



FROM THE DESK OF VICTORIA L. COLLIER, CELA

## LEARNING LESSONS, FACING FEARS, EXPRESSING GRATITUDE & WRAPPING UP THE YEAR

When starting a new grade in school, a job, or project, it can be *overwhelming*. That is unless we've studied up on the subject matter or have a mentor.

My family went to Italy two summers ago and it was great. It was even better that I personally did very little of the planning. I just got to show up and be led. At the time I thought it was great.

Fast forward two years when I took my mom to Italy just the other month, where I had to be the navigator.

This trip was much more important than the first one. It was a once-in-a-lifetime trip for my mom. She will not get to do it again. I had to make sure it was "*right*" the first time, so there was little room for margin

of error. These are the lessons I learned from the trip, that relate so well with the experience of creating and drafting a solid estate and asset protection plan.

### 1. "BEEN THERE DONE THAT"

I was confident because I was "experienced." When hiring an attorney, don't hire inexperience or go it alone just to save money. One family on the waterbus with

THE CONTENT IN THIS NEWSLETTER SHOULD NOT BE CONSTRUED AS LEGAL ADVICE AND DOES NOT CREATE A LAWYER-CLIENT RELATIONSHIP.

### DID YOU KNOW?

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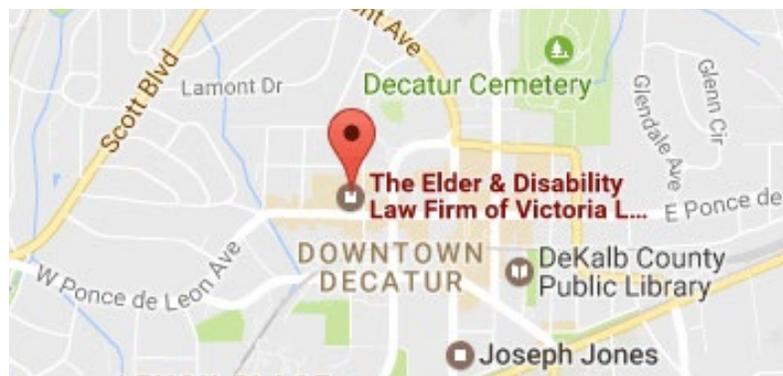
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## EXPERIENCE THE DIFFERENCE

us got off at the wrong Murano stop not knowing there were three of them and it is the third one where the action is.

### 2. GPS IS BETTER THAN A MAP

I am old school for sure, but our firm also knows the importance of using the best tools for our clients, not just the right tools. In Italy we were given maps, but the GPS on my phone was always more accurate and got us there. Be sure to use a firm that keeps their education, software, and planning strategies current.

### 3. USE A GUIDE

While in Italy, my mother and I hired private guides to tour us around the Vatican, Colosseum, etc. Of course we could take our own walking tours. But you get so much more from the guru who has studied the subject matter inside and out and can tailor your tour to only what is important to you. I am professionally known nationwide as the leading authority on Veterans Wartime Pension benefits with Aid and Attendance, and



locally as a top Medicaid attorney, but even I need a guide with high level business or tax law. If you are not the expert, hire the person who is so you have the best experience possible.

### 4. DIFFERENT STAGES OF LIFE NEED DIFFERENT THINGS

Two years ago when I went to Italy with my six year old twins, we were on fast-forward, - go, go, go! But, this time, with my mom, we needed to pace ourselves and realize when some (not all) was enough. Likewise, people need to revisit their estate plans every three to five years, or sooner when life events have changed (marriage, divorce, grandchildren, death, move from one state to another, etc.).

### 5. SURROUND YOURSELF WITH PEOPLE WHO CARE

I had no anxiety because I had been there before and I had a travel agent, but my mom was a bit anxious. Thus, my job was to eliminate or reduce her anxiety. That is also what my job is as a lawyer for our clients. We know you have not been “here” before. Through the firm’s shared experiences, knowledge, and compassion, we work tirelessly to eliminate or reduce your anxiety.

Next time you're faced with the fear of the unknown, follow these 5 lessons to accomplish your goals.

To Your Health And Happiness,

*Victoria L. Collier*

**Victoria L. Collier, CELA\***

**The Estate & Asset Protection Law Firm**

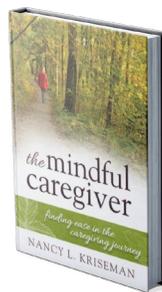
**\*Certified Elder Law Attorney**

## GRATEFUL FOR STRONG ADVOCATES WHEN THE UNTHINKABLE HAPPENS

Another Halloween has come and gone. Our homes and communities filled with fright – from spooky lawn decorations to scary costumes. In fact, my daughter had planned to be a scary zombie, but then changed her mind to be a Minecraft hero. We all know that whether it is Casper the friendly ghost or a skeleton pirate (like my son), these are all a part of celebrating a fun holiday.

Our clients, however, often express real fears around situations involving losing independence, providing adequate care for a loved one, or paying for quality long term care; and we are grateful for the opportunity to help resolve those fears through our comprehensive legal and asset protection planning.

One of the greatest fears our clients and their family members express arises when having to make the difficult decision to entrust others with the care and supervision of a loved one. We understand that placing the health and well-being of your loved one, though necessary, can be an emotionally overwhelming experience. That's why we talk with our clients and their family members about strategies for selecting and ensuring quality care providers. Moreover, we also recommend other resources to check out like *The Mindful Caregiver* by Nancy L. Kriseman.



But, what about when the unthinkable happens when someone we love suffers injury, abuse, or neglect at the hands of those you entrusted to care for that person?

When our clients have had to face the reality of this unimaginable fear, we are so grateful to be able to call upon trusted colleagues, the law firm of Prieto, Marigliano, Holbert, and Prieto, LLC (PMHP). The attorneys at PMHP possess a wealth of experience in advocating for clients who have been harmed or neglected at the hands of those entrusted with their care, and they have personally represented several clients of our firm who find themselves facing this tragic situation.

If you or your loved one has suffered personal injury or death due to abuse, neglect, or substandard care, CONTACT US and we will make the proper introduction for you.

**GIVE US A CALL 470-235-7868**

## END ON YOUR TERMS

We have many endings in our lives. Some lead to new beginnings. But, some are truly the end. As this year ends, we want to recognize that there may be loved ones, both people and animals, that will not be joining us in the New Year. It is an honor and a privilege when I am invited to the celebration of life of one of my clients. Not only do I get the opportunity to learn more about them through the eyes of people who have known them for many more years than I did, but I also get the opportunity to listen and learn and become inspired on how better I can live my life.

Although I did not lose any close family or friends of mine this year, in October I made the difficult choice of putting my sweet dog of 14 years, Joey Guacamole, to rest. He had been declining both physically and cognitively for a few years. In one moment he would be showing me all the vigor he could muster, and the next he would look at me with his agonizing eyes begging me to stop the pain. So, I did. But only in a way that I know he would have wanted. I took an afternoon off from work and spent it just holding and loving on him.



IN LOVING MEMORY  
**JOEY GUACAMOLE**  
2004-2018

I spoke to him about the transition he was about to have. I arranged for the veterinarian to meet us at Joey's favorite squirrel chasing trails. He got to eat his favorite wet dog food, explore off-leash, and just "be" in his environment. When he was tired and could no longer go on, he laid down and we said good-bye, surrounded by his family. Just weeks before, a chapter in a book, Dog Joy, was published wherein Joey was highlighted in Chapter Six (all proceeds go to help animal shelters – I encourage you to buy a few!).

Have you thought about how you or your loved one's last day(s) should be to really end on your or their own terms? It can be so beautiful when planned and arranged in advance. You can spend the last moments providing love and support instead of scurrying around making arrangements while extremely emotional. It is my personal mission to ensure people live and die with independence and the highest quality experience, whatever that means to you. But you have to plan for that. It doesn't just happen. If we can help you design your plan, it would be an honor to do so.

In the meantime, plan to wrap up this year with completing unfinished projects so you can start next year fresh!

## SPECIAL THANKS!

WE GIVE SPECIAL THANKS TO THE CLIENTS WHO TRUST US WITH THEIR LEGAL SERVICES NEEDS, OUR REFERRAL SOURCES WHO PUT THEIR REPUTATION ON THE LINE WHEN THEY RECOMMEND US, AND OUR TEAM WHO WORKS TO *EXCEED* OUR CLIENT'S EXPECTATIONS.