



Building a Legacy

When most people think about leaving a legacy, they immediately consider their financial assets: the house, the bank account, the jewelry passed down through generations. While these tangible items are indeed important, legacy planning encompasses much more than just the transfer of wealth. A true legacy is the collection of values, memories, and life lessons you leave behind for your loved ones.

Legacy is what others remember about you, the way you shaped their lives through your actions, your character, and the love you shared. It's the memories you intentionally create with those you care about and the values you instill in them. With that in mind, a comprehensive legacy plan should cover both the legal aspects of your estate and the emotional and familial connections that will live on after you.

Legal Foundations

While creating memories and passing on values is imperative, it's also crucial that your wishes regarding your health care, finances, and property are clear, well-organized, and legally binding to reduce confusion and stress for your loved ones.

Powers of Attorney: A Power of Attorney is a legal document that designates an Agent(s) to make legal and financial decisions on your behalf. Of the most important legal documents that any adult can have for themselves, the Power of Attorney can be especially important while supporting a loved one during a need for long-term care.

Advance Health Care Directives: An Advance Health Care Directive allows you to outline your wishes for medical care if you cannot express those wishes for yourself. This document captures your choice of an Agent(s), expresses your wishes for life sustaining treatment, and provides directions regarding organ donation. Consider this document a gift for your loved

ones, so that they can follow instructions at the end of your life, rather than making guesswork of your wishes.

Revocable Living Trusts: A Revocable Living Trust is a replacement for a traditional Will. This legal document captures your end-of-life wishes, acts as a backup incapacity tool during life, and avoids the probate process that Wills are subject to, making it easier to manage and administer your affairs after death. Trust makers retain full control of the Trust, Trust assets, and the ability to modify the language within.

LEGACY PLANNING ISN'T JUST ABOUT THE MONEY AND MATERIAL GOODS YOU LEAVE BEHIND; IT'S ABOUT THE MEMORIES, VALUES, AND WISDOM YOU IMPART DURING YOUR LIFETIME.

Irrevocable Asset Protection Trusts: While an Irrevocable Asset Protection Trust also avoids probate, this trust is added to a foundational estate plan with the goal of protecting some assets from the future possibility of long-term care costs, like care at home or care in a nursing home.

Having these documents in place provides a legally binding plan, giving your family peace of mind knowing that your wishes are clearly outlined and enforceable. However, a true legacy goes beyond just securing your estate; it's about the intangible gifts you give to those around you.

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Leaving a Legacy of Good Health

One often overlooked aspect of legacy planning is health—specifically, leaving a legacy of good health to your loved ones. Our lifestyle choices and habits shape not only our lives but also those of the people around us. By living well and sharing the importance of health with others, you can influence future generations in ways that last far longer than any material gift.

Nutrition: Healthy eating habits can have a profound impact on your legacy. The recipes passed down in your family, the food traditions you uphold, and the nutritional wisdom you share can benefit future generations. Think about how your favorite meals—perhaps those cherished dishes made by your grandparents—can be made healthier without losing their essence. Teaching your children or grandchildren about balanced nutrition, meal planning, and cooking skills ensures they carry this knowledge forward.

Exercise and Active Lifestyle: Regular physical activity is one of the most important factors in maintaining good health. By modeling an active lifestyle, you show your loved ones the importance of taking care of their bodies. Whether it's hiking together, taking family walks, or playing sports, staying active creates memories that encourage healthier habits. Engaging in physical activities as a family not only keeps you fit but also strengthens emotional bonds, forming a legacy of health and wellness.

Preventative Health: Just as you teach your children about the importance of regular exercise, it's vital to instill habits that promote preventative health care such as regular doctor visits, screenings, and maintaining mental health. A proactive approach to health can add years to your life and leave your loved ones with the knowledge and example to take care of their own well-being.

Building Memories Through Intentional Family Activities

Another powerful way to leave a legacy is through the intentional creation of memories with your loved ones. While financial assets and health habits are important,

the time spent together, and the experiences shared are what truly endure.

Family and Friend Gatherings: Schedule regular time with family and friends—monthly meals, weekend outings, or seasonal traditions. These moments give you the opportunity to share stories, celebrate milestones, and strengthen relationships. Creating traditions helps everyone feel connected to you and to each other, fostering a sense of continuity and belonging.

Cooking and Sharing Family Recipes: There's something uniquely powerful about food as a connection between generations. Passing down family recipes—particularly those that have historical or cultural significance—can be a way to preserve the history of your family. Take the time to gather with loved ones and teach them how to make these dishes. Distribute handwritten recipe cards documenting all the tips and tricks for those prized meals. Not only will your family appreciate the history, but these experiences create lasting memories. These sessions can be filled with laughter, storytelling, and learning, and they ensure that your heritage lives on, generation after generation.

Documenting Stories: Another invaluable part of legacy planning is documenting your personal stories, lessons, and experiences. Record your life's journey in a journal, through letters, or even through video recordings. Share the wisdom you've gained from life's challenges and triumphs. These narratives will serve as a guide for future generations, offering advice and keeping the connection to you strong.

Conclusion

Legacy planning isn't just about the money and material goods you leave behind; it's about the memories, values, and wisdom you impart during your lifetime. A comprehensive legacy plan ensures that your financial and medical wishes are respected, while your legacy of health, tradition, and love will endure in the lives of your family and friends. By planning carefully and living intentionally, you can leave a profound, lasting impact that goes far beyond inheritance—one that will live on in the hearts and minds of those you love.

TIME OUT — STAFF PROFILE

Marie T. Chin

Director of Estate & Trust Administration



ON THE CLOCK: Marie is a transplant to the Shore, having originally grown up outside of Annapolis, MD. She graduated from Salisbury University in 2011 with a degree in Environmental Studies and minors in Biology and Psychology. She spent the next few years working on a local organic farm, and then planning tours and events across the Shore and beyond. Most recently, she worked for PRMC's Weight Loss & Wellness Center doing everything from giving cooking demonstrations to managing the department's organic vegetable garden. Marie's desire to help others and attention to detail allow her to support our team as the Director of Estate & Trust Administration. In this role Marie assists clients who are settling the matters of a loved one.

OFF THE CLOCK: Marie and her husband, Robby, live in Salisbury with their Border Collie, Tux, and rescue pup, Daisy. She loves to cook and read, as well as spend time outdoors hiking, canoeing, camping, gardening, and at the river or beach.

UPCOMING EVENTS

- 22 Elder Law Workshop
4:30 - 6:00 p.m.
Jan CAMP Rehoboth
- 17 Closed
Feb Presidents' Day
- 20 CARES: Off The Clock
3:00 p.m.
Feb GoToWebinar
- 25 Elder Law Workshop
5:00 - 6:30 p.m.
Feb Lewes Library
- 27 Life After Divorce: Planning for
Your New Future, 10:30 a.m.
Mar GoToWebinar

For more information, visit:
pwwlaw.com/events-resources

LEGAL MUMBO JUMBO

Legal Language in Layman's Terms

AGREEMENT TO MAINTAIN ESTATE PLAN

A contract between spouses agreeing not to change or revoke their estate planning documents (like wills, trusts, etc.) without the other person's consent, including after the first spouse's death. This agreement is often used in blended families or situations where spouses want to ensure their agreed-upon estate plan remains intact, particularly to protect children from previous marriages or other beneficiaries.

A note from the attorneys...

When a team has worked together for years, they understand each other's strengths, anticipate challenges, and operate with an intuitive synergy that drives efficiency and results. This cohesion allows for quicker decision-making, fewer miscommunications, and a unified approach to solving complex problems, ultimately delivering superior outcomes. The long-term collaboration also fosters a culture of mutual respect and shared goals, translating into consistent and dependable service. We've celebrated so many 10-year work anniversaries lately adding tenure as one of the many things we're proud of in our team. Our "tenure" with our clients is growing too, and we're so thankful for the time you've invested over the years in trusting our team and planning for your future.

Michele & Owen

NEW & NOTEWORTHY

BENEFICIAL OWNERSHIP INFORMATION (BOI)

An Update for Business Owners

The Corporate Transparency Act (CTA) is a critical measure designed to protect the U.S. and international financial systems from illicit activities like terrorist financing, drug trafficking, and money laundering.

A recent federal court order has issued a nationwide preliminary injunction that temporarily halts the enforcement of the CTA's beneficial ownership information (BOI) reporting requirements.

While this injunction remains in effect, reporting companies are not currently required to file BOI reports and will not face penalties for non-compliance.

Businesses are advised to stay informed and consult with their legal and financial advisors, noting that voluntary BOI reporting remains an option during this period.

DEED FRAUD PREVENTION

Many clients have noticed TV advertising encouraging action against deed fraud. The Sussex County Recorder of Deeds Office utilizes a program through a third party, Landmark. The Recording Activity Notification Service is an alert system designed to notify you when a document containing your registered name has been recorded. Sussex County property owners can learn more by visiting: <https://sussexcountyde.gov/deed-fraud-alert>

Kent County: www.kentcountyde.gov/My-Government/Departments/Deeds-Office/Property-Fraud

New Castle County:
www.newcastlede.gov/2398/AlertMe

THE UNIFORM HEALTH-CARE DECISIONS ACT OF 2023 (UHCDA)

5 Things to Know

1. Signed into law on September 30, 2024, The Uniform Health-Care Decisions Act of 2023 (UHCDA) is a law that governs health care decisions and advance health care directives in Delaware. The UHCDA supersedes the Uniform Health-Care Decisions Act of 1993. **Advance health care directives signed prior to September 30, 2024, are still valid.**
2. An Agent's authority to make health-care decisions only commences when the patient lacks capacity. The UHCDA modernizes guidelines for determining incapacity in healthcare decision-making, recognizing that capacity can vary by decision type and emphasizing functional abilities. The UHCDA does not authorize an Agent to agree to mercy killing, assisted suicide, or euthanasia. Further, the Governor vetoed the proposed "medical aid in dying" bill on September 20, 2024, which would have allowed a terminally ill patient with capacity to self-administer medication to end his/her own life.
3. The UHCDA removes some of the administrative barriers, like signing formalities and acceptable witnesses, making the creation of an advance health care directive less cumbersome.
4. The UHCDA authorizes the use of advance health care directives exclusively for mental health care. An institution providing mental health care must check if the individual has an advance mental health care directive, offer materials on directives, prompt the individual to review or create one, and assist those interested in creating a directive or provide resources for doing so.
5. If a patient lacks capacity and has not appointed a health care Agent, the UHCDA allows family members and certain other people to make decisions. These people are referred to as "surrogates." The new surrogacy list is still based on priority beginning with a spouse or domestic partner, and then children or parents, but now includes a patient's cohabitant and, in some cases, even an adult who has routinely assisted the patient in supported decision making.

BELLA'S BRIEF

The Office from a Dog's Perspective



Another year has come and gone faster than a squirrel crossing the yard. Mom's been making a big deal about all these 10-year work anniversaries at the office. Ten years? That's 70 in dog years, which is exactly how long it feels when they start reminiscing about "the good old days" – you know, that mythical time when people answered their phones instead of leaving you on read for three days before replying with a thumbs-up emoji. Though I suppose finding humans who stick around is about as rare as finding a cat with actual manners.

Speaking of things that never end, this Taylor Swift saga continues to plague my otherwise peaceful napping schedule. Her tour lasted longer than my attention span during Mom's "no counter-surfing" lectures. And don't even get me started on this whole football circus – though I hear one of the Kelce humans is expecting a puppy. Just what we need, more humans to coo over. Between Swift and the Kelces, the humans haven't been this worked up since that time Dad tried to reorganize Mom's filing system. That was a dark week.

The humans are all buzzing about their New Year's resolutions, too. Mom keeps talking about "creating a legacy" and "making memories." Last weekend, she gathered everyone to make Grandma's secret meatball recipe. Let me tell you, as the designated taste-tester (self-appointed, of course), watching three generations argue about whether it needs more garlic, while I strategically position myself under the mixing bowl, is what I call a legacy moment.

I suppose I should acknowledge this whole "team tenure" thing they're celebrating. I've spent years watching these humans wear out their keyboards, drink questionable amounts of coffee, and pretend they don't hide treats at their desks (I see you, Ashley). They've become something like a pack. While they're all misty-eyed about legacy and tradition, I'm just here wondering why humans insist on taking perfectly good recipes and making them "healthy." News flash: your kale smoothie is fooling no one.

Now, if you'll excuse me, I need to go stare judgmentally at Mom while she meal preps for the week. Someone needs to be there to clean up any accidents. We all bring strengths to the table, and I'm acutely aware of mine.

xoxo Bella 



OFF THE CLOCK

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



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