

Afsar Estate Planning

October 2017



Welcome to Issue #14 of News You Can Use. As an Attorney, Karin Schumacher has been advising, counseling and assisting clients with their Estate Plans since 2001; she has prepared and executed over 5000 Wills, Trusts, Deeds, Advance Health Care Directives and Powers of Attorney. Her firm, Afsar Estate Planning focuses on Providing Estate Planning Expertly, Efficiently & Affordably.

So This Just Happened...

I am late with my News You Can Use, wait where did September go? But, literally, right after I came home from Germany, my Bankruptcy Professor and colleague, Darrell, at Miramar College texted me and asked if I wanted to teach an Estate Planning course to Paralegal students. I answered sure before I had a chance to overthink about what I was getting myself into. Thank God, my new mantra is,

"The Quickest Way To Acquire Self-Confidence Is To Do Exactly What You Are Afraid To Do."

I am fortunate to have friends (Thanks Lizzette, Ingrid, Jan, May, Pablo, Miri and Aldo) who support me and family (Thanks Afsar, Arianna, Liz, Terry, Mickey, Jess and Maureen) who believe in me. I had less than two weeks to prepare for class. There has been a learning curve but I am so glad I took the risk and had the opportunity to do this. The added benefit of teaching this course is how it has validated what I know and learning some of the nuances of Estate Planning, which serves my clients well. I still make presentations for Oasis and am also teaching at Poway Adult Ed. Suffice to say I have a new found respect for teachers and what they do!!



News You Can Use

If you are interested in reading about issues that affect you, your family, your estate, your world, you can [sign up and LIKE](#) Afsar Estate Planning Facebook Page, which provides a daily newsfeed. Tax Reform, New Rules on Reverse Mortgage and HELOC, Protections for Widowed Homeowners, Retirement Advice, Digital Assets, Fiduciary Rule, 2018 Exemption Amounts and much more are in this month's News You Can Use section.

[4 Questions To Ask Yourself Before Retiring](#)

[5 Big Retirement Money Mistakes to Avoid](#)

[How to Protect Yourself After the Equifax Hack in 6 Easy Steps](#)

[10 Notorious Celebrity Estate Planning Mistakes . . .](#)

[New Laws Address Access To Clients' Online Accounts After They Die](#)

[DOL Fiduciary Rule: Trump Administration Signals Intent To Kill Class-Action Provision In BICE](#)

[Estate and Gift Tax Thresholds Set to Increase for 2018](#)

[What is Financial Independence Retire Early \(FIRE\)?](#)

[Is a HELOC Right for You?](#)

[New Rules for Reverse Mortgages](#)

[New Protections for Widowed Homeowners Facing Foreclosure](#)

[Planning For The Expected Unexpected](#)

[12 Key Factors for Blended Families in IRAs, Qualified Retirement Plans](#)

[A Look at President Trump's Latest Tax Plan](#)

[Which Accounts to Spend Down First in Retirement? 4 Tips](#)

[Using Life Estates to Protect Property and Avoid Reassessment](#)

[Understanding Inherited IRAs and Their Inherent Dangers](#)

[Tell Your Clients It's Not Too Late for a Portability Election](#)

[Should You Sell Your Home When You Retire?](#)

[Check Out Afsar Estate Planning Pinterest Page](#)

Did You Know?

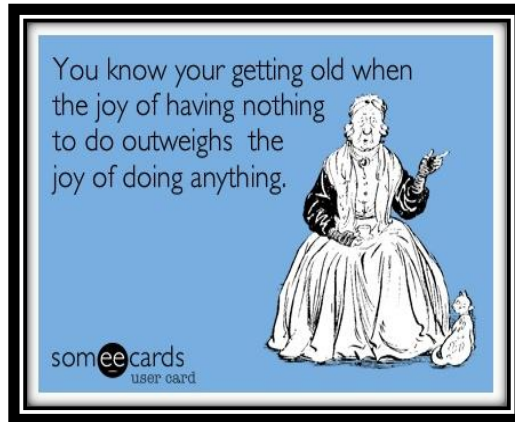
Samhainophobia is the fear of Halloween.

The pound symbol or hashtag (#) is also called an octothorpe.

65% of test subjects had the urge to yawn after merely reading about yawning.

A sneeze travels out of your mouth at more than 100 MPH.

The smell of an orange relieves stress by 70%.



Presentations

If you, your group or anyone you know would be interested in scheduling a Presentation, contact [Afsar Estate Planning](#) or call 858-356-2731. Karin teaches at Poway Adult Ed, Miramar College and is a sought after speaker with Oasis, Senior Centers, Churches, Libraries, Groups and Clubs. Topics include:

[Transfer On Death Deed . . . Is It A Good Or Bad Idea?](#)

[Vesting...Tenancy In Common, Joint Tenancy, Community Property?](#)

[AB Trusts . . . Are They Necessary or Obsolete?](#)

[Incapacity...What Documents Do I Need Before That Happens?](#)

[Probate...What Happens To My Stuff When I Die?](#)

[AHCD, POLST, RTD . . . What's The Difference?](#)

[Power Of Attorney . . . What Is It and Do I Need One?](#)

[Trust Review . . . Revise, Renew or Restate?](#)

[Everything You've Always Wanted To Know About Estate Planning...](#)

[If It Sounds Too Good To Be True . . . It's Probably A Scam](#)

Podcast

Listen To My [Podcast](#) "Documents You Need To Have A Great Retirement"

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Cool Websites

[Donate To A Classroom In Need](#)

[Challenges You To Sit And Do Nothing For 2 Minutes. Stress Reliever.](#)

[Search For Recipes Based On The Ingredients You Have](#)

[25 Killer Sites for Free Online Education](#)

Questions?

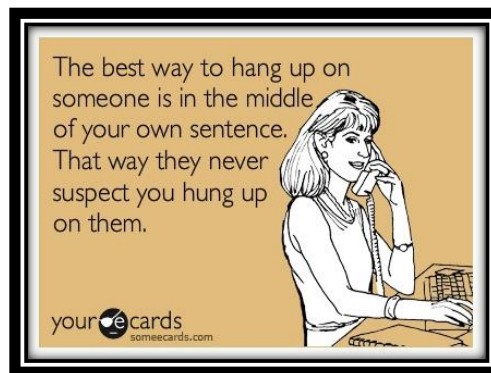
If you have questions about your Will, Trust, or Estate Planning, [Request A FREE Phone Consult.](#) Maybe you already have your Estate Plan in place, perhaps you are not ready to prepare it quite yet, but it is likely that you know someone who would benefit from having their Estate Plan made or existing Trust reviewed. You can have them [contact](#) Attorney [Karin Schumacher](#) with [Afsar Estate Planning.](#) She has been helping people with their Estate Plans since 2001.

Quotatious Quotes

Sometimes, When I Close My Eyes, I Can't See

A Well-Tailored Suit Is To Women What Lingerie Is To Men

The Greatest Mistake You Can Make In Life Is To Be Afraid To Make One



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