving the gift. For those we care the most about, we should be willing to spend time, thought, and money to get a gift that really means something.

What kind of gift will you be leaving at your death? A disorganized, unplanned bunch of assets that gives your kids more stress and conflict to sort out? Or a plan that smoothly carries out your wishes, showing your family (one final time) how much you care? Like any gift, an estate plan will cost you something – in time, thought and money – to do it the right way. As the new year rolls around, reserve a spot at our Truth about Estate Planning Workshop to learn more about this final gift you can choose to leave your family.

Download a workshop flyer at www.EdwardsGroupLLC.com.

Truth About Estate Planning
 50-Minute Client Orientation Workshop
 Presented By: David O. Edwards, Counselor at Law

Why most Wills and Trusts don't work and what you can do about it.
Erase any concerns about what your family may face after you're gone.

Thinking about your estate? Get started with our 50-minute, personal, hands-on workshop. Participants cover some exactly the same key issues. Audience participation guides the discussion, so we always talk about the issues that are on YOUR mind.

Available dates:
 Thursday, December 19
 1:30-2:30 p.m.
 Thursday, December 3
 9:00-10:30 a.m.
 Thursday, December 15
 9:00-10:30 a.m.
 Thursday, January 8
 1:30-2:30 p.m.

RSVP Required
 Due to limited availability, pre-registration is required. You may register at any of the three methods listed below.

By Phone: Call Lynn, Client Coordinator
 217-726-9200
By Email: lynn@edwardsgroupllc.com
Online: www.edwardsgroupllc.com

For more detailed information regarding the workshops, please refer to the back of this flyer.

Course Location
 Edwards Group LLC
 4340 Acer Grove
 Suite B
 Springfield, IL 62711
 Phone: 217-726-9200
www.edwardsgroupllc.com

Directions
 Go west on Valley, past Veterans. Follow Suite B sign.
 Turn left on MacArthur.
 Turn right onto Acer Grove.

Upcoming Truth About Estate Planning Workshops

Wednesday,
January 6 at 1:30 p.m.

Tuesday,
January 19 at 9:30 a.m.

Thursday,
January 28 at 1:30 p.m.

All workshops will be held in the
Community Room at Edwards
Group offices.

RSVP at (217) 726-9200,
lynn@edwardsgroupllc.com, or
online at
www.edwardsgroupllc.com.

www.11ThingsParentsShouldKnow.com

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