



A Tale of Two Hearts: The Johnsons' Unfinished Symphony

Robert and Margaret Johnson had been inseparable for 52 years. Their love story began in a small-town diner and blossomed into a life filled with laughter, shared dreams, and the occasional playful disagreement about who made the better pot roast. Their partnership was a testament to enduring love and mutual respect, weathering life's highs and lows with grace and humor.

As they entered their golden years, retirement brought new adventures. They traveled in their cozy RV, doted on their grandchildren, and relished quiet evenings on their porch swing. Life was good, and the future seemed as endless as the stars they counted each night. Yet, amid this contentment, there lingered an unresolved note in their symphony of life: their estate planning.

An Unexpected Farewell

It was a crisp autumn morning when Robert complained of feeling unwell. Within hours, he was gone – a sudden heart attack leaving Margaret and their family in shock. Amidst her grief, Margaret faced a stark reality: their estate planning was woefully outdated.

"We'll get to it next month," Robert used to say whenever Margaret brought up the subject. The urgency of estate planning, much like the tune of a song left unfinished, had been set aside for a time that never came. Now, Margaret was left to navigate a complex maze of legalities and decisions while still reeling from her profound loss.

A Race Against Time

Determined to set things right, Margaret reached out to an estate planning attorney. But fate wasn't finished with

the Johnsons. Just 27 days after Robert's passing, Margaret suffered a stroke. She never regained consciousness, leaving their family grappling not only with their grief but with a series of legal challenges.

In less than a month, the Johnson children found themselves orphaned and facing a legal quagmire. The outdated wills, joint accounts with no clear beneficiaries, and a host of questions about their parents' wishes left

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them overwhelmed and, at times, at odds with each other. Decisions that should have been straightforward were now fraught with confusion and potential conflict.

The Unfinished Symphony

As the dust settled and the legal proceedings dragged on, the Johnson children couldn't help but reflect on their parents' story. They wondered about the impact of having planned together and imagined an alternate ending to their parents' story:

Shared Decisions: Margaret and Robert, sitting side by side, could have made joint decisions about their legacy, ensuring both perspectives and wishes were accounted for.

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Maximize Skills: In the Johnsons' marriage, Robert was the better planner and money manager, while Margaret brought many other strengths to their relationship. Planning together earlier in life would have allowed the couple to depend on one spouse's skill and ease the burden for the first survivor.

Clear Instructions: With well-organized documents and a clear plan, the burden during an already painful time could have been eased, sparing the surviving spouse, and later their children, from unnecessary confusion.

Smooth Transition: A thoughtfully crafted estate plan would have facilitated a smoother transition of assets, faithfully reflecting the Johnsons' wishes and honoring their memory.

Preserving Family Harmony: Precious family heirlooms and sentimental items could have been distributed with love and intention, rather than becoming contentious issues.

A Lesson in Love and Foresight

The Johnsons' story serves as a poignant reminder that estate planning is more than just legal documents – it's an act of love. It's about ensuring that the melody of your life continues to play harmoniously, even when you're no longer there to conduct it. For couples like Robert and Margaret, planning together isn't just practical – it's a final duet, a chance to ensure their love story has the ending it deserves.

Why Estate Planning Together Matters

Estate planning as a couple involves more than just

drafting wills and choosing beneficiaries. It's about engaging in meaningful conversations regarding your wishes, values, and the future you envision for your family.

1. **Unified Vision:** Planning together ensures that both partners' wishes are integrated into a cohesive plan. This unity helps avoid conflicts and confusion for surviving family members.

2. **Efficient Management:** Joint estate planning allows for a streamlined approach to asset management and distribution. This efficiency can significantly reduce the stress and complexity of settling an estate.

3. **Mutual Understanding:** Discussing and deciding on estate planning matters together fosters a deeper understanding of each other's preferences and priorities, strengthening the partnership even in the face of life's uncertainties.

4. **Peace of Mind:** Having a well-organized estate plan provides peace of mind, knowing that your loved ones will be taken care of according to your wishes, and alleviates the burden on them during a time of loss.

A Call to Action

Don't let your symphony remain unfinished. Take the time to plan together, engage in those important conversations, and create a legacy that truly reflects the life and love you've shared. Estate planning is a profound act of care, a way to ensure that your loved ones are supported and guided, even after you're gone, and completing it together enhances the melody.

A note from the attorneys...

As autumn leaves turn and cool breezes sweep in, we're reminded of life's constant renewal. This season brings community togetherness so while we navigate full calendars, fall sports, and festive preparations, let's cherish the simple joys: children's laughter on Halloween, the scent of pumpkin spice, and warm family gatherings. We're grateful to serve this community and be part of your stories. In this season of reflection, we're reminded that our work is about people and the moments that truly matter.

Michele & Bob

TIME OUT — STAFF PROFILE

Katie S. Bole, J.D.
Law Clerk



ON THE CLOCK: A Kent County native, Katie is a 2016 graduate of Caesar Rodney High School, and earned her Bachelors of Science in History from the University of Delaware in 2020. After graduation, Katie interned for Delaware Senator, Tom Carper, and in 2021, Katie decided to pursue her law degree. While completing her degree at Delaware Law School, Katie was a member of the Law Review and a Dean's Select Merit Based Scholarship recipient. She sat for the Delaware Bar Exam in July of this year and we're excited to welcome Katie back to our team as a Law Clerk until her admittance. Growing on Katie's experience as an intern with our team in 2023, we look forward to increasing the synergy between Katie and our clients for years to come.

OFF THE CLOCK: During her free time, Katie enjoys running, walks with her dad, and sitting on the beach with her friends and family.

BELLA'S BRIEF

The Office from a Dog's Perspective

The candidates are out in full force, each one trying to outdo the other in a bid for your precious vote. And here I thought the only thing that needed to be "outdone" was the last batch of Blue Buffalo treats that were, quite frankly, a bit stale. I digress. The only thing more predictable than the political candidates' promises is the way I'll be curled up on the couch with a bone, watching this circus unfold.

It's always the same song and dance: grandiose promises, sweeping reforms, and debates that resemble more of a yapping contest than a serious discussion. You've got one side promising to save the world while the other side swears it's already in ruins and only they can fix it. Spoiler alert: They all seem to forget that running a country isn't the same as fetching a stick.

As the election looms, remember: the show may be entertaining, but it's your vote that counts. So, while the candidates are busy pointing fingers and claiming they've got all the answers, take a moment to reflect. Think about who will actually roll up their sleeves and get to work, not just bark about the issues.

I'll be here, chewing on my favorite toy and watching the spectacle with a mixture of amusement and skepticism because in the end, when the confetti settles and the speeches are over, it's the real, everyday folks like you and me who keep things running smoothly.

Here's to a season of clarity amidst the chaos. And remember, no matter who you're voting for, make sure they're more than just a platform; we all deserve better than a bowl of empty promises.



xxo Bella 

UPCOMING EVENTS

- | | |
|-----------|--|
| 1
Oct | CARES Member Exclusive Off The Clock
3:00 p.m.
via GoToWebinar |
| 16
Oct | CARES Member Exclusive Appreciation Event
3:30 - 5:30 p.m.
Bridgeville, DE |
| 13
Nov | Elder Law Workshop
5:30 - 7:00 p.m.
Lewes Senior Center |

LEGAL MUMBO JUMBO

Legal Language in Layman's Terms

EMPLOYER IDENTIFICATION NUMBER (EIN)

An EIN is a nine-digit number assigned by the IRS that serves to identify estates and trusts as separate taxable entities. The EIN allows the IRS to properly recognize and process the tax obligations of the estate or trust, treating it as an entity distinct from the associated individuals like the deceased person, trustors, or beneficiaries.

PWW FRIDGE-WORTHY

World-Class Olympians

If you've been following us long enough, you know that our firm stands on four pillars: Family Focus, Extraordinary Quality, Exceptional Service, and Team Centered. Our Team Centered pillar represents our commitment to taking a team approach to every client matter with a carefully designed process. What builds a stronger T-E-A-M? In a word, camaraderie.

Inspired by Paris 2024 and a competitive spirit that's easily found in our staff, we spent our time off the clock in the month of August competing in our very own PWW Olympic Games.

Divided into two randomly drawn teams, we hit the field determined to best each other's scores. Here's a look at the challenges and associated point values that each team member was eligible to complete and earn.

Donate your time	15
Stick the landing! Create a reel of everyone on your team jumping from a platform just as if they are finishing a gymnastic routine!	15
Go all the way across the monkey bars	10
Bike 5 miles in 1 day	10
Walk 30 mins a day for 5 days straight	10
Read a book	10
Drink 64oz of water every day for 5 consecutive days	10
Walk a non-family member's dog	5
Pay it forward	5
Repost a local business	5
Mail/drop off a card to a non-family member	5
Make a homemade dessert	5
Try a new sport	5
Get a spa treatment	5
Get ice cream at a local spot	5
Wear a neon color to work	5
Color a picture	5
Visit a state park	5
Go down a waterslide	5
Make your bed every morning for 5 days straight	5

How did we do? EVERYONE finished EVERY SINGLE CHALLENGE showing many characteristics we admire in real-world Olympic athletes: energy, creativity, grit, determination, and a TEAM CENTERED spirit. These memories will last a lifetime, and the pictures might be on the fridge that long, too.

Turn the page for a special collage showing some of our fun.



OFF THE CLOCK

We would like to thank our featured referrer of the month:

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