

Family Wealth Matters

For Your Family's Wealth, Health and Happiness

www.GolowinLegal.com



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Is LegalZoom a Good Idea? Does it Work?



By Alexis Martin Neely

I'm not going to lie, I am mighty impressed by the business acumen of the lawyers who started LegalZoom. Generally speaking, lawyers are the worst business people, but not these guys. They are smart.

And, I'm pretty impressed that they've got the American public thinking about proactive legal planning for their businesses and their families. It's a great first start considering that 69% of you haven't even named guardians for your kids!

What concerns me though is that people are relying on legal documents alone and not getting legal guidance and they think everything is good to go, when it's often not.

The truth of the matter is that oftentimes creating your own legal documents provides a false sense of security and the breach is only discovered when it's too late to do anything about it.

It will seem really easy and as if you've done everything your supposed to do. And, you'll go through your life thinking that you've done a really good thing for your family or your business. But then, a crisis will come, like a lawsuit, hospitalization or even worse, a death. And your family will be scrambling to figure out what to do and quite often, they'll find out they're screwed by something simple, but integral, you overlooked.

Like not titling the ownership of your house properly. Or, not signing the bylaws for your corporation. Or not issuing the share certificates. Or, not signing your Will properly. Something that seems dumb, but is super easy to miss. Even for lawyers.

Sadly enough, it doesn't only happen when you do it yourself; this false sense of security can happen when you work with a lawyer too. In fact, most estate plans in place today are in grave danger of failing. My own father-in-law spent thousands of dollars on an estate

plan and we ended up in Court probating his Estate anyway.

I'll tell you more about what happened and what to look for in your own estate plan to make sure that doesn't happen to your family next week.

In the meantime, if you are going to do it yourself, take this advice:

1. Get whatever you do reviewed by a lawyer. It's better to know than to wonder. Contact a Personal Family Lawyer to review your Do It Yourself Legal Documents (Suze Orman Will & Trust Kit, LegalZoom, Trust on the Web, any of them).

2. Make sure you do the whole job, not just part of it. For example, if you incorporate yourself, don't think filing documents with the State alone is the final step - you need corporate operating documents, you need to issue stock or membership interests, you need contracts and board resolutions, meeting minutes and a registered agent. If you don't have all of these things (and more) your personal assets are not protected from your business risks.

3. If you have kids, make sure you've adequately provided for their care. Most do it yourself legal products (and lawyers themselves for that matter) don't adequately plan for the things parents really care about. For less than \$15, my book "Wear Clean Underwear! A Fast, Fun, Friendly - and Essential - Guide to Legal Planning for Busy Parents" will guide you to exactly what you need to do and help you fix whatever you may have done wrong.

Doing something is better than nothing, but doing something wrong and thinking everything has been taken care of is the worst of all.

Written by Alexis Martin Neely, author, speaker, Personal Family Lawyer, Family Financial & Legal Expert for Better TV and MOM. Alexis makes it super easy for your family to talk about and plan for sticky subjects like money, death and taxes. Subscribe to Alexis' free online magazine "Family Wealth Secrets" at: www.FamilyWealthMatters.com.

Every Seed Seeks a Harvest

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By Chris J. Snook

As we move into the late summer and early fall we begin to wind down the time period of which farmers harvest their crops.

It is the essence of this time-honored tradition that I encourage you to remember the universal truth that **EVERY SEED SEEKS A HARVEST.**

You are reading this newsletter because you are interested in planting seeds of wealth (not just financial) in your life. In a time of economic correction that will likely go on for some time, it is easy for us to allow our focus to shift and to (without knowing) plant seeds of poverty, where we should and could be planting seeds of wealth.

The great Napoleon Hill, author of *Think and Grow Rich*, said that the mind not focused on wealth (abundance) and the creation of it, is by default focused on poverty and the creation of it.

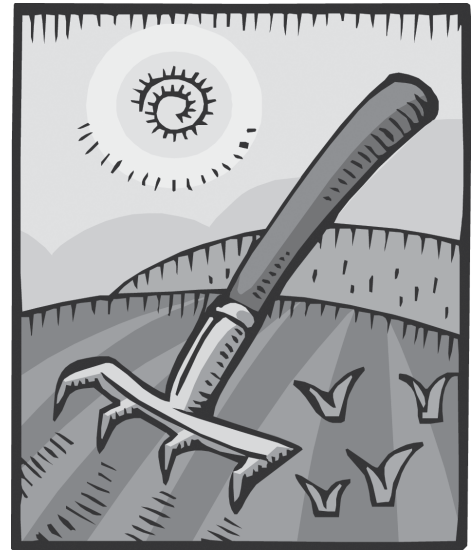
Now you may read that statement and want to disagree, but I ask you

to consider that just like your local freeway, you cannot be heading North and South at the same time. You consciously and purposefully choose your direction and act accordingly. If you were to stop on the freeway to think about it, you would be run over. If you get lost, the best thing to do (men) is to stop and get directions!

Remember that seeds in a garden are like the mental seeds that you choose (or by default let be chosen for you), get planted into the fertile soil of your subconscious mind (garden). All the seeds that make it into that garden will seek a harvest and our job is to plant the seeds that we want and trust that with energy (water and sun and nurture) that by law they will grow and harvest.

We don't need to force them to grow, we need to **WEED AROUND THEM** to keep them in an optimal environment to grow.

My hope for all of you this month is that as you read the information in this wonderful newsletter and the tips and strategies relayed by the authors, that you make an extra effort to water your positive seeds of wealth creation on



the Spiritual, Intellectual, Relational, Physical, Vocational, and Financial planes, and weed out the people, places, and things that are weeds in your garden! Swing from your Sweet Spot and be wealthy always!

Chris has extensive experience and over 11 years as an entrepreneur in the direct sales, coaching, seminar and fitness industries. He was recently selected as a member of the "Cambridge Who's Who" list for 2006/2007 for his Outstanding Executive Achievement in the field of Lifestyle and Business Coaching, and "40 under 40" by San Diego Metropolitan Magazine.

What Every Mom Needs to Know...to Take Charge of Her Life, Her Children And Her Financial Future.



Don't miss this FREE teleseminar for moms only. 69% of moms don't have their financial house in order and haven't made legal plans for their kids' well-being and care. A growing number of elderly women are entering poverty everyday; women who thought they had everything taken care of, but are finding out too late, they didn't. The time for you to take action is NOW!

On this FREE call for moms, you'll discover how to ensure your children's future is not left in the hands of a broken down court system and a Judge who doesn't know you or your kids. You'll hear the lessons I learned from my mom and grandma who were left in the lurch after counting on their husbands to support them for life. Take the first step to get control of your financial future and overcome the fears that may be holding you back from your dreams.

Let Alexis Martin Neely, mom, author, and America's Personal Family Lawyer take you by the hand and give you the tools you've been searching for in your quest for freedom in all areas of your life. It starts here.

Date: September 17, 2008

10:00 am - 11:15 am PST

Cost: FREE

www.MomsFreedomCall.com

Check Out Cozi.com!



Family life.
Simplified.

Designed especially for busy families, Cozi is a FREE web service that helps you manage your family calendar, track your to-do and shopping lists, organize your chores and stay in touch with each other when you're on the go. You can access all the information you enter in Cozi from any PC with Internet access or from any mobile phone.

- Shared family calendar
- customizable lists
- reminders and messages
- family blog Cozi-style
- Photo collage screen saver
- Access from any computer, anywhere
- No downloads required
- Quick and easy to get started

Thank YOU for recognizing our efforts by sending your friends and family!

We invest 100% of our time and energy to delivering first-class service to our clients. As a result, our valued clients, partners, and friends refer their family, friends and associates to us. We build strong, lifelong relationships one person at a time.

Jason Nordstrom

Todd Gourno

Jason & Natalie Simon

Carol Bailey

Wealth, Health, & Happiness

Monthly Calls

Upcoming Family Wealth Matters Tele-Calls

Everyone is welcome on these calls! Calls begin at 12:00 pm PST; mark your calendar. Register and Get Info at

www.familywealthmatters.com/calls

09/23/2008 12:00 pm PST

Chris J. Snook

Living In The 'Sweet Spot' That Allows All Moms and Dads To Live Wealthy

Author Chris J. Snook's new best selling book, *Wealth Matters...Abundance Is Your Birthright*, makes practical all the secrets to working with the Laws of the Universe and your nature to give parents simple steps to having it all (work, family, money, health, relationships, etc) in abundance.

10/28/2008 12:00 pm PST

Christy Bergin

Find Your Family's "Best Fit" Preschool and/or Kindergarten

Christy Bergin, founder of Best Fit School Service, has been an early childhood educator for over 10 years. Christy has taught in a variety of philosophical settings including Waldorf, Developmental, and Reggio-inspired preschools & administration.

11/25/2008 12:00 pm PST

Carolyn Ellis

7 Most Common Mistakes Single Parents Make Parenting After Divorce

Single parents can take years off their learning curve by knowing the 7 most common mistakes divorced parents make. In this interview, Carolyn Ellis, award-winning author and founder of ThriveAfterDivorce.com, reveals simple and powerful strategies you can apply right away to have more love, harmony, and peace of mind for raising your family after divorce. Her best-selling book, *The 7 Pitfalls of Single Parenting: What to Avoid to Help Your Children Thrive after Divorce*, has been called "a resource no single parent should be without" by *Divorce Magazine*.

1820 Northwest Boulevard, Suite 100
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Personal Message



Dear Friends,

Can you believe that summer is over? Even though those endless summer days of youth have since been replaced by long days at work (except for my lucky clients who are enjoying their retirement), I hope you have taken some personal or family fun time these last few months.

Jenny and I took our kids Avery (3) and Drew (2) to Cedar Point a few weeks ago and they had a wonderful time. It turns out we made a big mistake by letting them ride the Tilt-A-Whirl with us (tears and terrified screams), but the rest of the day was filled with fun.

For those of you with kids who begrudgingly said goodbye to summer and have started a new school year, I urge you to make sure you've completed your Kids Protection Plan. Don't remember what that was all about? Give me a call or shoot me an email and we can go over this added protection for your minor children.

I hope you enjoy the new newsletter featuring valuable information from Alexis Martin Neely - please let me know what you think! For more, join me on Facebook at <http://profile.to/RussellGolowin>

Russ