



Courtesy of Wilson Law Group, LLC



Worth Knowing

taking care of your kids...

THE "SANDWICH GENERATION"

...while taking care of your parents

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The 'sandwich generation' is the term given to adults who are raising children while simultaneously caring for elderly or infirm parents. Your children are one piece of 'bread', your parents are the other piece of 'bread', and you are 'sandwiched' in the middle!

Caring for parents - at the same time as you care for your children, your spouse, and your job - can be a large expenditure of energy and resources. Consequentially, a majority of 'sandwich generation' caregivers let their own self-care fall to the bottom of their priorities.

Poor sandwich-handling may impair one's ability to care for others in the long run... to avoid a complete condimentary catastrophe, here are **several ways to better 'handle' your 'sandwich'**-

- Hold an all-family meeting regarding your parents.

Involve your parents, your parents' siblings, and your own siblings in a detailed conversation about the present and future. If possible, make group decisions about issues like who can physically care for your parents, who can contribute financially and how much, and who should have legal authority over your parents' finances and health care decisions should they become unable to do so for themselves. Your parents should be sharing any of their financial and health care information with you in order for the family to make informed decisions. Once you have that information, you can make a long-term financial plan.

- Hold a second all-family meeting with your children & your parents.

If you are physically or financially taking care of your parents, discuss this honestly with your children. Involve your parents in the conversation as well. Communicate - in an age-appropriate way - the changes that your children will experience, both beneficial and challenging.



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How to Have a Happy New Year Anywhere: I. Make Some Noise!

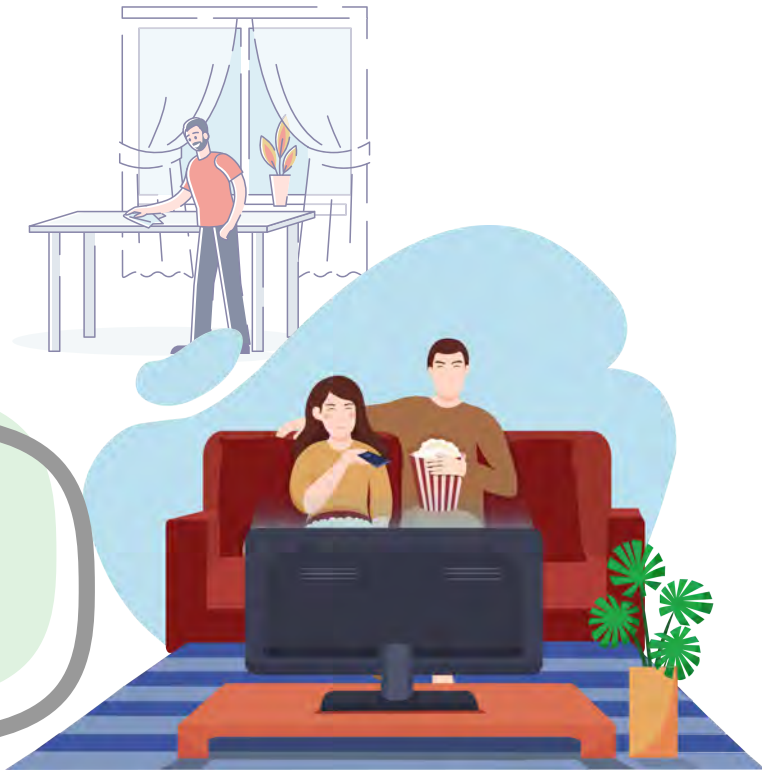
In Denmark, they throw plates and glasses against each others' front doors to banish bad spirits.

- Prioritize privacy.

With multiple family members, and generations, living under one roof, privacy is a must. If it is not feasible for every family member to have their own living space, separate from each other, explore other ways to delegate privacy for everyone in the home.

“THE LIVING ROOM IS JUST FOR GRANDMA AND GRANDPA AFTER DINNER.”

“OUR TEENAGE DAUGHTER GETS THE DOWNSTAIRS BATHROOM FOR AS LONG AS SHE NEEDS IN THE MORNINGS.”



- Make family plans.

There are joys associated with having three generations under one roof. Make the effort to get everyone together for outings and meals. Perhaps each generation can choose an outing once a month.

- Make a financial plan, and don't forget yourself.

Are your children headed to college? Are you hoping to move your parents into an assisted living facility? How does your own retirement fund look? If you are caring for your parents, your financial plan will almost certainly have to be revised. Don't leave yourself and your spouse out of the equation. Make sure to set aside some funds for your own retirement while saving for college and elder health care.

- Revise your estate plan documents as necessary.

If you had named your parents guardians of your children in case of your death, you may need to find other guardians. You may need to set up trusts for your parents as well as for your children. If your parent was your power of attorney, you may have to designate a different person to act on your behalf.

SEEK OUT AND ACCEPT HELP.

HELP FOR THE ELDERLY IS WELL ORGANIZED IN THE UNITED STATES.

HERE ARE A FEW GOVERNMENTAL NONPROFIT RESOURCES:

- WWW.BENEFITSCHECKUP.ORG - HOSTED BY THE NATIONAL COUNCIL ON AGING
 - A ONE-STOP SHOP FOR DETERMINING WHICH FEDERAL, STATE AND LOCAL BENEFITS YOUR PARENTS MAY QUALIFY FOR
- WWW.ELDERCARE.GOV - SPONSORED BY THE U.S. ADMINISTRATION ON AGING
- WWW.CAREMANAGER.ORG - NATIONAL ASSOCIATION OF PROFESSIONAL GERIATRIC CARE MANAGERS
- WWW.NADSA.ORG - NATIONAL ADULT DAY SERVICES ASSOCIATION

Americans consume
a whopping
80 MILLION POUNDS
of cranberries during
Thanksgiving.

Much of it is the canned jellied
form of cranberry sauce.
So many cans are used that it
could fill 80 Olympic-sized
swimming pools.



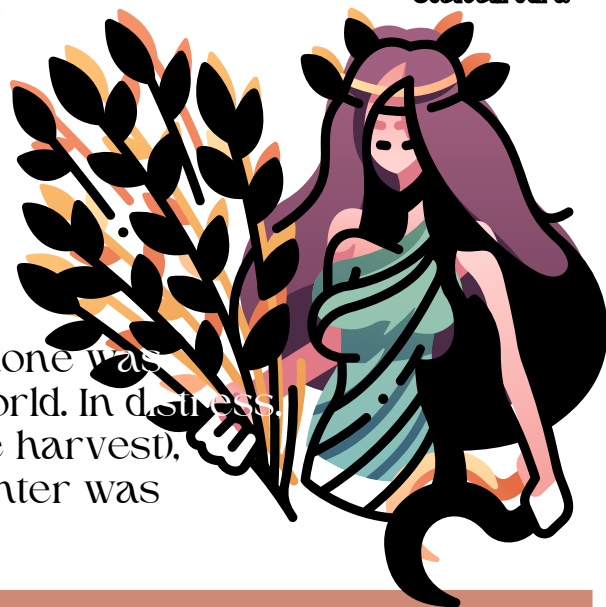
Fall is the best time to
harvest roots because they taste best
after the first frost. You can also forage
carrots, onions, chicory root, and
artichokes.

Many of these edible roots also have
medicinal properties!

A study in the Journal of Aging Research found
that babies born during the autumn months are
more likely to live to 100 than those born during
the rest of the year.

Their study found that 30 % of US centenarians
born during 1880-1895 were born in the autumn
months

In Greek mythology, autumn began when Persephone was
abducted by Hades to be the Queen of the Underworld. In distress,
Persephone's mother, Demeter (the goddess of the harvest),
caused all the crops on Earth to die until her daughter was
allowed to return, marking spring.



Chlorophyll is the
chemical which makes
leaves green
As it declines, other
chemicals like flavonoids,
carotenoids and
anthocyanins, become more
prominent in the leaves.

These chemicals in
conjunction with how much
sugar is in the leaves are
responsible for the vibrant
ambers, reds and yellows of
autumn.



All classes are offered exclusively to our RWay members and their guests.

Wilson Law Group combines our most valued educational workshops into three convenient half-day events!

Where:

Clarion Suites
2110 Rimrock Road
Madison, WI

When:

Saturday, January 28, 2023
Saturday, May 13, 2023

Three Ways to Register:

Phone

608-833-4001

Email

mail@wilsonlawgroup.com

Website

wilsonlawgroup.com

Symposium 2
Saturday, January 28, 2023

| | |
|---|---|
| 8:30 a.m. | 8:30 a.m. |
| Have You Done Your Homework? | Income Taxes for Trusts, Part 1 |
| Break | |
| 9:45 a.m. | 9:45 a.m. |
| Trustee Training: <i>Trust Process</i> | Income Taxes for Trusts, Part II |
| Break | |
| 11:00 a.m. | 11:00 a.m. |
| Trustee Training: <i>Administration Process</i> | The Truth About Organ, Tissue, & Eye Donation |

Symposium 3
Saturday, May 13, 2023

| | |
|---|--------------------------------------|
| 8:30 a.m. | 8:30 a.m. |
| Trustee Training: <i>Trust Process</i> | Current Events in Estate Planning |
| Break | |
| 9:45 a.m. | 9:45 a.m. |
| Trustee Training: <i>Administration Process</i> | Planning Under Medicare After Age 65 |
| Break | |
| 11:00 a.m. | 11:00 a.m. |
| LegalVault | Planning for Long-Term Care |

All classes are presented by WLG unless otherwise indicated

Have You Done Your Homework?

Not only is your trust binder full of important legal documents, it also contains documents to guide your family in implementing your plan. This workshop offers a guided session to completing your Memorandum for Distribution of Personal Property, Remembrance and Services Memorandum, Child Care Exhibit, Key Information section, and other customizable documents. Please bring your trust binder(s) and we will identify your “homework” and provide direction on completing it.

Trustee Training: The Trust Process

This program will provide attendees with an understanding of estate planning concepts, why a trust is useful in comprehensive planning, and an introduction to the trust administration process. Attendance is a must for every Trustee and successor Trustee. A Trustee Handbook will be included. This program is a precursor for the Trustee Training (The Administration Process) program.

Trustee Training: The Administrative Process

The Trust Administration workshop provides Trustees with a detailed description of the decisions to be made and the tasks to be completed following the death of a Trustmaker. These include valuing assets, administering retirement plans and annuities, dividing and distributing trust assets, and preparing estate and fiduciary income tax returns. It is important to know how to handle these responsibilities before the need exists. Prior attendance at the Trustee Training (The Trust Process) program is highly encouraged.

LegalVault

This workshop is for anyone who would like to learn more about the benefits and functions of their LegalVault account. LegalVault enables you to keep, track, and review your documents outside of your regular estate planning meetings, control access to your estate planning documents, and add additional documents to your vault that requires privacy. LegalVault also allows healthcare providers to have access to your medical directives at a moment’s notice.

Using Trusts to Protect Your Assets from Long-Term Care Costs

The skyrocketing costs of long-term care can decimate the net worth you’ve built over a lifetime. Using an Irrevocable Trust may protect your assets from the costs of long-term care for those who cannot qualify for other planning alternatives. This program will review the pros and cons of Irrevocable Trusts in long-term care planning.

Income Taxes for Trusts

Income taxes are often a secondary discussion topic during the course of planning an estate. However, basic knowledge of trust and estate income tax rules is essential to avoiding common mistakes that can cost thousands of dollars. This workshop will provide a practical overview of the issues that arise in connection with the income taxation of trusts and estates.

Income Taxes for Trusts II

Tackling the task of preparing your income tax return can be daunting. When it comes to preparing income tax returns for trusts and estates, navigating the forms and schedules can lead to stress, anxiety, and confusion. This course will walk through the necessary tax forms associated with a trust and estate, including preparation of a federal fiduciary tax return (Form 1041), Wisconsin fiduciary tax return (Form 2) and preparation of a federal estate tax return (Form 706). *Prior attendance of the “Income Taxes for Trusts” program is highly encouraged.*

The Truth About Organ, Tissue, & Eye Donation

Presented by an Industry Professional

Making a decision about donation comes, for many families, at a time of great stress, anxiety, and sadness. By understanding the facts about donation, you can educate and prepare your family about your decision to become a donor, and they will find peace knowing they have carried out your wishes.

Current Events in Estate Planning

As we all know, estate planning is essential to making sure your assets and values pass on to future generations in the way that you want. This program is designed to keep you up to date with how changing laws and court decisions can impact your existing planning. We will discuss the most important changes that can have an impact in your plan.

Planning for Medicare After Age 65

Presented by an Industry Professional

Reaching eligibility for Medicare is a milestone in our lives. You may have questions about benefits, supplemental insurance, prescription drug plans, and more. Enrollment growth, budget pressures, new political directions, and rapid technological change will continue to shape the program’s future. An industry expert will discuss the importance of when to apply, benefits covered, why supplemental plans are a strong consideration, and how to maximize your Medicare benefits.

simple twists on holiday classics ~for the whole family~

(EVEN AUNT SARAH WHO DECIDED TO GO VEGAN THIS YEAR) *allergen-free!*



(SOY-FREE OPTIONS LISTED
IN INGREDIENTS)

"THE BEST vegan & allergy-friendly STUFFING"

Nicole Dawson - allergylicious.com

ingredients--

- 2 loaves gluten-free bread toasted or left out overnight to harden slightly.
 - soy-free: Dave's Killer Bread (this stuff is top notch)
- 1/2 Cups Earth Balance soy-free butter (1 stick)
- 1.5 Cups diced celery
- 1 onion, chopped
- 3 Cups mushrooms, chopped
- 2 packages Smart Bacon
 - soy-free: Hooray Foods soy-free vegan bacon
- 1 package Gimme Lean Sausage
 - GF & soy-free: Hilary's Spicy Veggie Sausage
- 1 Cup non-dairy milk (Oat milk is my #1)
- 2 flax egg replacers (2 TB. flax meal + 5 TB. water)
- 1 Cup sunflower seeds
- 1-2 tsp. poultry seasoning

cooking instructions--

- Preheat oven to 350°.
- In a very large bowl, add bread & break up w/ fingers or cut into small cubes. Set aside.
- In a large pan, melt butter. Add celery & onion, cook until almost tender, add mushrooms. Cook until soft. Remove with slotted spoon & set aside in medium sized bowl.
- In the same pan/pot, add 'sausage' (+ more butter if needed). Cook through & break into bite size pieces. Remove with slotted spoon & add to veggies.
- Cut up partially thawed pieces of 'bacon' & add to pan. Cook nice & crispy. Pour bacon & any oils leftover onto bread cubes. Add cooked sausage & veggies.
- Pour milk onto bread cubes, flax egg, sunflower seeds & poultry seasoning.
- Mix well until bread is saturated & ingredients are evenly distributed.
- Place stuffing into large 9x13 casserole dish & bake 45-60 minutes, or until heated through.



How to Have a Happy New Year Anywhere: 3. Have a Drink!

Spiced "hot pint" is the Scottish version of a warm, punch-like drink. Traditionally, the Scots drank to each others' prosperity and offered this drink to neighbors with a gift.

the pros (AND CONS) OF PROBATE!

In estate planning circles, the word “probate” often carries a negative connotation. For many people—especially those with valuable accounts & property—financial planners recommend trying to keep accounts & property out of probate whenever possible. The probate system was ultimately established to protect the deceased’s accounts & property, as well as their family. Let’s look briefly at the pros & cons of going through probate.

continued on next page



ingredients~

- 1 cup Earth Balance soy-free vegan buttery spread
- 1 cup organic cane sugar
- 3 Tablespoons water*
- 1 Tablespoon organic corn syrup
- ¼ teaspoon salt
- 10 ounces dairy free chocolate chips (Enjoy Life omits 14 allergens from most of their products)

cooking instructions~



- In a heavy bottomed saucepan, melt butter, sugar, corn syrup, water, & salt.
- Cook over medium-high heat, stirring constantly.
- Once mixture comes to a boil, clip a candy thermometer to the side of the pan & boil, stirring constantly, until mixture reaches 290 degrees. (When it gets to 280 degrees, watch it very carefully so it doesn't burn).
- Take the saucepan off the heat & remove thermometer, then pour the mixture into a foil-lined 13x9 cookie sheet.
- Wait five minutes, then sprinkle chocolate chips over toffee. Once melted, use a spatula to spread the chocolate over the toffee & refrigerate until cool & firm
- Use foil to remove toffee from pan, break into pieces, put in a bag & whack it on the table to get smaller pieces. Store in an airtight container in the fridge for no more than two weeks.

this quarter in history

October 23rd 1915

25,000 women marched in New York City, demanding the right to vote

November 1st 1512

Michelangelo's paintings on the ceiling of the Sistine Chapel were shown to the public for the first time

November 15th 1969

Nearly 250,000 protesters against the Vietnam War (the largest war protest ever) converged peacefully on Washington, DC

November 18th 1978

Jim Jones, a U.S. pastor, led 914 of his followers to their deaths at Jonestown, Guyana, by drinking a cyanide-laced fruit drink. Cult members who refused to swallow the drink were shot

December 1st 1955

Rosa Parks was arrested for refusing to give up her front-section bus seat to a white man in Montgomery, Ala.

December 9th 1965

"A Charlie Brown Christmas" premiered.

the pros

Here are some advantages of the probate court being involved in wrapping up affairs:

- It provides a trustworthy procedure for redistributing the deceased person's property if they did not have a will.
- It validates & enforces the intentions of the deceased person if a will exists.
- It ensures that taxes & valid debts are paid so there is finality to the deceased person's affairs rather than uncertain, lingering feelings for the beneficiaries.
- If the deceased person had debt or outstanding bills, probate provides a method for limiting the time in which creditors may file claims, which may result in discharge, reduction, or other beneficial settlement of debts.
- Probate can be effective for distributing smaller estates in which estate planning was unaffordable.
- It allows for third-party oversight by a respected authority figure, which potentially limits familial conflict & helps to ensure that everyone is on their best behavior.

the cons

Only consider bypassing the process for these reasons:

- Probate is generally a matter of public record, which means that some documents, like personal, family, and financial information, become public knowledge.
- There may be considerable costs, including court fees, attorney's fees, & executor fees, all of which get deducted from the value of what you planned to leave to beneficiaries.
- Probate can potentially hold up distribution of your beneficiaries' inheritance for a period of time.
- Probate can be complicated & stressful for your executor & your beneficiaries.

the bottom line

While probate is a mechanism that ultimately works to enforce an equilibrium of divided money & property, it can create more costs/delays. An experienced estate planning attorney can develop a strategy to help you avoid probate & make life easier for the next generation. If you already have a trust & all of your assets aligned with it, you may have already avoided the probate process!

Mark Your Calendars

OCTOBER 24

DIWALI



OCTOBER 31



NOVEMBER 1



NOVEMBER 6



NOVEMBER 11



NOVEMBER 24



DECEMBER 25



DECEMBER 31

