



PHASE V NEWSLETTER

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

Please help; we need cooks, deserts, set-up,
and cleanup people.

Signup sheet on bulletin board at clubhouse
or call Laura Meyers 248-826-9069

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!



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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Vice President Cindy Christiansen
Treasurer Doug Smith
Member at Large Phillip Garlow
Member at Large Judy Keeling

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Pool Manager Katy Kay
Pool Manager Debra Staebler
Sunshine Corner Dottie Saunders
Sunshine Corner Faith Phee

BENEVOLENT FUND COMMITTEE

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

ColonialAcresPhaseV.com

**PHASE V FUNDRAISER
GARAGE SALE HELD IN THE CLUBHOUSE.
APRIL 20 & 21, 2018**

**DONATE YOUR UNWANTED ITEMS TO THIS FUNDRAISER.
BRING YOUR DONATED ITEMS
STARTING APRIL 16TH TO THE CLUBHOUSE.**

Colonial Acres Phase V Meeting Minutes

2.14.2018

Call to order

Call to order at 1:04 pm the regular membership meeting of Colonial Acres Phase V, Inc. at CAV clubhouse.

Roll call

conducted a roll call. The following persons were present: Bill Charles, Cindy Christiansen, Doug Smith, Judy Keeling, Phillip Garlow

Approval of minutes from last meeting

Previous minutes approved available in Newsletter.

Financial Report for prior month – Jim Reuschlein

Financial report, replacement of reserves, delinquents improved noted, water usage for 2017. Move to discuss and approve, Doug and second by Phil all in favor - all

Management Report – Jim Reuschlein, Clearview Property Management Services

Noted one unit listed for sale \$125,000, gave aged receivable report. All Weather Seal – Siding, work to start this fall. \$450 assessment, sun rooms \$1,000 with cost discounts if paid by April 1, 2018 of \$25 for assessment and \$50 for sun rooms. The assessment is a one time payment for the coat of the siding project. Winter taxes went out and are coming in. exhibit 4 listing of all contracts in place. Motion to accept – Judy, second by Cindy. All in favor, approved.

Open issues

Access panel/man hole is exposed and sticking up from plowing. Raleigh Court by the mail box. Paul to place a cone over it.

City Council communicated that the taxes are helping the downtown area and we are looking at restorations being done and possible three new stores.

New business/discussions of membership

Frank & Gene: Want to give Kelli kudo's for helping them out on their accounts. Question about drop boxes and use of each of the three boxes. Also spoke with Jim and Bill about colors of acceptable door shade. Bill advised the use of the door replacement form and board will be looking at the door and window replacements as submitted by members

Philip Johnson (and Kathy): Question on (end unit) microwave venting. Would like to vent to the other side for better venting and will match any exterior items. The board has requested a mechanical drawing and specs to board for review which should be turned into Cindy or Bill and they will answer right away as to not delay the work if approved.

Phase two guest: Speed issues from all people coming and going through the communities. Guest has tried many times by going to Police and boards. Something needs to be done as the limit is 15 mph, please share the reminder and put in newsletter about the speed limits. Bill advised that the issue exists in all phases and advised that members need to be aware before someone gets hurt. Please pay attention.

Luanne: On the speed limit, people just speed through and a lot are young kids and visitors. Geese population has improved, and she is very grateful. Jim R. stated the information is shared in newsletter and at Annual Meeting. If you can obtain any information on who speeds., please tell the office, so we could follow through.

Paul remarked geese license is coming up for renewal, Jim R. stated the system works and renewal in the works

Darlene & spouse: Question on windows/siding. Wants to know how long will project go.

They paid all up front. Bill stated 5 years to complete and 10-years after that to pay off

Darlene & spouse: Talked about heating just the downstairs and advantages of window placement to using the sun as additional help. Wants to know what kind or size windows he can use. Board advised must fit the same space and can't make smaller.

Can use a different style of pane if approved.

General question: Are the siding project to include the bus stops? Up to but not including the bus stop and brick wall.

Bonnie Campbell: Question for Jim. I want to pay in full do I pay \$450 or \$425. Jim: \$425 if paying before April 1st.

Question: Is there a breakdown to the operating expenses. Jim: Page 4 of financial report is the details.

Lady in (82-6): I need new windows when we do sunroom. Do we have a discount or company that I can call? Also, another tree in back needs to be removed. Village Glass would be where you can go first to possibly only need to replace the glass. Jim: Will get with Jamie in the spring to address of tree to be removed.

Member: What color will be required for doors, storm doors and such. Color of new vinyl coming in is close to a match of current. Try to get storm door color as close as you can

64-6: Brick, gutters, trim everything is brown, are we going to look like the newer buildings. Worried it will look bad. Is the brick color going to stay and why not brown siding? Board stated the colors and every possible option were covered and decided to try to best match the overall property and yes the brick will stay the same. Jim also spoke about many gutters that will need attention and solutions will be discussed. Board & Jim noted that this was started 1.5 years ago, the board shared samples and the majority agreed to the color chosen.

Luanne: Will the gutters be included in the siding cost? No. The contractor will have to remove and put back up but if you want new that is member's responsibility. Paul stated many gutters will need to be replaced. Board recommendation is to wait to replace so they don't get damaged during replacement of siding.

Adjournment

Bill adjourned the meeting at 1:57 pm.

Minutes submitted by: Stacy M. Klabak/Jim Reuschlein

Minutes approved by: Phillip Garlow

Colonial Acres Clubhouse Committee Meeting February 13, 2018

Came to order at 9:30 a.m.

Gloria, presented treasures report . We had income from News year's party, ads, and rentals. Outgoing for stationery ,publishing the newsletter. Report was accepted as is by committee.

Casino trips : Will be planned and organized by Chris McNally and Jerri Valentine, in the spring .

St. Patricks Day Party tickets are on sale Feb.15, tickets are \$9.00, there is a volunteer sign up sheet on the bulletin board in the clubhouse!

Dorothy reported that there were 34 people in attendance for coffee hour Mondays for the month of January .

If anyone has left a personal mug at the clubhouse you can pick them up in the old medical supply closet , unclaimed will be donated for auction.

Garage Sale: Will be the 20th, and 21st ,of April, from 9:00 - 3:00 , there will also be a bake sale for treats as you're shopping , we still need a volunteer to pick up items for donation for those that cannot get out to bring items to the clubhouse .

Bring items in the Monday before the sale! We will post signs so people from town can also attend.

Don't worry about your donations as there are several cameras in place .

John, put new bulbs in storeroom in clubhouse. He bought parts for drains , motion sensors and submitted his receipts.

Newsletter: There are new advertisers called Escapade travel, that do casino trips in Brighton/Novi , we will go with Bruce's group and Escapade will advertise.

Silent Auction will be sometime in August , date to be determined later.

Laura has volunteered to hostess this year's corn roast , Patti Dooley will assist her , and as this is a very popular event in our community to introduce new neighbor members to the existing neighbor members we can use some helping hands and hope to get plenty of volunteers for this fun for all , popular event !!!

Meeting adjourned at 10:30 .

Bits & Pieces

Come and enjoy the Monday Coffee Hour. 8:30am

Phase V Clubhouse Fundraiser Garage Sale April 20 & 21.

Late Summer will be the next Silent Auction.

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, clean up after your dogs.

Have a great meal and fun time attend the St. Patricks Day Party.

Clubhouse Rentals & Events

Saturday, March 17
St.Patricks Party

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 Irish Soda Bread

- 2 cups flour
- 3 TBLS sugar
- 1 1/2 tsp. Baking Powder
- 1/2 tsp. Baking soda
- 1/2 tsp Salt
- 3/4 cup Buttermilk
- 3/4c Raisins
- 2 Tbsp. butter



Combine flour, sugar, baking powder, baking, baking soda & raisins. Cut butter into small pieces & add to the mixture. Add buttermilk & mix thoroughly into soft dough (I do by spoon & then mix by hand) kneed dough until smooth & place in a greased pie or loaf pan. Bake in a pre-heated oven 375° for 40 minutes.



There were no correct answers for the number of "love" based words in the February newsletter. There were 16 total.

So we chose a winner from all entries.

Winner of the drawing is

Alice Avedisian

St. Patrick's Day



E	B	O	U	E	K	C	D	E	D	A	R	A	P
A	O	R	E	R	B	A	L	U	N	A	A	E	T
D	D	O	A	A	R	S	E	O	B	L	C	E	E
O	H	F	G	D	G	T	N	E	L	L	R	M	G
H	R	E	A	E	Y	L	O	G	S	O	I	E	A
R	A	E	G	G	A	E	A	N	O	U	L	N	L
P	N	B	R	L	G	U	I	N	N	E	S	S	W
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O	R	N	R	A	L	A	R	L	K	F	L	K	G
R	C	R	P	G	E	R	D	C	Y	R	A	R	D
C	N	O	E	O	R	A	W	E	D	A	T	D	L
A	E	C	N	K	G	K	R	O	C	L	U	B	O
G	O	S	H	A	M	R	O	C	K	O	R	D	G

- GAEILGE
- CASTLE
- GUINNESS
- BODHRAN
- KERRY
- HARP
- GOLD
- CLADDAGH
- GALWAY
- PARADE
- CORNED BEEF



Blarney Stone Legend

A number of stories attempt to explain the origin of the stone and surrounding legend. An early story involves the goddess Clíodhna. Cormac Laidir McCarthy, the builder of Blarney Castle, being involved in a lawsuit in the 15th century, appealed to Clíodhna for her assistance. She told McCarthy to kiss the first stone he found in the morning on his way to court, and he did so, with the result that he pleaded his case with great eloquence and won. Thus the Blarney Stone is said to impart "the ability to deceive without offending". MacCarthy then incorporated it into the parapet of the castle.

March Birthdays

- 1..Carolynn Bjorkman
- 1..Carol Sessions
- 2..Bob Harvey
- 4..Barb Gies
- 4..Dorothy Hayes
- 4..Rosalie Passage
- 6..Beverly Welch
- 8..Christine McNally
- 8..Sandy O'Neal
- 9..Mary Ann Sclater
- 11..Rose Livingstone
- 11..Connie Tomaszewski
- 12..Rita Schneider
- 13..David Earehart
- 13..Val Tykoski
- 14..Holly Evans
- 15..Joanne Dettore
- 16..Kathy Smith
- 17..George Cretu
- 17..Colleen Vickers
- 18..Kathy Becker
- 20..Jerry Lobsinger
- 21..Judi Damphousse
- 22..Greg Wisner
- 23..Deane Carter
- 24..Gary Leslie
- 24..Elaine Webb
- 24..Sam Wylie
- 25..Barry Brennan
- 25..Joyce Evans
- 25..Cindy Maurino
- 27..Jerry Cody
- 27..Richard Jennings
- 27..Rosemary Landstrom
- 27..Robert Ranta
- 28..Christen Anttila
- 28..Ron Chapiewski
- 28..JoAnn Giacobbi
- 28..Laurie Thompson
- 29..Danny Barnett
- 29..Bob Merritt
- 30..Peggy Booker
- 30..Vicki St.Sauver
- 31..Carla Black

Contact John McGraw
with birthday updates.

* * * * *
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

Send phone number changes to John McGraw

Neighborhood Watch

Colonial Acres speed limit is 15 mph.

Please WATCH YOUR SPEED.

There are many walkers and will be many more with our good weather returning and we want to keep everyone safe.

Say Hello To...



Warren & Janet Swartzinski 6229 Arlington 734-730-3041
 Lynn Weber..... 25887 Lexington.....810-360-3536
 Alan and Susan Church.....62341 Arlington ...906-231-7350
 Bobbie Donohue..... 62622 Raleigh....810-333-2903

If you had a special coffee mug in the kitchen that you would like to have back, please come to the Club-house on either a Monday at 8:30 am or a Wednesday at 10:00 am. Mugs not claimed will be put in our April Garage Sale.

Kim's Corner Recent Activity

ACTV	25148 Jefferson Court	\$114,900
ACTV	62071 Yorktown Unit 6	\$120,000
PEND	62070 Arlington Circle Unit 5	\$109,900
PEND	62290 Arlington Circle Unit 1	\$125,000
SOLD	25832 Lexington Drive Unit 3	\$77,600
SOLD	62622 Raleigh Court Unit 5	\$97,500
SOLD	62341 Arlington Circle Unit 6	\$115,000



SPRING IS RIGHT AROUND THE CORNER, YAHOO!

SIGNS OF THE EQUINOX IN NATURE

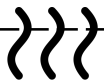
The vernal equinox signals the beginning of nature’s renewal in the Northern Hemisphere! March 20, 2018

- Worms begin to emerge from the earth. In fact, the March Full Moon is called “The Full Worm Moon” for this reason.
- Notice the arc of the Sun across the sky as it shifts toward the north. Birds are migrating northward, along with the path of the Sun.
- Speaking of birds, did you know that the increasing sunlight is what triggers birds to sing? Cool, eh? Enjoy our Bird Songs page.
- Trees, shrubs, and flowers are sensitive to temperature and daylength, too! Since ancient days, people have used them as indicators of when the weather is right for planting. For example: Blooming crocus are your cue to plant radishes, parsnips and spinach. See more of nature’s signs.
- Of course, the longer days bring warmer weather! Both we and the animals around us strip off our clothes and heavy coats!
- Ready, set, plant! March is time to start gardens and sow seeds in many regions. See your personalized Best Planting Dates.



CITY GARDEN PLOT

If you are interested in having space in the City Garden Plot for our Community please contact Katy Kay at 248 207-7348. Planning is under way. Phase V has one plot, which is split among those who request space. This is a large space to share. So save your space now. First come first served. The plot must be reserved soon, so let Katy know if you would like to have space.



Monday Morning Coffee Hour Meets at 8:30

Come and enjoy this morning coffee. Just \$1 for coffee and a donut. You will also have great conversation. The South Lyon City Manager, City Planner, Chief of Police and Head of DPW usually attend these coffee gatherings. Come and hear city news and chat with neighbors.

All residents are welcome to attend these coffee meets.

Letter from the Clubhouse Chair

We encourage anyone who may be interested or curious to attend any of our Clubhouse Committee Meetings. We meet on the second Tuesday of the month at 9:30 am. This is your opportunity to participate in planning our activities and events. You could be the resident presenting us with a great idea. Also we do appreciate your input.

Our goal is to engage as many residents as possible. The Clubhouse and its activities are a definite benefit of residing in Colonial Acres.

Be a participant or a volunteer—it's good for your health and well-being, as well as a great way to meet your neighbors and have some fun too.

Sincerely,
Connie Williams

TAX TIME

BELOW IS THE PROPERTY TAX INFORMATION FROM OUR MANAGEMENT COMPANY TO ASSIST WITH YOUR TAX PREPARATION.



Colonial Acres Phase V

Land Lease figure for 2017 Tax reporting.

The member portion for 2017 base on the Land Lease cost is **\$1,586.28** per unit.

This figure is calculated using the actual cost of the monthly Land Lease obligation.

Thank you,

Jim L Reuschlein
Clearview Property Management Services, LLC
810.458.6065 *office*
810.458.6067 *fax*

Spring Cleaning?

By Denise Semion

“If March comes in like a lion, it will go out like a lamb.”

Whether you believe this or not, one thing is for sure: March in Michigan can bring warm, spring-like temperatures or late-season snowstorms. Tuesday, March 21 marks the first day of spring, and what better way to celebrate than to do a little spring cleaning this month?

If the urge to purge hits you, spring is a good time to get motivated. You may find items around your home to recycle, donate or sell. Remember to take old medications (pills) to the South Lyon Police Station for incineration. Bring your aerosol cans, cleaning fluids, or anything labeled poison, toxic, flammable, ignitable or corrosive to the next Household Hazardous Waste (HHW) Day on Saturday, April 7 from 9 am to 2 pm at the Wixom Department of Public Works, 2041 Charms Road in Wixom. (More HHW Days are scheduled this year in Oakland County.) American Data Security will shred documents (limit four boxes per vehicle) at the Salem-South Lyon Community Library on Saturday, April 28 from 10 am – 2 pm.

This is just a short list of ideas to help you properly dispose of items you may not longer want or need. And if March goes out like a lamb, we will all be ready to freshen up our courtyards to help make our community look its best! Happy Spring!



RECYCLE HOUSEHOLD GOODS

Recycle your household goods and help your own community by donating good items to our Phase V Garage/Estate Sale that will be held this Spring, April 20 & 21st. You may drop off donations the week before the sale at the Clubhouse.

Day Trippin'- Ideas For The In-Between Month

By Bill Semion

Ok, it's March. Spring is coming. Time to brush the cobwebs off that formed between your barcalounger and sleeve over winter, and get active again by getting out and enjoying what our region has to offer you, if you let it.

On a recent day in February, here's what we did to shake off cabin fever.

We headed into that supposed den of dismalness, downtown Detroit. What. A. Surprise. If you've not been here in the last, oh, 10 or 15 years, you can believe the hype, that Detroit is on the way back. Our first stop, the Detroit Institute of Arts Museum, or The DIA. Parking across the street on John R is \$7. Because we live in Oakland County, admission is FREE. We wanted to see the Money exhibit which ends March 4, and that's an additional \$10 each. Inside, the DIA has changed a lot since my last visit, and like the rest of Detroit, for the better. If you miss Monet, there will be other great visiting exhibitions soon.

Or, like we did after seeing the famed impressionist's work both close up—to see his brush strokes, pats and narrow lines made with just the side tip of a brush—and from a distance to appreciate the living images he created on canvas, we the strolled to my favorite area, the Rivera Court.



Docents there gave us added insight into what we were seeing around us, including pointing out the grim faces on the workers, the compilation image of scowling Henry Ford/Thomas Edison, and nearby, the image of Edsel Ford, who some say died due to his father's weirdly overbearing attitude towards him. In between is another image, a self-portrait of the artist, Diego Rivera, whom Edsel hired for the job, much to the consternation of the Ford family. But, things worked out, didn't they? And the DIA now has a world-renowned fresco.

Now, on to lunch choices. We drove down Woodward to one of my favorites, Union Street. It boasts a great eclectic menu only a few blocks from the Wayne State University campus. We could have also gone to the Traffic Jam. Or, the Slo's To Go featuring Detroit's and some of the countr's best BBQ. Or any number of choices. But, Denise had her heart set on Greektown. We arrived on the best day for parking, just \$5, and walked amid the lights and Greek music to the Old Parthenon restaurant for a treat of saganaki flaming cheese, and, eggplant, and stuffed grape leaves with lemon rice.

We walked back to our car, and headed back to the "safety" of Phase V. I say that in parentheses, because I advise EVERYONE here to do the same thing we did. Get out of your chairs. Unlock your doors and your minds. Open your horizons. Get a group together and do it. Detroit is back. You'll be better for it.

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 AT OUR CLUBHOUSE

Donations will be collected/accepted the week before the sale starting April 16th. Pickup at your unit will be available for those who can't get to the clubhouse that week.

See the April newsletter for more details.

Try these March Spring Cleaning Tips:

Refrigerator:

- Discard expired food
- Combine similar condiments into one bottle
- Clean shelves
- Discard food you don't care for

Freezer:

- Discard expired/freezer burned food
- Change water filter if necessary
- Wipe down shelves

Purge:

- Old oven mitts
- Broken trivets
- Old/stained tablecloths
- Chipped serving dishes



Laundry:

- Clean inside washer/dryer
- Discard unknown chemicals

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Team Hamilton offers a more personalized experience tailoring our services to **YOUR** needs. Whether you are looking to sell, buy, or rent, let us get to know each other and take the next step.



As a South Lyon resident and agent for 17 years, my local expertise benefits **YOU!**



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PAY CASH DAY OF TRIP
To Register CALL 248-667-6947 Robert Ratcliffe**



FIREKEEPERS CASINO, Battle Creek
TRIP PRICE \$32/\$25 Incentives (\$20 slots, \$5 food)
EVERY 2ND TUES & 4TH THURS Two Depart Choices
1) **8:30 am Novi Civic Center 45175 10 Mile**
2) **9:00 am Wixom Center 49045 Pontiac Trail**
Est Return 6 – 6:30 pm
EVERY 2ND THURS – START APRIL 12 / \$25 Incentives
+ BINGO ON THURS starts 12:30
Near-by Departure Location: **Pinz Bowling 700 N Lafayette,**
S. Lyon Depart 9:30 am, Est Return 5:30 pm



SOARING EAGLE CASINO Mt Pleasant
TRIP PRICE \$36 / \$30 - \$35 Incentives
Departure Location Pinz Bowling Depart 8:30 am, Ret 6pm
1ST trip MARCH 22– then EVERY 3RD THURS \$35
Incentive \$20 slots, \$10 Bingo, \$5 Food (+ 600 slot pts =
Bonus \$10) SPECIAL ON THURS APRIL 19, \$30 Incentive
\$15 slots, \$10 Bingo, \$5 Food (+ 200 slot pts = Bonus \$15)

This casino requires Manifest Registration (addresses& birthdates) 4 days prior to trip date; To submit your address & birthdate call Robert at 248-667-6947

Notify advertising businesses that you saw their ad in our newsletter. Frequent local businesses. If you know a business that would like to advertise in our newsletter contact

Jack Saunders

or Debra Staebler.

FANTASTIC SAM'S

CUT & COLOR

**We offer a 15% Senior Discount for our 55+ guest!
Monday thru Thursday from 9 a.m. - 2 p.m.
Below is a sample of our Senior Pricing for
our most popular services:**

- Shampoo/Haircut - **\$14.45** (Reg. \$17)
Men also receive a complimentary Hot Towel Neck Shave
- Shampoo/Haircut/Style* - **\$22.10** (Reg. \$26)
- Shampoo/Roller Set - **\$16.15** (Reg. \$19)
- Shampoo/Style* - **\$16.15** (Reg. \$19)
- Shampoo/Color/Style* - **\$55.25** (Reg. \$65)
- Shampoo/Perm* - **\$43.35** (Reg. \$51)
- Eyebrow Wax - **\$11.00** (Reg. \$14)

* Long or Thick hair may be extra

Walk-In or Make An Appointment

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Gateway Commons at 11 Mile

(248) 446-2861

Mon. - Fri. 9 a.m. - 8 p.m.

Sat. 8 a.m. - 5 p.m. • Sun. 11 a.m. - 4 p.m.

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Katy Kay 248 207-7348

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Katie Dobbie
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with the care you deserve"



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People's Express can help you!

Cost for trips from South Lyon to...

Downtown Brighton	\$27	Your cost → \$14
Downtown Northville	\$26	Your cost → \$13
Downtown Farmington	\$36	Your cost → \$18
Downtown Wixom	\$26	Your cost → \$13
Downtown Hartland	\$48	Your cost → \$24
Downtown Ann Arbor	\$48	Your cost → \$24
Downtown Plymouth	\$39	Your cost → \$19

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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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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 1pm Games and Card Party
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 Billiards 7-10pm	8 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	9 7:00:pm Bible Study	10 1pm Games and Card Party
11 Daylight Savings time begins	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 6PM Board Meeting	15 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	16 7:00:pm Poker	17 St. Patty's Party 6:30pm 
18	19 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	20 Spring  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 1pm Games and Card Party
25 Palm Sunday	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	29 10:45 am Line Dance 2pm Buckboard Clubhouse Cleaning 12-4pm 7 pm Card Party Euchre	30 Good Friday 7:00:pm Poker	31 1pm Games and Card Party