

LITTLEJOHN LAW, LLC

“BUILD IT, PROTECT IT, AND PRESERVE IT”

A MONTHLY NEWSLETTER FOR AWESOME CLIENTS LIKE YOU!

November 2017 Volume 3 Issue 6



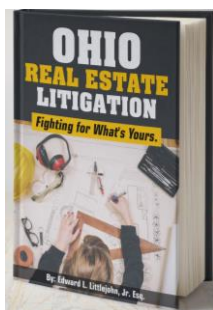
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Our Goal is to Help Everyone Make Great Decisions about their Legal Issues.

Visit www.elittlejohnlaw.com for our Free E-books and Free Resources addressing your Real Estate, Business, and Estate Planning concerns.

Ohio Real Estate Litigation

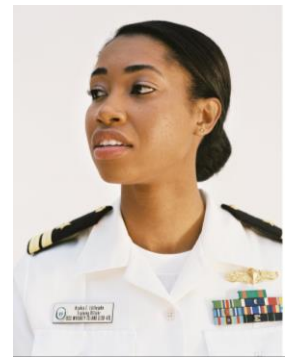


Get your Guide Today!

HAPPY VETERAN’S DAY.

Let’s support our Veterans! I’ve heard comments from friends and family saying ... “You shouldn’t have said anything about the NFL or I can’t believe that you support the privileged athletes who catch a ball instead of fighting a war.”

Well, just so you know I have several Uncles, who were Airmen, a cousin who is currently in the Navy (*Lt. Junior Grade Arabia Littlejohn pictured) and many friends who served in the armed forces.



And the Truth is ... I STAND FOR THE ANTHEM and the PLEDGE of ALLEGIANCE. Each and every time I place my hand over my heart and stare at the flag, I think to myself **we live in the Greatest Country in the World.** A Country that is full up Opportunity. Opportunity to make my life better and my family’s life better. Opportunities to make your life and your families better.

So, this Thanksgiving let’s all give thanks to those who have fought, those who have lived, and those who have given their lives to give each and everyone of us the **Rights and the Freedoms** that we all take pleasure in and are blessed with each day.

UNITED WE STAND

“Be thankful for what you have; you’ll end up having more. If you concentrate on what you don’t have, you will never, ever have enough.”

– Oprah Winfrey

Tip of the Month – Watch out for Rising Health Care Costs*

The screenshot shows the Fidelity website header with navigation links: Accounts & Trade, Planning & Advice, News & Research, and Investment Products. Below the header is a breadcrumb trail: Home » News & Insights » Fidelity Viewpoints » Retirement. The main article title is "Retiree health care costs continue to surge" with a sub-headline: "Tab for your health care post-age 65? Try \$275,000 per couple."

Key takeaways

Retiree health care costs continue to rise.

- ✓ The estimate for retiree health care spending rises to an average of \$275,000 per couple, excluding long-term care expenses.
- ✓ This is an increase of \$15,000 from 2016.
- ✓ Health care continues to be one of the largest expenses in retirement.

If you're not factoring health care costs into your retirement savings strategy, you could be setting yourself up for major financial angina. According to the latest retiree health care cost estimate from Fidelity Benefits Consulting, a 65-year-old couple retiring this year will need an average of \$275,000¹ (in today's dollars) to cover medical expenses throughout retirement, up from \$260,000 in 2016.

And that applies only to retirees with traditional Medicare insurance coverage, and does not include costs associated with nursing home care.

"The sticker shock of this estimate hopefully reinforces for many people that they need to act now, regardless of their age," says Adam Stavisky, senior vice president of the Benefits Consulting business at Fidelity Investments. "Rising health care expenses are forcing people to rethink important financial and health decisions now more than ever, ranging from the services they use to the age they choose to retire."

There are legal ways to protect your assets and minimize your out of pocket costs for health care. What to learn more be sure to attend the Estate Planning Seminar on November 8th at 5:00 pm. Call us now at 740.314.4829 to register.

*to see the full article, visit www.fidelity.com/viewpoints/retirement/retiree-health-costs-rise.

RECIPE OF THE MONTH – KELLEEE’S VEGETABLE SOUP WITH CHICKEN

INGREDIENTS:

- 1 whole chicken (or a few chicken legs or chicken breasts)
- 3-4 large carrots
- 2 medium potatoes
- 1 package frozen corn (or 1 bag fresh)
- 1 package frozen peas (or 1 bag fresh)
- 1 can of green beans
- any other vegetables you have around and want to add
- oregano
- sea salt
- Other herbs to taste (rosemary, thyme, etc.)



DIRECTIONS:

- Boil chicken in large pot until cooked. (Note: If using chicken breast instead of whole chicken, chicken broth can be used in place of water). Remove cooked chicken from water and chop into small pieces.
- Add chopped potatoes, and carrots, to boiling water. Add herbs.
- Boil until vegetables are cooked. remove from heat and serve.

WHAT’S NEW WITH ME AND MY OWN

Breast Cancer Competition - **Breast Cancer Awareness Month and Paint the Valley Pink!**

We didn’t Win the Competition, but we did have a good time participating in it. Thanks Cassandra for all your hard work!

Be on the look out for more decorative and festival ideas brought to you by our very own Cassandra!!





Jeff's one year anniversary at Littlejohn Law and Jeff's B-day. Happy Belated Birthday to Jeff, he turned 30 on October 19th! Jeff has truly been an asset to our clients. Be sure to wish Jeff a Happy Birthday the next time you see him.

Edward, Jeff, and Cassandra are working hard to provide you top notch legal and customer service. Keep an eye out for some up-coming changes!

CALENDAR OF EVENTS – UPCOMING LJ LAW VIP EVENTS

November 8th 2017 – Estate Planning Seminar at Littlejohn Law at 5:00 to 6:00pm

November 18th 2017 – Greater Akron Business Summit in Akron, Ohio Noon to 3pm

November 23rd 2017 – Thanksgiving Day – we'll be serving meals at the Salvation Army in Steubenville from 11-2pm. Hope to see you there!

December 13th 2017 at 2:00pm –End of Year Tax Savings Tips – Teleconference

If you see a seminar that's interesting for you or your family be sure to pre-register by calling 740.314.4829.

ATTENTION LAST CHANCE TO REGISTER to learn the Estate Planning Secrets to Protect your Assets and to Preserve your Legacy from the Medicaid Monster, including the steps that you should take now to protect your loved ones.

On Wednesday, November 8th 2017 at 5:00 pm, we are having an Estate Planning Seminar. This is a Littlejohn Law VIP Event, which is Free to all of our past and current clients. At this special event, we'll be talking about *How to Have the "talk" with a loved one? How to help out, as a Power of Attorney and Health Care POA?* And a brief introduction of the "Medicaid Monster" and what you can do to protect your assets.

If you're having a difficult time talking to your parents or loved ones about getting their affairs in order, then this is **a must attend seminar for you**. And if you can't wait until November give Cassandra a call to get some initial information regarding Estate Planning.

Be sure to pre-Register by texting Cassandra at 740.235.4510 your full name and your most important Estate Planning Questions.

CONTACT INFO & ADMINISTRATIVE ANNOUNCEMENTS

#1 We're updating our Invoice and Billing Procedures so that you can better predict your legal fees. Beginning November 1, 2017, we will be instituting bi-monthly invoicing to all clients. Also, we will be adding an online Client Portal so that you can access your case and send us information.

#2 Our promise to you is that while we are working on your case, we don't take inbound phone calls or emails.

Edward and Jeff take 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.

#3 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.

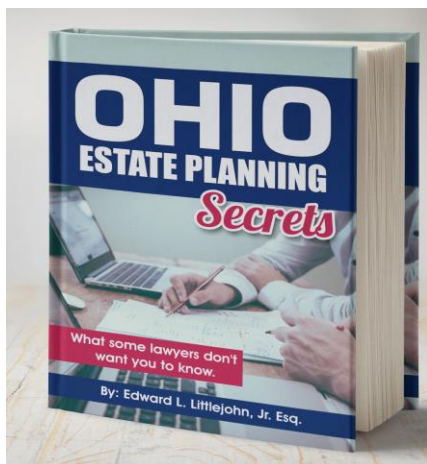
#4 This newsletter is for informational purposes only and no legal advice is intended. Be sure to consult with this law firm if you have a specific question about your situation.

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

Yours Truly,

Edward L. Littlejohn, Jr.

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Check us out at 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.

740.314.4829

Littlejohn Law, LLC

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- *Topic of the Month Rising Healthcare Costs*
- *Recipe of the Month Vegetable Soup*
- *And more ...*

Happy Birthday to all the November Birthdays!

Enjoy your special day!

LITTLEJOHN LAW, LLC

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