

**Attorney Timothy P. Crawford, CPA, CELA\*, CAP\*\***  
wanted to share this information with you.

## **Steps to Take in Advance of Death or Disability**

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE, MILWAUKEE, OAK CREEK & RACINE**

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No one wants to face the fact that our loved ones will not be with us forever. Facing our own mortality is frightening as well. Although none of us wants to contemplate a time when we or a loved one might become disabled or die, it is important to be prepared. There are many steps families can take in advance of death or disability to avoid future conflicts or uncertainties:

- Don't be afraid to start the conversation. Whether you are a parent talking to your children, a husband talking to a wife, or an adult child talking to an aging parent, bringing up the topic of death and disability can be difficult, but it is an important conversation to have. A study by The Hartford found that parents were more willing to discuss estate planning issues than their children.
- Make sure you or your loved ones have done estate planning. All estate plans should include, at minimum, two important estate planning instruments: a durable power of attorney and a will. The first is for managing property during your lifetime, in case you are unable to do so yourself. The second is for the management and distribution of property after death. Revocable (or "living") trusts can also help you avoid probate and manage your estate both during your life and after you're gone. In addition, you or your loved ones should consult with an estate planning professional about the best way to minimize estate taxes.
- Plan for the worst. You and your loved ones need to be prepared in the event that one of you becomes disabled and will no longer be able to make your own decisions. The durable power of attorney mentioned above is an important instrument. You will also need a health care power of attorney which gives someone else the medical authority to communicate your wishes about medical treatment.
- Make sure you or your loved ones draw up a list to help your executors carry out your estate plans. The list should contain information on the location of assets, such as bank accounts, property, stocks, and bonds; the location, keys, and passwords to any safe deposit boxes; the identity of important professionals who might have information about your estate; and the location of important records, such as loan,

insurance, and tax documents. The list can also contain things you want done immediately after you die, such as calling relatives or notifying employers.

- Determine you or your loved ones' wishes regarding funeral arrangements. You may want to pay for your funeral ahead of time to take the burden off of family, but you need to be careful and shop around. If you can't make arrangements ahead of time, put your wishes in writing so the whole family knows what you want.
- Figure out who is going to get what personal property and heirlooms. Preparation and planning in advance can avoid family squabbles after you or your loved ones die.

**“Those Who Plan Ahead Win.  
Those Who Don’t Plan Ahead Lose.”**

This article is for informational purpose only and is not intended as legal advice. It is recommended that you call Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Crawford can be reached at 1-262-634-6659. Please refer to this article when you call.

\*Attorney Timothy P. Crawford is a Nationally Board Certified Elder Law Attorney (CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

\*\*Timothy P. Crawford was invited to join the Council of Advanced Practitioners (CAP) of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. CAP is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated by Martindale Hubbell, a service that provides an independent rating of the quality of attorneys, as one of the top attorneys in the nation.

Attorney Timothy P. Crawford has been selected as a **Fellow** of NAELA. **Fellow** is the highest honor bestowed by the Academy. Selection as a **Fellow** signifies that his peers recognize the lawyer as a model for others and as an exceptional lawyer and leader.

Attorney Timothy P. Crawford has a superb rating of 10 out of 10 with A V V O.

A V V O has awarded to Attorney Timothy P. Crawford the A V V O Client’s Choice Award.

**YOUR ASSET PROTECTION LAW FIRM WITH GREATER MILWAUKEE AREA OFFICES IN  
BROOKFIELD, GLENDALE, MILWAUKEE, OAK CREEK & RACINE**

**"Helping Families in Wisconsin for Over 40 Years  
to Protect Their Assets from Nursing Home Care Costs"**

“A majority of text has come from an article prepared by Attorney Howard S. Krooks, friend of Attorney Timothy P. Crawford, is used here with permission.”

**FORM DISTRIBUTION CODE SHEET – FORM: ARTICLE PASSWORDS FOR YOUR COMPUTER**

NEW     CULL     NO CULL

(NOTE TO FORM TYPIST: INCLUDE THIS SHEET WITH ANY FORM BEING CHANGED OR CREATED, & MAKE THIS SHEET THE LAST PAGE OF THE FORM SAVED IN THE COMPUTER.)

**BELOW IS A LIST OF THE LOCATIONS WHERE THE ATTACHED FORM WILL GO:**

- A. TPC (all forms)
- B. SAM (all forms)
- C. RACHEL (all forms for Masters) TO BE PUT IN:
  - T19 #1 – Maxi
  - T19 #1 - Mini
  - T19 #2 Package
    - Crisis
    - Pre-Plan
    - BOTH Package
  - SPA #1 – Maxi
  - SPA #1 - Mini
  - Probate Avoidance Pkg. (PAP)
  - FFLT #1                       Will Pkg
  - FFLT #2
  - FOLDERS IN CONFERENCE ROOMS (Library, JP’s Office, & BK)
  - CREDENZA– Sections A, C & D of T19 #2
- D. LYNN & NINA - FFLT SIGNINGS
- E. ELLEN (T19 Update forms and Signing Pkgs forms)
- F. HEATHER (Starter Packages and NOY Packages)
- G. FORMS IN FILES FOR UPCOMING APPTS (Signing Box & TPC’s Office)
- H. TAMI - Marketing Pkg:     L&L                       Co-Counsel Pkg.                       Teaser/Order Pkg.
- I. TOP TEN - Tami
- J. WEBSITE – Tami & Howard                       Reverse Mortgage Folder - Tami
- K. SEMINAR FOLDERS – Rachel, Tami, Howard & Heather
- L. T19 MANUAL - Lynn & Rachel                       RESOURCE BOOK – Lynn & Rachel
- M. DEATH PKGS. – Kay & Lynn

**THE FOLLOWING FORMS SHOULD BE GIVEN TO TPC AND ALL STAFF:**

- 1. Maps
- 2. Locate File Form
- 3. GO TO Next Labels
- 4. Report Request Form
- 5. TPC Fax Sheet
- 6. Form Distribution Code Sheet
- 7. General Codes Sheet
- 8. 50% Discount Certificates