

# LITTLEJOHN LAW, LLC

**“BUILD IT, PROTECT IT, AND PRESERVE IT”**

A MONTHLY NEWSLETTER FOR AWESOME CLIENTS LIKE YOU!

July 2017 Volume 3 Issue 2



## IN THIS ISSUE...

- Page 2 Topic of the Month – Don't Make this Mistake
- Page 3 Recipe of the Month – Cassandra's Catalina Taco Salad.
- Page 4 Firework Safety Tips
- Page 5 Real Estate Seminar

*Our Goal is to Help Everyone Make Great Decisions about their Legal Issues.*

Visit [www.elittlejohnlaw.com](http://www.elittlejohnlaw.com) for our Free E-books and Free Resources addressing your Real Estate, Business, and Estate Planning concerns.

*Ohio Estate Planning Secrets what some lawyers don't want you to know*



Get your Guide Today!

## HAPPY FOURTH OF JULY

I always enjoy this time of year because it marks the half way point. It reminds me that I need to hurry up and schedule a vacation; that Back to School Shopping will be starting in less than a month; that it's almost football season; and that everyone will be making a mad dash to start their Christmas shopping in a few months.

Each week I receive to a Motivational Wednesday written by my mom 😊. A recent message that moved me was about "Celebrating the Freedom of our Country." The question that she posed is "when will you get your freedom and what day will you celebrate?" Here is a section of her message...

*"... all of us want to be free of something, freedom is like the weeds in our gardens you get rid of them for a time and then they pop back up. When will we finally fix it so they won't pop up? All of us... know about the fight between the colonist and England. We all know the struggle the unfairness and the injustices that went on, so we know to get what we want we will have to sacrifice and fight. ..."*

Wow! What a powerful message at the perfect time. On the 4<sup>th</sup> of July be sure to Celebrate the Freedom of our Country and your personal freedoms. Everytime I stand and say "I pledge allegiance to the flag..." it reminds me that we live in the greatest country in the World.

We must all remember the many sacrifices that were made to bring us to this point in society. Yes there's good and there's bad, but the best is yet to come.

Remember, "if you don't stand for something you'll fall for anything." That's what my dad always told me.

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*“If at first you don’t succeed, try and try again.” – unknown*

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## **Tip of the Month – 58% of American’s Don’t have Wills**

According to a recent study, reported by USA Today 58% of American’s are making a huge retirement mistake by not having a Will or any form of Estate Planning in place. Don’t believe the hype Estate Planning is for Everyone, not just the elderly or the rich and famous, but it’s important for EVERYONE... even young families.

Let’s start with the basics: why do you need to have an estate plan? To ensure that your partner and minor children are taken care of in the event of your death or disability. Are you really willing to take the chance that Ohio law and perhaps a judge, would distribute your estate and award guardianship of your minor children to the same person you would choose? That is a big gamble.

If you are legally married and do not have a will, under Ohio law your spouse will inherit your entire estate, provided your spouse is the natural or adoptive parent of all of your children. That may be fine with some people, but what if you have children from a previous relationship? Then your estate will be divided according to a formula: your spouse and children will each get a portion. Will that formula adequately distribute your assets to meet the needs of your spouse and children? If you are not married, then your children would inherit everything and your significant other would get nothing.

Then there is every parent’s worst nightmare: you and your spouse both die in a tragic accident. Who is going to have custody of your children? Unlike distributing your assets without a will, there is no standard formula for determining who becomes guardian of your children. A judge, based on his or her opinion of the evidence presented, is responsible for deciding who would make the best guardian.

After losing both parents the last thing any child is going to want is a court hearing – or worse yet, a battle – over who is going to become their guardian. Imagine the scene if there is a fight between family members. Is a family member even the best person to assume custody?

If you have a will, you can designate who you want to have physical custody of your children, as well as a separate person to be in charge of the assets you have left for them. In some cases this may be the same person, however, you can also choose two separate people; sometimes the best caregiver may not be the best financial custodian. The unfortunate truth is that people die at all ages. You need a will unless you want to gamble that Ohio law and a probate court judge will carry out your wishes without instruction. Just think about the time you spend bundling them up in winter, buckling them up in the car, worrying about what they are eating – the list goes on. Shouldn't you also have a plan to take care of them if you are not around?

If you don’t have any young children and are getting close to or passed retirement age, and you’re not sure if you need a Will, then you must read the ***Ohio Estate Planning Secrets – What Some Lawyers’ Don’t want you to know guide. Get your copy today.***

Be sure to keep in mind that Estate Planning is determining what will happen to your assets and property when you die and planning for tax implications of passing on your wealth. Each family’s situation and goals are unique and smart estate planning strategies can help ensure that those goals are met in the most tax-efficient, fair and sensible way.

*Consider these four reasons why estate planning matters for you, even if you don’t think you have much to pass on:*

**1. You don’t want to leave a mess for your family.** *Effective estate planning isn’t easy and can be expensive. But bad or no estate planning is harder, more time-consuming and potentially a lot more expensive for your loved ones to handle once you are gone.*

*Without a plan, your heirs will have to decide who gets what. Or your estate could go to probate, where the court will make those decisions and take fees in the process. Your heirs may ultimately receive less of your estate, if there's no plan. In all cases, an estate plan is the best option for your heirs, even if it's a simple one.*

**2. You have assets.** *Assets include bank or investment accounts — such as a 401(k) or rollover IRA — or property such as a house or business. You have to decide who gets all of these things before you die, which can be difficult emotionally. Imagine sitting in a lawyer's office and answering questions such as: "What if your children die? What do you want to do then?" Once you decide who will get which assets, you also have to consider tax implications. An estate planner can help you arrange your assets to ease the tax burden your heirs will face.*

**3. Estate planning is a fluid process.** *A will that you put together 20 years ago probably won't meet your goals today. If you've had children, gotten married or divorced, or had other major life changes, you should think about whether your money and property will still go to the right people. Have you checked the beneficiaries on your accounts? Even if your life hasn't changed, state and federal laws sometimes do. What might have been wise estate planning a couple of years ago may not be the best strategy today.*

**4. The need for an estate plan isn't immediate — until it is.** *You have your entire life to get your estate plan right, but you don't know when your time is going to run out. Once you die, you don't get a vote about what happens to your assets, except for the last one that you cast with your estate plan. Make sure it counts.*

Don't make the transfer of your hard-earned wealth more difficult than it needs to be. Working with a good financial planner and estate planning attorney can help you better understand your financial situation and put together a plan that works for you. It might cost a bit of money today, but it's far less costly than leaving your family with a mess to deal with once you're gone. Don't go at this alone, [\*\*WE ARE HERE TO HELP. SCHEDULE YOUR FREE ESTATE PLAN REVIEW TODAY.\*\*](#)

## RECIPE OF THE MONTH – CASSANDRA'S CATALINA TACO SALAD

### INGREDIENTS:

- 8 cups torn romaine lettuce or lettuce blend
- 1 pound lean ground beef
- ½ packet taco seasoning mix
- 16 oz can red kidney beans, rinsed and drained
- ½ cup sliced black olives
- 1 cup diced tomatoes
- 4 green onions, sliced
- 2 cups grated sharp cheddar cheese
- 1 bag Doritos

### Directions:

1. Brown beef; drain well. Stir in ½ packet taco seasoning. Set aside to cool slightly.
2. In a very large bowl combine, lettuce, kidney beans, tomatoes, olives, green onions, and cheese; mix well. Right before serving, add seasoned beef and Doritos; mix well. Add bottle of Catalina dressing and toss to coat. Serve immediately.



[\*\*Mail us your Favorite Summer Recipe to try out. If we like it we'll include it in a Future Issue.\*\*](#)

## WHAT'S NEW WITH ME AND MY OWN

Kellee and I are patiently awaiting the arrival of our little princess. I can say that we are excited and nervous to start raising a child, but we are looking forward to it! I'm sure that she will be a Wonder Woman.



I would like to introduce you to Cassandra County our Client Care Specialist and Legal Assistant. When Cassandra isn't helping us serve our clients, she's spending time with her family at her son's baseball games, a her daughter's dance lessons, or with her husband.

Cassandra has been helping us Make Lawyers Great Again. And I would like to officially welcome her to the Team. Cassandra is our in office Wonder Woman!!

Jeff's busy working, planning his wedding, and studying for the West Virginia Bar. Once he gets this one down, he'll be licensed in the Tri-State Area.

### Sparkler & Fireworks Safety

More than 50,000 fires are caused by fireworks every year. Take the proper precautions when operating fireworks.

- Never disassemble or try to make your own fireworks.
- Don't point sparklers, or fireworks at yourself or others, especially while they're being lit.
- Only light fireworks on the ground and in areas that are dry and fire resistant.
- Don't attempt to light multiple devices at the same time.
- Never allow young children to handle fireworks or sparklers.
- Always keep a portable fire extinguisher close by. Also keep a water hose or buckets of water nearby to put out fires.

### Water Activity Safety

As July is one of the hottest months of the year, many families turn to water activities to beat the heat. However, even fun water activities have serious risks if the proper precautions aren't taken.

- Review safe boating practices.
- Never consume alcohol while driving a boat.
- Before boating, always check that there are enough life preservers on hand for every passenger.
- Set water safety rules for your family.
- Pools should be enclosed completely with a fence to restrict access to the area. Consider installing wireless outdoor sensors that will alert you via phone or with a chime inside your home if the sensors are activated.
- Keep a first aid kit near the pool.

If you follow these simple 4th of July safety tips, your entire family will be sure to have a safe and memorable holiday.

**ATTENTION: Landlords and Real Estate Investors. Most Lawyers don't want you to know about the Real Estate Secrets for Landlords. It keeps them in business, but we're going to let "the cat out of the bag" and teach a Free Seminar on the Ohio Real Estate Investing Secrets.**

This is a Littlejohn Law VIP (Very important Person) a special event. The upcoming Littlejohn Law VIP Event is the **August 2<sup>nd</sup> 2017 at 5:00pm**. If you are a Landlord or Real Estate Investor this is a BE THERE OR BE SQUARE Event. We will be discussing the Do's and Don'ts of Landlording, Essential Terms for Lease Agreements (even the handwritten ones), Eviction tips including how to handle an Eviction without a Lawyer, and much more. Be sure to pre-Register by texting Cassandra at 740.235.4392 your full name and your most important Landlord Tenant Question/Issue.

**CONTACT INFO & ADMINISTRATIVE ANNOUNCEMENTS**

#1 Our promise to you is that while we are working on your case, we don't take inbound phone calls or emails. **Edward takes no inbound unscheduled phone calls, unless it's an emergency.** It makes him much more productive and helps get your case resolved faster. You can always call the office at 740.346.2899 and schedule an in-person or phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember, too, that email is "quick," but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email – call the office instead.

#2 Referrals are much appreciated and welcomed. If you know anyone who might benefit from our services, please pass along their name and we'll get our Free Resources out to them immediately. We would be grateful for the opportunity to work with some of your friends, co-workers, colleagues, and associates. And we promise to give them the special care and attention they deserve.

#3 This newsletter is for informational purposes only and no legal advice is intended. Be sure to consult with this law firm if you have a specific question about your situation.

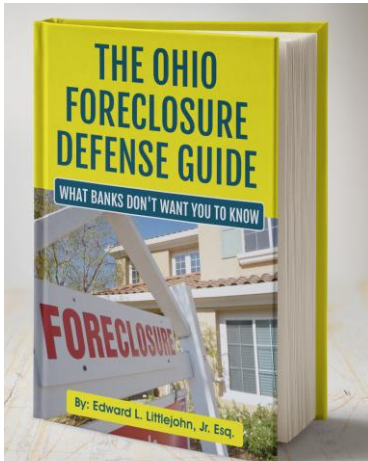
I sincerely hope that you enjoy reading this as much as I enjoyed writing it.

Yours Truly,

*Edward L. Littlejohn, Jr.*

Edward L. Littlejohn, Jr.





Check us out at [www.elittlejohnlaw.com](http://www.elittlejohnlaw.com). If you know anyone who may be in need of legal advice feel free to give them our telephone number or visit our website to get their legal questions answered.

740.346.2899

**Littlejohn Law, LLC**

## *Inside this Issue ...*

- *58% of American's are making this mistake...*
- *Firework Safety Tips*
- *Cassandra's Catalina Taco Salad*
- *And more ...*

*Happy Birthday to all the July Birthdays!*

*Enjoy your special day!*

**LITTLEJOHN LAW, LLC**

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