



PHASE V NEWSLETTER



Clearview Property Management
810-458-6065

Emergency Maintenance
810-410-7827

Email office@clearviewmi.com
Fax 810-458-6067

BOARD OF DIRECTORS

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Treasurer Doug Smith
Member at Large Phillip Garlow
Member at Large Judy Keeling

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Gardener Marge Stefanski
Librarian Rose Passage
Pool Manager Katy Kay
Sunshine Corner Dottie Saunders
Sunshine Corner Faith Phee

BENEVOLENT FUND COMMITTEE

Char Elliott & Judy Keeling
..... 231-818-0162

ColonialAcresPhaseV.com

**Chili Cook off
POSTPONED**
**We regret to announce the
cancellation of this event due to lack of response and flu season.**

COLONIAL ACRES PHASE V
CLUBHOUSE COMMITTEE PRESENTS



St. Patrick's Day Corned Beef and Cabbage Dinner

Saturday, March 17, 2018

Doors open at 6:30 P.M.

50/50 Drawing

Dinner Tickets \$9.00 per person

Dinner includes: Corned beef and cabbage, carrots, potatoes,
horseradish, tea, coffee and dessert. BYOB



**Volunteers Needed: Signup sheet on clubhouse bulletin board or
contact: Laura Meyers 248-826-9069**

- | | |
|------------------------|--------------------------|
| [5] Ticket Sales | [2] Ticket Takers |
| [12] Cooks | [2] 50/50 Ticket Sales |
| [6] Kitchen Set-up | [2] Meat Carvers |
| [5] Dining Room Set-up | [2] Servers |
| [4] Kitchen Clean-up | [4] Dining Room Clean-up |
| | Deserts |



For tickets contact:

Laura Meyers	248-826-9069
Patti Dooley	248-675-5642
Peggy Booker	248-573-7379

Tickets go on sale February 15

Ticket sales will close March 14, Get your tickets early!

**Colonial Acres Phase V
Meeting Minutes
01.10.2018**

Call to order

BC called to order the regular meeting of the Colonial Acres Phase V, Inc. at 1:00 pm on 01/10/2018 at CAV clubhouse.

Roll call

B.C. motion to approve Dec 2017 minutes. C.C. second the motion – all approved.
Pledge of Allegiance

Approval of minutes from last meeting

B.C. motion to approve Dec 2017 minutes. C.C. second the motion – all approved.

Financial Report for 2017 – Jim Reuschlein

Financial report

Replacement Reserves – under budget by \$20,000

Receivables covered

B.C. motion to approve financial report, C.C. second – all in favor

Management Report – Jim Reuschlein, Clearview Property Management Services

1-unit sale - \$125,000

Brick & Wood completed

3 drains failed – repaired

2018 Budget finalized

All Weather Seal to start vinyl project in Sept/Oct – 5 years to complete.

Repayment to take place over 10 years

Extra billing was done in December 2017

Paul discussion – member units

Management report approved. C.C. motion, P.G. second - approved

Open issues

P.G. – People parking in members spot. What are the options? Who is violating the rules?
Do we get the license or address?

Clearview – 24-hour notice must be done to tow.

Bill Charles – Complaints on snow removal, too many people do not move their cars.

Need to be respectful – make arrangements to have vehicles moved. Not neighbors.

Not moving cars will be fined! Critical issues:

Not enough spaces, curved area – parking tight, must have cars moved. – Notices will be sent.

Assessment questions – Office receiving a lot of calls.

Board started process in 2016 resulting from the wood issues.

Cost to replace wood is increasing and is not affordable anymore. \$100,000+ a year to repair.

Vinyl siding has long guarantee, done by Professionals.

All Weather Seal is self-financing 2 bids. Not charging interest first five years. 4.2% after 5 years until paid off.

Discussion at multiple board meetings have taken place. Purchased product early to secure price. Came out of Reserves. “We as a Board did our research”

C.C. - Colonial Acres 1 – 4 are also looking at information to possibly do the same. They also have wood issues.

B.C. – The long run will be better for the community.

John McGraw – Salt on sidewalks of clubhouse was gummy, contacted Rob Lewis and material is being changed

Carpet runner outside of clubhouse will help. Congratulated the Clubhouse Committee on the work being done.

Janus Turner (76-2) Will we receive schedule of work, units will be completed? B.C. – Need will be based on priority, condition of buildings. Will send out schedule a year ahead.

Repainting of parking line – scheduled for 2018, we do every three (3) years.

Discussion – longer lines so no confusion if cost ok.

Bond in place for contractors was asked – yes being answered.

Val Potts (84-5) – Discrepancy on the sun rooms, 3x cost -extra wall

D.S. – cost is divided between 468 units as a shared expense. Sunrooms cost to each member included trim work and more labor intensive. The price originally was \$1,250 and was bargained down to \$1,000 per sunroom.

Extensive contractor discussions took place about the sunrooms.

Gloria Porrior – Salt issue, glue can't be vacuumed. Solution to problem is nothing put down yesterday? Also suggested parking behind cars that are parked in their spots.

Connie Williams – further discussion on salt. Question: has assessment mailing been done. – Answered "Yes"

Denise- Bylaws - Read Them. Update verbiage from Dark/Brown to neutral color. Rules and Regs update Pool area. Bathing caps, talk to pool manager, pull long hair back.

No Salt signs are up but still being salted

Courtyard No but sidewalks are a yes. Members contact management if still being salted

Karen McMillian – 10 months reconstruction, newly retired. Vinyl, Florida room and the monthly payments.

Jackie Betlie – Are the color of the existing vinyl match the new? Gutters are coming down – putting the same ones up?? YES, that is the Homeowners responsibility to buy new gutters and downspouts and replace at the time of siding if desired.

Smith – Big mistake, gutters, windows, doors. Hodge Podge Coop. Looks terrible.

Paul Trala – Vacant units and fire alarms going off is costing members. Smoke detectors are good for 10 years and must be checked.

1996 original, need to be replaced by 2008. Then again before or at the 2018 mark. Need new ones with lithium batteries.

Also, combustibles are being found too close to boilers/furnaces

Flue pipes on tanks now require per code 36 inches.

Newsletter to include information on replacing smoke detectors.

Mary Connell (98-6) – The 200,000 paid back to reserves w/interest? Answered with a No.

Adjournment

BC adjourned the meeting at 2:00 pm.

Minutes submitted by: Kelli Reuschlein & Stacy M. Klabak

Minutes approved by: Phillip Garlow

Letter from the Clubhouse Chair

Watch the clubhouse bulletin board and this newsletter for upcoming events.

Your clubhouse committee is busy planning a St. Patrick's Day dinner for your enjoyment.

Also in the works is a garage sale fundraiser to be held at our clubhouse. This will be held in April. Start accumulating your unwanted items to donate.

As always we will very much appreciate any help we can get for these events. Stay warm and safe. Spring will be here soon.

Sincerely,
Connie Williams

**Check out our website, so much important information is available here
colonialacresphasev.com**

It is *extremely* important to keep your contact information current with our management company.

Clearview Property Management

810-458-6065

Emergency Maintenance

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Book Club



Due to a lack of interest in getting a book club going future meetings have been canceled. The last four months some great books were read while trying to keep warm during this winter's cold & snow. Here's a few suggestions for the book lovers out there: ***Circling the Sun*** by Paula McLain, after reading watch *Out of Africa*, ***The Child*** by Fiona Barton (great who done it), & ***Everything I Never Told You*** by Celeste Ng. ENJOY! **Gloria Poirier**

Bits & Pieces

Thursday Buckboard will meet at the South Lyon Hotel!

Sneeze into your bent arm, not your hand, to contain the spread of germs.

Get your flu shots.

Clubhouse Rentals Contact Katy Kay at 248 207-7348 to reserve the Clubhouse for your special event.

Book Club will no longer meet due to lack of participation.

Be respectful of your neighbors, control your dogs barking.

Remember our boilers have live flame... keep all flammables at least 4 feet away from the boilers.

Clubhouse Rentals & Events

Saturday, February 3 R

Saturday, February 24 R

R = Rental

Benevolent Fund

Our Benevolent Fund provides a bit of comfort when things are down. Please contact Judy Keeling or Char Elliot with death notices of residents in Phase V.

Call 231 818-0162

Dot's Recipe Pork Chop Romono

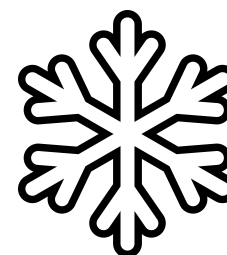
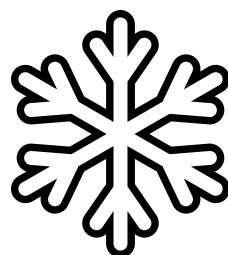
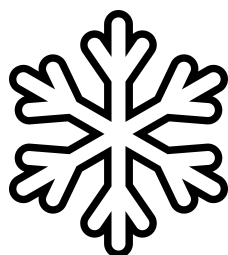
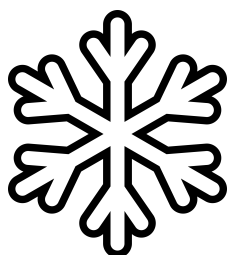
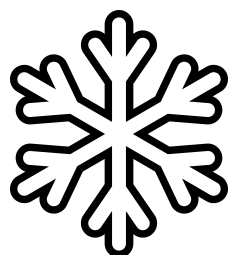
Brown 4 pork chops seasoned with salt & pepper. Remove from pan.

In pan combine 1 dry onion soup mix 2 1/2 cups water and 1 tsp. lemon juice.

In a casserole place 1 cup of rice and then pour the soup mixture over.

Arrange the browned pork chops over soup mixture.

Cover and cook at 350 for about 1 hour to 1 hr. and 15 mins. (Until tender) easy & delicious



Let it snow? Have you had enough?

Review the snow removal procedures. Read your new Rules & Regulations to get the real scoop on what you should be doing to assist the snow plows on those snowy days. You may also find these Rules & Regulations on our website

www.colonialacresphasev.com

Happy Valentines Day

I have found the paradox, that if you love until it hurts, there can be no more hurt, only more love.
Mother Teresa

N	A	O	M	S	E	T	A	L	O	C	O	H	C
A	I	E	V	R	N	A	E	D	E	A	O	N	V
C	H	E	R	U	B	N	D	D	I	N	B	N	A
G	E	E	E	N	P	C	N	M	E	E	E	C	L
N	E	V	V	R	R	E	E	N	I	N	G	E	E
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S	C	D	R	O	S	U	R	D	R	B	N	O	I

- ADMIRER
- LOVE
- CHERUB
- RED ROSES
- CHOCOLATES
- VALENTINE
- BOYFRIEND
- DATE
- CUPID
- BOUQUET
- ROMANCE
- BE MINE
- CHAMPAGNE



Being deeply loved by someone gives you strength, while loving someone deeply gives you courage. Lao Tzu



HAPPY BIRTHDAY!

February Birthdays

- 3 ..Perez Hernandez
- 4 ..Michael Mccann
- 5 ..Marguerite Cenkner
- 5 ..Sandy Wylie
- 6 ..Faith Phee
- 7 ..Pat Peldo
- 7 ..Carol Williams
- 9 ..Chris Magnant
- 10 ..Janice K. Larys
- 11 ..Marie Anderson
- 11 ..Phyllis Coppola
- 11 ..Lori Krussman
- 13 ..Karen Mccann
- 15 ..Bob Mcintyre
- 15 ..Linda Regan
- 16 ..Ken Everett
- 16 ..Debra Staebler
- 17 ..Joelyn Gaston
- 19 ..Kenneth R. Hansen
- 19 ..Silvano Salvador
- 20 ..Dee Holtz
- 21 ..Diane Kokko
- 21 ..Nancy Page
- 24 ..Jean Rupersburg
- 25 ..Kathy Lipscomb
- 27 ..CorlieMileff
- 28 ..Judy Keeling
- 28 ..Karen Ladd

* * * * *

Sunshine Corner

* Help bring a ray of sunshine to a neighbor who may need a
 * get well word. Dottie Saunders and Faith Phee will send a
 * card to lift the spirits of those who have not been feeling
 * well. But you have to help by letting these ladies know who
 * needs a note that says we care. Call Dottie at 248 446-4005
 * or Faith at 313 418-0067.

* * * * *

New Phone Numbers
 Rose Kronsperger 734-355-5093
 Send phone number changes to John McGraw



Neighborhood Watch



Let's talk keys. It is a good idea to give a key to a neighbor for your unit. If you are away for the day or gone for the winter things can happen quickly. We have had broken pipes occur and maintenance needs to get in and turn off the water. Water problems can affect whole building if not addressed quickly. Also a good reason to share a key is in the event of a health emergency. Emergency services will break down doors causing you repair costs if they can't get in. Save yourself these high costs and share a key with a trusted neighbor or family member. Of course you must let it be known who has a key for entrance to your unit. Management recommends posting a note with the person and address of who has a key to your unit or emergency numbers of family to be reached in the event of emergencies. It can be as simple as a note outside your door that states:

“IN CASE OF EMERGENCY CALL 248 -000-0000”

Contact John McGraw with birthday updates.

Say Hello To...

No new neighbors to report for January. If you know of a new neighbor that has not been welcomed by our awesome Greeter, Jane Severn, please forward their name to Jane.



Kim's Corner Recent Activity

Active	62070 Arlington Circle Unit#5	\$109,900
Active	62622 Raleigh Court Unit#5	\$110,000
Active	62071 Yorktown Unit#6	\$120,000
Active	62341 Arlington Circle Unit#6	\$125,000
Pending	62290 ARLINGTON Circle Unit#1	\$125,000

Colonial Acres Phase V Clubhouse Meeting Notes January 9, 2018

Gloria gave treasurer's report it was approved as submitted.

Laura gave report on New Year's Eve Party, it was smaller this year, due to lots of flu. 21 people came, and \$340.00 was taken in. There was a 50/50 raffle, John did a terrific job on their sign, and people enjoyed it!

John, repaired a rip in our clubhouse carpet! Thanks John always willing to help out!
John, installed a new switch in clubhouse also.

John and Connie will address management about a new salt solution as the medium being used is quite messy, being tracked thru out the clubhouse and is difficult to even vacuum up! The Chili cook-off contest has been postponed for the time being due to illnesses and not enough interest at this time. It may be rescheduled at a later date .

Laura Meyers will be our chair for the St. Patricks Day Party ! This event will be Saturday March 17 th. Tickets will be \$9.00.

A co-chair position has opened up at our clubhouse for anyone interested in serving the remainder of the term, until July elections!

Connie called Bruce from Phases 1-4. Bruce is giving input as he has 30+ years restaurant / food service experience on costs and planning, etc. for our clubhouse tentatively scheduling monthly dinners sponsored at our clubhouse. Bruce suggests they usually are about \$10.00 per person for the dinners.

We are also discussing casino trips and Euchre Pot luck's ..more to follow on these plans if scheduled definitely . Casino tickets for the bus are \$30.00 with some of that being comped for food and gambling by the casinos.

We are asking our residents to save and consider donating your unwanted items you're looking to get rid of for our clubhouse garage sale. We are planning to hold an estate type garage sale to benefit our clubhouse in April on the 20 & 21st. Please save your unwanted items and donate to our clubhouse ! We will also have a bake sale at this event.

Gloria will be doing a fiscal year report on our expenditures and income.

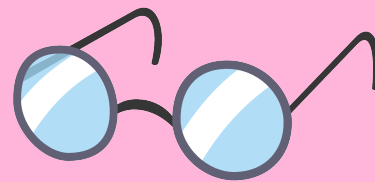
John purchased 24 LED lights for the clubhouse, they will last longer and be more cost effective ,for \$279.80. He also bought Breaker repair kits to stop water leaks in the clubhouse for \$70.00.

John, put nice utility clips for our Janitorial room ,so our brooms, mops, etc. will hang up neatly on the walls, freeing up floor space.

Meeting adjourned at 10:55.



Find



Love!

How many times are the word “love” (any tense) in the newsletter? Enter the contest for a chance to win a cash prize of \$25.

Place the below completed entry form in the Suggestion box in the Clubhouse by February 14th.

ENTRY FORM

Name _____

Phone # _____

Your guess _____

I love _____

Be Kinder to Our Environment This Year Denise Semion

If you can make just one change this year to help leave our world a better place for the generations to come, what would it be? Reducing waste is one way we can all make an impact on the environment.

When I was a kid spending the day at my grandparent's home, I watched neighborhood women pushing their handcarts to the grocery store just a few blocks away. They didn't need a car or gas to get to the store, or plastic bags for their groceries, either.

Reusable bags and drink bottles came on the market years ago, and can be bought just about anywhere. I keep several cloth bags in my car, and bring them into the store to reduce the number of plastic bags I accumulate at home. Bush's gives a 10-cent credit for bringing your reusable bag; it's a small incentive, but an incentive just the same. I also use metal drink bottles, one just for water, one for tea and hot drinks. I rarely need to buy water in disposable plastic bottles. I bring our papers to the yellow and green paper retriever near the high school, which benefits the South Lyon Center for Active Adults. And we recycle just about everything we can.

So please consider how you can reduce waste, reuse items or recycle them. The choice begins at the store. Do you buy items in bulk or individually packaged? Drink boxes and individually packaged servings of food, like applesauce, are good examples – if you buy these, can you buy one big container instead and repackage into smaller, reusable containers at home?

Then, look around your home. Do you recycle? Remember, you can place plastics labeled #1, 2 and 4-7; all colors of glass jars and bottles; newspapers, magazines, catalogs, phone books and junk mail; paper drink cartons and plastic-coated paper beverage cartons; and household metals, including empty cans, foil and small scrap metal in your recycling bin. Cardboard

boxes should be flattened. Plastic bags, garden hoses and electrical cords are not accepted for recycling. Also, do not place recyclables in plastic bags; all recyclables should be loose in the recycling bin. Plastic bags are accepted for recycling at the Wal-Mart Supercenter and Lowe's in New Hudson; Target in Novi and Meijer in Wixom.

If you need a recycling bin, one can be obtained from the South Lyon DPW garage located at 520 Ada Street between the hours of 7:30 and 11:30 a.m. and 12:30 and 3:00 p.m. Bins are also available at City Hall, 335 S. Warren from 8:30 a.m. to 5:00 pm.

Old medications (pills) can be brought to the South Lyon Police Station for proper disposal (they are incinerated). Please do not flush medications into our water system. Household batteries can be dropped off at City Hall.

And before you throw out any aerosol cans, cleaning fluids or a mercury thermometer, please remember that these, and many other items become Household Hazardous Waste once they leave your home. Please consider properly disposing these and other items at the next Household Hazardous Waste Day, Saturday, April 7 from 9 am to 2 pm at the Wixom Department of Public Works, 2041 Charms Road.

For more information, visit www.southlyonmi.org; www.rrrasoc.org; or contact GFL Environmental at 844-464-3587 or the Resource Recovery and Authority Recycling of Southeast Oakland County (RRRASOC) at 248-208-2270.

RECYCLE HOUSEHOLD GOODS

Recycle house hold goods and help your own community by donating good items to our Phase V Garage/Estate Sale that will be held this Spring. Just watch the newsletter for upcoming dates.

Check Out Local Theater

Bill Semion

A month or so back, I suggested some local play venues to get you out of your chairs and back into an active life beyond your TV. Let's now get really local: community theaters where folks like you and me act out on local, small stages in theaters with as few as 50 seats, their fantasies of being big-time actors.

Let's take a look at more of these local spots as we drift inexorably through February, where you can stop your self-imposed hibernation, and expand your world. There are several in each county surrounding us. All you need do is gather some friends, and go. Most of these offerings are comedies, another reason to get out and enjoy. Heck, if you're an aspiring thespian, you can even try out for a part! Here's a sampling:

Genesee County

February's offerings begin with the Clio Cast & Crew in Clio performing the romantic comedy "Move Over Mrs. Markham" Feb. 9-18. Tickets are just \$14.

On April 13-22, take the grandkids to see "Charlie and The Chocolate Factory," the real name for The Willy Wonka play you may be familiar with. Tickets again are \$14, students 12. For other offerings through June, go to cliocasandcrew.com.

Livingston County

The Community Theater of Howell presents the comedy "Squabbles," Feb. 2-4 and 9-11 at its location along Grand River in Howell. In March, the players offer the musical "James And The Giant Peach, Jr." For box office information, call 517-545-1290.

Oakland County

It's the 62nd season of Royal Oak's Stagecrafters. On Feb. 1-4 and 9-11, they present the quirky mashup of fairytales, "Into the Woods." Later this month, it's the dark thriller "Bug," Feb. 23-25 and March 1-4. Its season runs through early May. Call the box office at 248-541-6430.

Washtenaw County

Washtenaw is awash in theater if you only look. Dexter's Community Players present a youth theater adaptation of "Alice Through The Looking Glass," Feb. 9-11. In spring, watch for "Steel Magnolias." For more info, call 734-726-0355.

Ann Arbor's Wild Swan Theater also has a bevy of youth offerings, including "Under the African Sky," Feb. 22, 23 and 25, a collection of African folk tales made for third and fourth-graders, mostly. Call 734-995-0530.

Now, one would think that the Community Theater Association of Michigan would post community theater offerings. No. You can find links to more than 30 community theater companies instead at sites like mrswebersneighborhood.com, or by searching for community theater at the travel Michigan site, Michigan.org.

Most of all, get out. Do something. Anything. Don't just sit. Discover. Do. It's all there for you. All you need to do is, do.

SOUTH LYON HOTEL BUCKBOARD IS BACK!



That's right, Thursday Buckboard will meet at the hotel at 2 – 4pm. Peggy heard back from them and they will offer \$1.00 beers. The other menu prices are a work in progress. This is a nice group from our community meeting for a cold brew and some good eats. Come out and join this fun group.

Paul Trala Talks Fire Safety

In response to a fire at a unit in our community on Jan. 9, Paul Trala addressed those at the Board Meeting, giving us some important safety advice.

First concern, avoid storing any combustible materials within a 36 inch radius of your furnace/boiler and water heater.

There should be no walls or structures of any kind within that radius. This is code. Second, please be sure your smoke detectors are working properly. Check the batteries. If your smoke detector is ten years old or more, you should purchase a new one. Technology in this area has improved. There are new products with advanced features.

It was also suggested that we provide information as to someone who can let responders into your home if you are away so it is not necessary for them to break into your unit.

DID YOU KNOW?

That each street should have a resident representative at the Clubhouse Committee Meetings. Come and be a part of the planning and decision making for Clubhouse issues. Clubhouse meetings are the second Tuesday at 9:30am every month. All residents are members of this committee, so everyone is welcome to attend these meetings.

**COMMUNITY GARAGE/ESTATE SALE
FUNDRAISER
APRIL 20 & 21ST
IN THE CLUBHOUSE
DONATE YOUR UNWANTED ITEMS TO
THIS AWESOME EVENT.
DONATIONS WILL BE COLLECTED
THE WEEK PRIOR TO THE EVENT**

FEBRUARY 2018

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	2 7:00:pm Poker	3 RENTAL
4	5 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	6 1-5 pm Billiards 7 pm Card Party Holdem	7 10:00am needlework	8 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	9 7:00:pm Bible Study	10
11	12 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	13 9:30 Clubhouse Mtg 1-5 pm Billiards 7 pm Card Party Holdem	14 10:00am needlework 1:00 Board Meeting	15 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	16 Valentines Day 7:00:pm Poker	17
18	19 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	20 1-5 pm Billiards 7 pm Card Party Holdem	21 10:00am needlework	22 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	23 7:00:pm Bible Study	24 RENTAL
25	26 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	27 1-5 pm Billiards 7 pm Card Party Holdem	28 10:00am needlework			

Reach over 450 homes
by advertising in this
monthly newsletter.
The best rates in town.
Contact 248- 446-4005



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Graduation Parties
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Katy Kay 248 207-7348

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by Rick Klees



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Retired Painting Contractor**

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Drywall Repair & More
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Same day appointments available.

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for the past several years.**

Patrick R. Brennan, D.O.

Aaron Collins, NP



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South Lyon, MI 48178

Phone
248 437-2525
Fax
248 437-2526



FAX 248.491.0055 - Ph 248.491.0045
22689 Pontiac Trail - South Lyon, MI 48178

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Monday - Friday

Clip this coupon for extra \$1 discount



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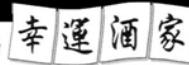


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At the Family & Aging Law Center, we understand that fear. It is hard enough when you are faced with a \$3,000 - \$14,000 (or more) monthly bill for a loved one's care. Adding on attorney's fees just doesn't seem like a good idea.

However, in so many cases, that fear is misguided. The FACT of the matter is, our law firm can very often save you and your family MUCH MORE than we cost! As hard as that may be to believe, it is true. Here, we are talking not just money, but also savings due to costly mistakes that are made when you take advice from non-lawyers, or people that don't know all the ins and outs of this area of the law.

The 8 Things You Need to Know to Protect Your Family Savings:

1. Do you know that specialized trusts can protect your house from loss to a nursing home?

2. Do you know that we can still protect family money, even if a loved one is already in a nursing home, or needs care at home, assisted living or nursing home care?

3. Did you know that parents may be heavily penalized for gifts given to family members if they are made within 5 years of a nursing home stay?

4. Do you know that we have specialized trusts that, when used properly, will permit you to make gifts to your family and not worry about that 5-year rule?

5. Do you know that our trusts avoid Probate? By setting up the right type of trust, we can save your family the expense and aggravation of going through Probate. With our trusts, your family will have access to money and property immediately instead of having to wait months... or possibly years (and it will cost you a fraction of what estate expenses normally are!).

6. Do you know that our custom drafted Powers of Attorney will let you save your home and money in an emergency? Don't make the mistake of thinking all Powers of Attorney are created equally. Our documents have about 20 pages of specialized provisions to protect assets. That old 2-page Power of Attorney form you may have is often useless for protecting property.

7. Do you know that you can protect family savings by paying your children or other loved ones to take care of you with one of our custom-drafted Personal Care Agreements (but that just paying without a proper Agreement can cause major penalties, and even a loss of your loved ones' lifetime savings)?

8. Do you know that there are major changes being proposed in the laws that could affect your Veterans benefits, and that acting now may be the best option?

Don't try to go it alone. At the very least, get the facts about what can be done for your family, from a lawyer that focuses on helping families cut through all the confusion. Call us today!



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**Try this Pink Velvet Hot Chocolate Recipe
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Ingredients:

2 Cups Milk

½ Teaspoon Vanilla Extract

4 oz. Cream Cheese (room temp. cut into
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2 Tablespoons Strawberry Syrup

Pink food dye

Whipped Cream for garnish



Instructions:

Warm milk in medium saucepan for 2
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Add strawberry syrup and pink food dye.
Serve with whipped cream on top. Enjoy!

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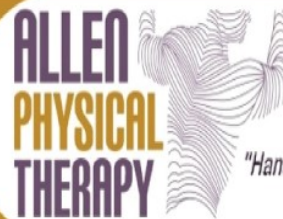
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