

December 2019

ESTATE & ASSET PROTECTION INSIDER



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E-LETTER
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THE ESTATE & ASSET PROTECTION
LAW FIRM
CONFIDENCE. COMFORT. CARE.

That's a Wrap!

Each year goes so fast with 2019 being no exception. Looking back, I find that the experiences I have had and the lessons learned are always such a gift. The following is a list of 14 of life's gifts I've received this year:



- Downsizing hurts but opens new opportunities
- Delegation is an art and abdication will sink the ship
- Coaching is great, but independent thought is a must
- There are many layers we must peel away to find our own truth
- Living your truth is not being selfish – it is giving the best of yourself to others
- Being conservative in thought, goals and dreams has rarely served me well
- Even 9 year-olds can achieve their dreams
- Résumé building bullet points are not “where it’s at” when you are 49
- Everyone needs a break at some point
- It is never too early or too late to say “I’m sorry”
- Family before every other mortal thing
- Being in service to others provides a constant source of gratification
- Nature will teach all there is to know to those who pay attention
- Life, and death, are what you make of them

What gifts have you received this year? I'd love to hear about them!

Drop me a letter or email to Victoria@elderlawgeorgia.com.



Cultivating 2020 for *Better Health*

The President signed the Farm Bill of 2018 making it federally legal for states to authorize the growing, producing, selling and using of HEMP CBD Oils and Medical Marijuana. Governor Kemp signed the Georgia Bill and seven commissioners have been appointed to oversee the implementation of it. That excites me for SEVERAL reasons! But, the top three are...

First and foremost, it has always been my personal mission to help people live and die without emotional or physical pain. CBD oil and medical marijuana do just that. (More on that in a minute).

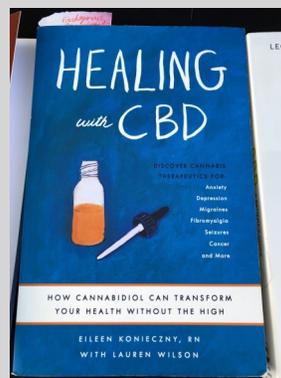
Second, the nation's forefathers, to include George Washington, were huge hemp growers as it is the strongest fiber to grow with a negative carbon effect on our environment. It can and will replace plastic, wood, concrete, fuels, etc. Complete houses have been built from hemp, cars are using it instead of gasoline, and LEGO has stated that it intends to replace all of its plastic blocks with hemp by 2030 (Aug. 16, 2019, www.bioplastics.com).

Third, this is a new industry that can allow farmers to diversify, and other businesses (i.e. trucking, shipping, packaging, retail marketing and sales, e-commerce, etc.) to boom which enhances the economy for everyone.

Now, let's get back to the FIRST reason. Georgia's medical marijuana law allows certain qualified people to legally possess up to 20 fluid ounces of "low THC oil" by applying for and receiving a "Low THC Oil Registry Card" from the Georgia Department of Public Health. The problem with the current law is that the registered persons must go out of state to get the oil. That will change in 2020 when Georgia farmers are able to grow hemp and medical marijuana.

The 17 qualifying conditions to get on the registry include (some limitations apply):

- .Cancer
- .Amyotrophic Lateral Sclerosis (ALS)
- .Multiple Sclerosis (MS)
- .Chron's Disease



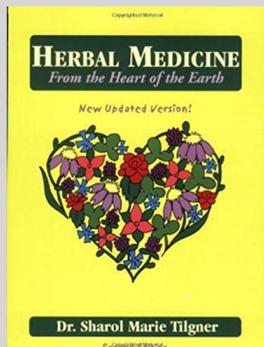
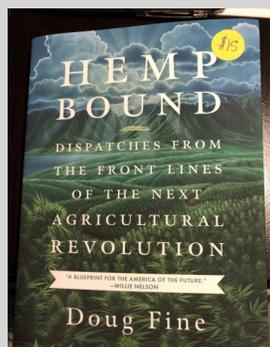
- Seizer Disorders
- Mitochondrial Disease
- Parkinson's Disease
- Sickle Cell Disease
- Tourete's Syndrome
- Autism Spectrum
- Epidermolysis Bullosa
- Alzheimer's Disease
- AIDS
- Peripheral Neuropathy
- Patient is in Hospice care
- Intractable Pain
- Post-Traumatic Stress Disorder (PTSD)

Many, many, many of my clients would qualify based on the list of conditions. As Dr. April Spencer stated while speaking to the Atlanta Urban League on December 2, 2019, she has "never seen anyone overdose on medical marijuana, unlike opioids, and no complications with taking other medications. Our bodies have a specific 'receptor' for the chemical compound in CBD and medical marijuana which means that humans have been ingesting it for millions of years."

Unlike medical marijuana, you do not need to be on a registry or have a certain condition to take CBD oils (broad spectrum has no THC and full spectrum has a minimum amount of THC). Clients, family, friends, and colleagues I know have shared that they take CBD to help with sleep, anxiety, depression, and dementia. On the Facebook Group called "Dementia family, friends, and caregivers", one person expressed that CBD oil helped her dementia more than her prescription medications.



I am not specifically recommending that anyone take CBD oil or medical marijuana, but I am recommending that everyone educate yourself on it and see if it may help with any emotional or physical pain you are having given it is a natural dietary supplement. Undoubtedly you will be hearing more about it in the coming years! Here are some books on the topic.



Never Too Early Nor Too Late to Achieve Your Dreams

As mentioned above, my children, who are nine, both achieved BIG goals this year.

My daughter has been saving her money for her own horse, which she was able to buy (a pony) in November. But more importantly, she wants to be a professional jockey. In July Katherine went to Junior Jockey Camp with Sports Hall of Famer – Julie Krone, the only female to win a triple crown event, and then on December 1, 2019, Katherine was in a real pony race in Maryland. Living the dream!



My son is very entrepreneurial and for the past year has wanted to buy, own and operate a food truck. While in Maryland, Chris located, investigated, and then negotiated the purchase of a Snow Cone Trailer business (I just need to figure out how to get it from MD to GA!). This summer he will be learning many of the “life’s lessons” I mentioned above and having the experience of a lifetime. His next goal is to have grown-ups work for him.

As a lifetime learner and someone always setting new goals, I cannot say that I achieved all mine in 2019. In fact, 2019 was NOT at all “my” year. However, I do have my sights set on 2020. Another reason why HEMP is so important to me is that I am buying an 87 acre farm. In addition to our horses having a wonderful home to graze upon, and my children being able to grow natural fruits, vegetable, and grains, I plan to grow hemp. Through the production of hemp I will be able to live my life mission even more by helping clients reduce emotional and physical pain, I will be able to give back to the earth by regenerating the soil, and have lots of outdoor activity bonding with my children and animals.

I am really looking forward to 2020. How about you? What would you like to do (or stop doing)? Perhaps dust off the old estate plan and get one better for your needs of today? Or plan for long-term care? We can help with that! Give us a call.

See you next year!!



Holiday Tips

1. Do your research so you're not overwhelmed on travel.
2. Stay connected with family about travel plans.
3. Pack light, pack earplugs.
4. Don't get hangry and enjoy the festivities.
5. Travel on off-peak days.
6. Plan for the unexpected.
7. Inhale. Exhale and enjoy the beautiful season.



Holiday Haiku

Pine boughs whispering
Blanket of snow filters in
Softer than a kiss
Cold December night
Moon and stars pave the sky in
Pale pearl and diamonds

Author Unknown

Come see us in the community!

When: Saturday December 14th of 2019 3:00pm-6:00pm

What: Join us at the Army Navy Game kick off!

Where: Mellow Mushroom 340 W. Ponce de Leone Avenue, Decatur GA

Upcoming Seminars

12/19/19	Estate Planning: A Life and Death Matter	TIME: 10:30am & 1:00pm
01/07/20	The 3 Basic Estate Planning Documents Everyone Should Have	TIME: 2:30pm
01/09/20	Trusts 101: What is a Trust and Why Would I Need One?	TIME: 10:30am
01/16/20	Legacy Planning	TIME: 10:30am
01/23/20	Protecting Your Assets from Creditors, Predators, and Lawsuits	TIME: 2:30pm
01/28/20	How to Avoid the Pits & Perils of Probate	TIME: 10:30am
02/04/20	Trusts 201: Trust Strategy for Asset Protection & Government Benefit Planning	TIME: 10:30am
02/06/20	Charitable Giving Through Your Estate Plan	TIME: 2:30pm
02/18/20	The 3 Basic Estate Planning Documents Everyone Should Have	TIME: 10:30am
02/25/20	Trusts 101: What is a Trust and Why Would I Need One?	TIME: 2:30pm
02/27/20	Trusts 201: Trust Strategy for Asset Protection and Government Benefit Planning	TIME: 10:30am

Looking for more great information?

Our Senior Salute Podcast, hosted by Victoria L. Collier, is available 24/7 wherever you listen to podcasts or by clicking the link below.

Our next live episode, discussing yearly recap and how it relates to estate planning will premier on Dec 25, 2019.

If you enjoyed reading this E-Letter then we've got great news ... We have many more just like it! Subscribe to our Newsletter and read our earlier editions to stay informed and entertained!

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