



Legacy Building For Life

Volume 2, Issue 8

Holiday Issue 2008



*Merry Christmas
and a
Happy New Year*

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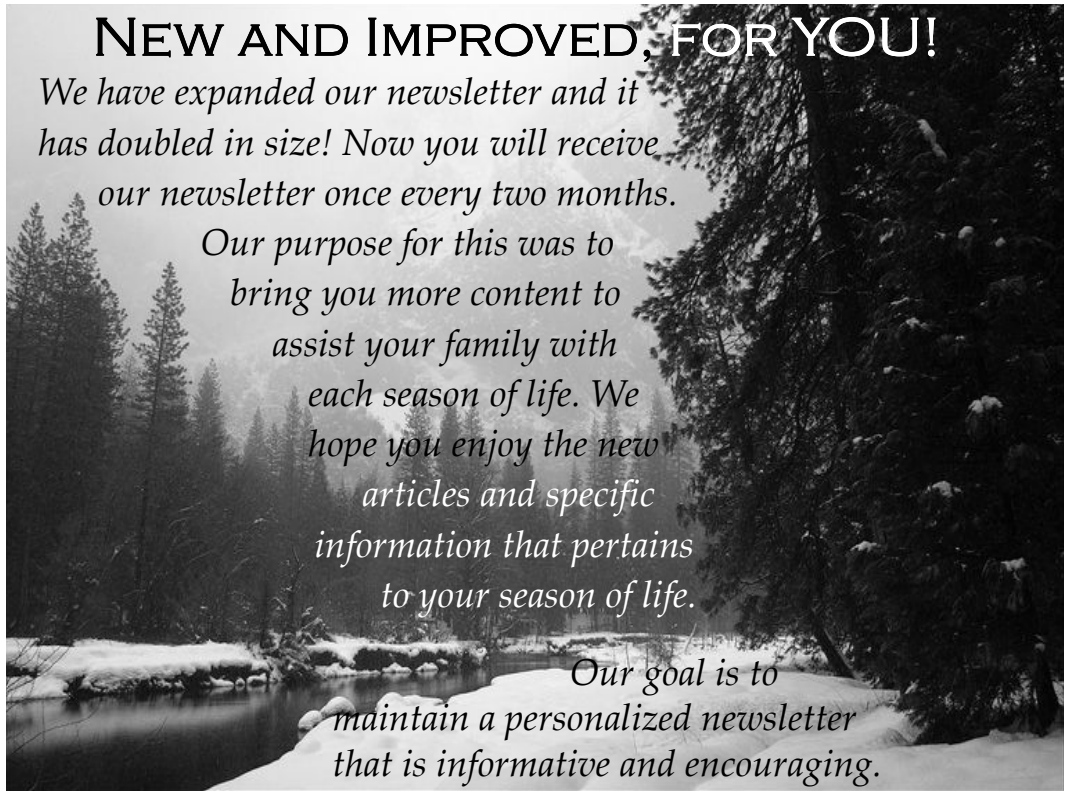
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NEW AND IMPROVED, FOR YOU!

We have expanded our newsletter and it has doubled in size! Now you will receive our newsletter once every two months.

Our purpose for this was to bring you more content to assist your family with each season of life. We hope you enjoy the new articles and specific information that pertains to your season of life.

Our goal is to maintain a personalized newsletter that is informative and encouraging.



Character Building Corner

FAITH:

An unshakable confidence that actions rooted in good character will yield the best outcome, even when I cannot see how.

Faith gives a person confidence to take the first step, knowing that the next step will then become clear. Faith allows us to give up what may seem good on the surface and patiently wait for what he or she knows is best. It can be hard to have faith regarding financial situations, especially in difficult economic times. Avoid expenses that would exceed the family income when the family cannot see how their needs will be met. Visualize achievement for each family

member and his or her full potential. Stepping out in faith could require giving up friends and activities that violate good character. Faith is not always easy to show, but even small faith can help build great character.

“Now faith is the substance of things hoped for, the evidence of things not seen.”

-Hebrews 11:1

I WILL:

- Expect the best.
- Make right choices based on principles rather than whims of circumstance.
- Believe the truth and reject a lie.
- Not take things for granted.
- Trust those who have proven character.

Source: *Achieving True Success*



Home for the Holidays

FIVE KERNELS OF CORN

By Hezekiah Butterworth

The first few winters in the New World were treacherous for the new colonists. The settlers of the Plymouth colony died in droves from both sickness and starvation. In this verse the necessity of rationing the meager food resources is set alongside the abundant moral reserves of the people. Long a part of New England holiday tradition (before the turkey is carved each member of the family is served a mere five kernels of corn, after which this inspiring poem is recited) the remembrance of Plymouth has become a symbol of the incredible blessing of this land.

Tw'as the year of the famine in Plymouth of old,
 The ice and the snow from the thatched roofs had rolled;
 Through the warm purple skies steered the geese o'er the seas,
 And the woodpeckers tapped in the clocks of the trees;
 And the boughs on the slopes to the south winds lay bare,
 And dreaming of summer, the buds swelled in the air.
 The pale Pilgrims welcomed each reddening morn;
 There were left but for rations Five Kernels of Corn.
 Five Kernels of Corn!
 Five Kernels of Corn!
 To each one be given Five Kernels of Corn!

O Bradford of Austerfield haste on thy way.
 The west winds are blowing o'er Provincetown Bay,
 The white avens bloom, but the pine domes are chill,
 And new graves have furrowed Precisioners' Hill!
 "Give thanks, all ye people, the warm skies have come,
 The hilltops are sunny, and green grows the holm,
 And the trumpets of winds, and the white March is gone,
 And ye still have left you Five Kernels of Corn.
 Five Kernels of Corn!
 Five Kernels of Corn!
 Ye have for Thanksgiving Five Kernels of Corn!

"The raven's gift eat and be humble and pray,
 A new light is breaking, and Truth leads your way;
 One taper a thousand shall kindle: rejoice
 That to you has been given the wilderness voice!"
 O Bradford of Austerfield, daring the wave,
 And safe though the sounding blasts leading the brave,
 Of deeds such as thine was the free nation born,
 And the festal world sings the "Five Kernels of Corn."
 Five Kernels of Corn!
 Five Kernels of Corn!
 The nation gives thanks for Five Kernels of Corn!
 To the Thanksgiving Feast bring Five Kernels of Corn!

From: The Patriot's Handbook compiled by George Grant, Ph.D.



A Tribute To The American Legacy

This holiday season many of us have begun taking inventory of our economic situations and are concluding we will need to tighten our belts this year. This necessity may seem disheartening and threaten to put a damper on our celebrations. Perhaps we would have a change of heart if we looked back to the origins of our great nation. We have been left a legacy of faith and strength of character from which we can be encouraged & inspired. Though we may never experience the extreme conditions of the Plymouth colonists so long ago, they have given us a legacy of human endurance and spiritual strength that can inspire us to persevere through this economic uncertainty.

Happy Thanksgiving Day

*We hope that you and
 your family had a
 wonderful
 Thanksgiving
 and took time
 to reflect and
 be truly
 thankful
 for all you
 have!*



MARK ONE OF THESE DATES ON YOUR CALENDAR!

All Workshops are FREE and educational. Invite your friends and family. You can register online at www.aaronlovelaw.com or call our office at 816-554-3330



THE EARLY SEASONS OF LIFE WORKSHOP

HELD AT VILLAGES OF JACKSON CREEK (INDEPENDENCE, MO)

Thursday, January 15, 2009
6:30pm- 8:00pm

- Wills vs. Trusts
- Probate
- Kids Protection Planning™



THE LATER SEASONS OF LIFE WORKSHOP

HELD AT CROWN CARE CENTER (HARRISONVILLE, MO)

Tuesday, January 20, 2009
6:30pm- 8:00pm

- Long-term care planning
- Asset Protection Planning
- The Dangers of Transferring Assets
- Wills vs. Trusts

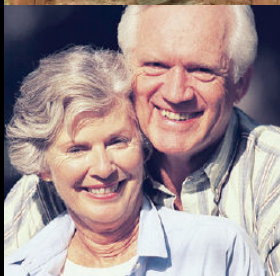


THE LATER SEASONS OF LIFE WORKSHOP

HELD AT LAW OFFICE OF AARON L. LOVE (LEE'S SUMMIT, MO)

Tuesday, January 27, 2009
10:00am- 11:30am

- Long-term care planning
- Asset Protection Planning
- The Dangers of Transferring Assets
- Wills vs. Trusts



I have gone in search of a new rescue! But where could I be? Because of the growth with the newsletter I have lost myself in these pages! See if you can find me 7 more times throughout the newsletter!

-Barry



We are excited to introduce our "Seasons" columns in this issue of our Legacy Planning newsletter. Each issue these columns will address varying topics related to each of life's seasons. There's sure to be something along the way that will strike a chord in your life. Turn the page and find your season of life....



Early Season

Legacy planning covers a lot more territory than making decisions regarding preservation of assets and distributions of possessions upon death. In fact, legacy planning can begin while a couple awaits the arrival of their first child. The months, then weeks, and finally days, leading up to a child's delivery are filled with planning and anticipation. With some forethought couples can preserve highlights of those experiences to share with their child as she grows. Journaling to the baby about parents' hopes and dreams, even questions about what he'll be like promises to be a treasured keepsake; for the journaling parent in the short term; for the child later in the long term. Reading descriptions of the baby's prenatal development can give the grown son or daughter a greater appreciation for mom, and can serve as a future point of comparison when he or she enters the world of parenting.

Today's capabilities for recording audio and video provide any number of options for preserving the earliest evidence of our family legacy. During my wife's pregnancy with our third child, we were able to take a VHS tape into her sonogram appointment. We took the same videotape home and I later used it to record her early stages of labor and later the exhilarating time after our daughter's delivery. When she was a toddler, that video was one of her favorites to watch. She called it her "Meredith and the Nurses" video. Today with the technology to create 3-D sonograms, parents can actually put a face to the names they are mulling around in their heads. Journaling can continue after the child is born. Recording humorous happenings and keeping a running tally of new words spoken can provide a fun look back at "words" that are "Greek" to strangers, but still have "real" meaning to the family.

Recording these thoughts and memories is also a way to reconnect if there has been tension or distance over time. Reading what has been written can restore tender emotions toward one another that have grown cold. A tangible value cannot be placed on preserving the memories of the early years of parenting and child growth. Taking the time to do it creates a real treasure for years to come.

"There is an appointed time for everything. And there is a time for every event under heaven- A time to give birth, and a time to die; A time to plant and a time to uproot what is planted."
- Ecclesiastes, 3:1-2



Mid Season

Families with older children discover that, though the children are much more independent, self-sufficient, and able to communicate on *many* levels, life definitely does not get simpler. One goal of parenting, however, is to create a safe environment for the children to develop ever-increasing independence and life skills. This educational process can begin as early as elementary school, with responsibilities increasing with age. Lessons learned early build confidence and can foster a sense of family unity, especially if skills learned benefit the family as a whole. As children participate in the upkeep of the home they also can develop an awareness and greater appreciation for the effort needed to keep a household running smoothly. Here are some ideas, which may fit your situation:

- Conduct a "laundry sorting" training session. Gather all family members for this one time event. Demonstrate how the washer and dryer operate. Post written instructions next to your laundry facilities. If you have a designated laundry day enlist assistants, who later take charge (when you're confident shrinkage and fading won't be an issue). If laundry in your household is done on an "as needed" basis, train your children to gather enough similar items to create a load.
- Rotate house-cleaning chores so that each child is responsibility for a different category each week. Dusting, floors, bathrooms. At the very least, if company's coming, everyone pitches in.
- Food preparation and meal cleanup is one of those daily chores that can be the proverbial "straw that breaks the camel's back", after a demanding day. With cooperation and a little planning, meals can come together with minimal stress. Older children and teenagers can pitch in to prepare simple foods and even some main dishes. Establish menus ahead of time, with ingredients set out, or handy; and written instructions on the counter. Parents can take care of the main dish and younger children can take responsibility for setting the table. Cleanup can also be divided according to age and other demands of the particular evening.
- Families with teenage drivers could consider opening a charge account to be used expressly for car maintenance. The teenage driver could be given the responsibility to maintain the car, scheduling and obtaining tune-ups and oil changes, or any other routine maintenance needs.

These ideas are just a few of any number of possibilities to foster responsibility, independence and inter-dependence in children. As children grow and assume more leadership in household care, they are given a broader view into the adult world into which they are traveling.



Later Season

It's ironic that when we need extra time, we can't seem to find it. In the early and mid seasons of life we could really use an extra hour here or there to get things checked off our "to do" list. It's in the later season of life, when our pace relaxes, that there seems to be time to spare...in fact sometimes there is too much time on our hands. What to do with the extra time? It's not like we can "roll over" the extra minutes to someone else like on a cell phone plan...Instead we can devise strategies to make great use of the time, and continue to have an active influence on our family and community.

Who says "you can't teach an old dog new tricks"? Maybe now is when you have time to take ballroom dancing lessons or art lessons. Earlier in life you were focused on raising your family and providing for them. Then there was no time to think about college for yourself. Now might be just the opportunity to brush up on your computer skills. Maybe there is a business or literature course or photography class you have wanted to take. Many community colleges offer free or reduced tuition for persons aged 55 & over.

Perhaps you have specific skills which younger families need, but can't afford at today's market rates. Home or vehicle repair can be very costly, and young families often put those repairs off. Your skills, offered at a lower price, could be just the ticket to benefit others and enhance your life. Perhaps you have experience preparing tax returns, or are an organizational wizard. These skills are very valuable to busy families with too little time to take care of these things themselves.

Many elementary schools have reading programs that connect classrooms with older residents who visit classes to read aloud to them or tutor students who need extra help.

People in the later season of life continue to have great influence across generations, whether with practical assistance or with wisdom from life experiences. Remaining active and participating in the lives of people of all ages is invigorating, stretches our intellect, and enriches not just our lives but the lives of everyone around us.



From the Trusted Team...

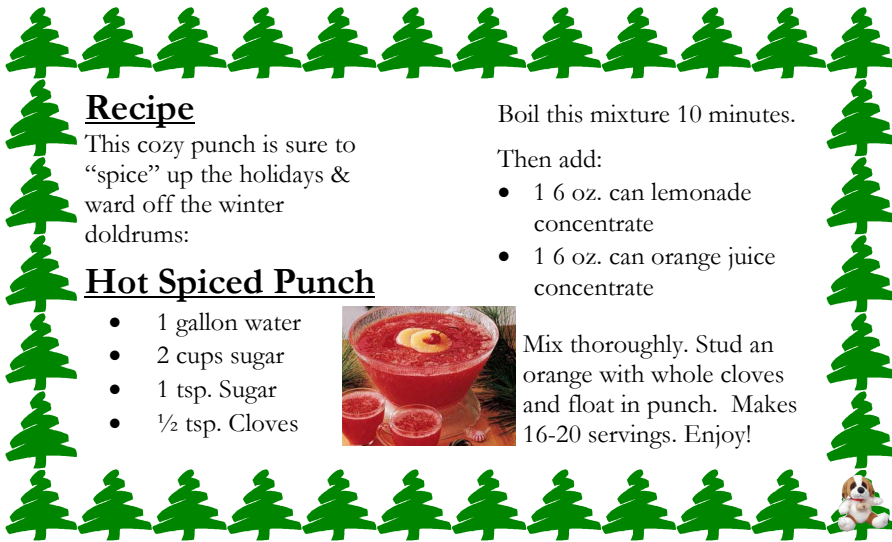
- Not only is our newsletter growing but so is our team! We are proud to announce our new team member that some of you might already be acquainted with, Gina Rookstool. She has joined our team as the Director of Public Relations and we are excited to have her on board!
- Just as a reminder, our office will be closed for the Christmas Holiday at noon on Christmas Eve and will reopen at 8:00 a.m. on January 5, 2009. Please feel free to leave a message or email as our team will follow-up with you as soon as possible.

Here for you,

Cindy Audrey *Gina*
Brenda



This Section is currently under construction! We are excited to use part of our newsletter that is focused toward young adults and those in college. It will serve to educate by communicating topics from a young adult's perspective. What better preparation for your future than to have a head start on issues that most young adults are unaware of or neglect? It seems that the ordinary transition of moving from a teenager into adulthood is rarely captured and appreciated. Growing older is not a preference— it is experienced by every human on earth. With advice and guidance one can make the transition, to the inevitable, as smooth and successful as possible.



Recipe

This cozy punch is sure to “spice” up the holidays & ward off the winter doldrums:

Hot Spiced Punch

- 1 gallon water
- 2 cups sugar
- 1 tsp. Sugar
- ½ tsp. Cloves



Boil this mixture 10 minutes.

Then add:

- 1 6 oz. can lemonade concentrate
- 1 6 oz. can orange juice concentrate

Mix thoroughly. Stud an orange with whole cloves and float in punch. Makes 16-20 servings. Enjoy!

Looking Ahead: It has been said that “When an old person dies, it is like a library burning.” In the next issue of our Legacy Planning newsletter, learn how sharing our life stories gives value, connects one generation to the next, heals old wounds, & acts as inspiration to our children.

Home Instead SENIOR CARE

For those in need of respite care and beyond, Home Instead Senior Care is a community-based service providing an important non-medical resource to assist family members caring for their loved ones. Both owners, Kristine Wright and Michelle Brunell, were primary caregivers for family members and realized a need in our community. Wright & Brunell,

LLC d/b/a Home Instead Senior Care is independently owned and has operated in eastern Jackson County since 2004 but has a national and international franchise system on which to rely. Our mission is to keep seniors at their current level of care, usually at home but also in assisted living facilities and nursing homes, by providing consistent and reliable one-on-one care.

Home Instead Senior Care offers affordable solutions for older individuals or couples capable who require non-medical assistance such as light housework, meal preparation, medication reminders, errands, incidental transportation and companionship in order to remain in comfortably and safely independent.

We can arrange our services for as little as one hour per visit or as much as 24 hours per day. Care is available seven days a week, including holidays. Consistent one-on-one service to our clients is performed by CAREGivers who are screened, trained, bonded and insured. To achieve relationships with the utmost compatibility and consistency, we devote very special attention to matching our CAREGivers with our clients. Additionally, Home Instead Senior Care is a member of the AARP National Employer Team.

If you would like additional information about our services, please feel free to contact our office at 816-554-6166. We would be happy to arrange a personal visit and answer any further questions you may have.

Crown Care Center ■ is a facility offering skilled nursing care that strives to provide quality care in attractive and comfortable surroundings. Our professional, licensed staff is dedicated to meeting the needs of our Residents. You can be assured that we are ready and able to accommodate your changing health needs. We provide the attention you desire and the independence you want. Our full schedule of recreational and social activities offers you the chance to meet new people, develop new skills, and pursue your interests. Individuals who make the choice to live at Crown Care Center become part of a family. Our dedication goes beyond the Resident to their family and friends. For more information, call our Executive Director or Social Services to find out more of what we can offer you: **816-380-6525**.

“Live as independently as health allows with the security of knowing we are only steps away!”

Professional Profile: Joe May

Joe May has a history of teaching public school and serving in the United States Army. In 1960, he began a career in the insurance business. He is independent, and contracted with several carriers. His specialization is:

1. Medicare and available supplements & Medicare Advantage plans, as well as Medicare Plan D (Prescription drugs).
2. Long Term Care Insurance and new concepts being offered to help with these types of needs.
3. Retirement income planning.

His professional training includes: Chartered Life Underwriter designation (CLU); licensed in Kansas and Missouri; membership in The National Association of Insurance and Financial Advisors, American Association for Long-Term Care Insurance, The National Association for fixed Annuities.

Contact **Joseph M. May, CLU** for more information. Call (913) 599-4333 or email at joemay@everestkc.net.

Downsizing *Simplified*

"Paring down a lifetime of keepsakes & making decisions regarding everyday belongings can be a monumental task for some folks. Many seniors can become discouraged and overwhelmed even before they begin the decision-making process."

Murphy & Co. associates are extremely sensitive to both the emotional *and* physical challenges of downsizing a home. Their goal is to ensure each customer has a personalized move plan specially tailored to their particular needs. Some of the non-medical *Downsizing*

Simplified services offered include help with locating a new home within a retirement or assisted living community, space planning, sorting, packing, move day supervision and settling-in services. In addition, Murphy & Co. also offers home staging and estate sales.

It's never too early to start the process of paring down (we all tend to have too much stuff!). Allow yourself plenty of time. If you are physically unable to tackle the project, get assistance. Begin sorting in areas of the home that are rarely used or have been used as "catch all" spaces—closets, spare bedrooms, basements, and attics. Separate items into categories such as Keep/Move, Family,

Donate, Sell, Toss. As you sort, be honest with yourself as to *why* you are keeping a particular item. If you're moving, will you be happy to see it when it is unpacked? Will you use it? *If you really have to think about packing something, you probably don't need to take it.*

Murphy & Co. is licensed, bonded and insured and provides **FREE** consultations. Associates are also available to assist families with long distance moves or moves being managed from a distance.

For more info regarding our *Downsizing Simplified* services or to schedule a consultation, please call Cindy Murphy at 816-358-6338.

VILLAGES OF JACKSON CREEK

Caregiving Can Be Overwhelming



At the Villages we believe Respite care is essential for all caregivers. So whether for a few days or a few weeks let the Villages of Jackson Creek provide you with a period of relief so you can have an opportunity to revitalize yourself while knowing that your loved one is receiving the care and support they need.

At the Villages of Jackson Creek we understand what a tough job it is to be a caregiver. That's why we are now offering Respite Care Services for your loved one to give you time to revitalize from the stresses of care giving.

In a beautiful setting your loved one can enjoy many of our community areas specifically designed for socializing and simply enjoying life:

- Movie Theater
- TLC Salon
- Ice Cream Parlor
- Exhilarating wellness programs

Your loved one will have an opportunity to interact socially with peers, share in stimulating activities, and receive the 24/7 medical and social care they need.



VILLAGES
of JACKSON CREEK

ASSISTED LIVING • MEMORY CARE • SKILLED NURSING

Call 816.478.5689 or visit www.villageofjacksoncreek.com for more information.
Located at 3980 South Jackson Drive, Independence, Missouri 64057

AARON L. LOVE

ATTORNEY-AT-LAW

Legacy Planning for All Seasons of Life™



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Inside this issue: Merry Christmas

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[If you are not a client this newsletter is considered an ADVERTISEMENT.]

From the desk of Aaron.....

Does your family draw names for your gift exchange at Christmas? Our own family never has, however with our extended families all growing & spreading out, we're getting to the point it may be time to consider the practice. Of course, there will be moans and groans from all of us because: who's going to keep track of who has whom? How can we each remember where we've hidden away our person's wish list? My wife will be wondering: how does this change anything? She'll still end up doing all the shopping. There's no denying it. Getting the gift exchange thing right will take



planning and cooperation on the part of everybody.

It is the same with developing your legacy plan. When you seek our counsel regarding the protection of your assets and development of your legacy plan,

we labor together to cover every detail with you. We are passionate about meeting your needs and providing you with a plan that specifically addresses each of your concerns. Our goal is for your legacy plan to be "just the right size and color" for your situation. We want you to leave our offices with confidence that your plan will work when you need it most. That is our pledge to your family! Merry Christmas and Happy Holidays! (If any of you have some tips about foolproof gift exchanges, give us a call! Ho Ho Ho)

Dedicated to your
legacy planning,