



LAWYERS **WITH**  
**PURPOSE**  
*CONNECTION*  
**OCTOBER 2015**



# STRUCTURE OR ROUTINE?

by Molly L. Hall, Director of National Enrollment

The 3rd week of August is my *favorite* week of the year. The kids go back to school the 2<sup>nd</sup> week of August every year and it takes me until Friday to realize for 9 solid hours I won't receive one single "emergency" message (we're out of popsicles, the sitter can't find the goggles, so and so's mom wants to talk to you, etc.). By the third week of August I actually feel like a whole person again.

And now here it is October, a little less than 2 months into the "zone" and I'm beginning to feel the structure-less walls start to close in. Fall break, winter break; lurking. "Please..NO.. don't mess with my structure...again"!

I thrive on structure. Most folks I speak with say it takes them the first few days of vacation to decompress and settle in. For me, it is quite the opposite. Hour 1 of vacation and I don't even remember I'm a business owner with priorities and deadlines. For me, the last 2 days of vacation I find myself extremely restless, feeling like something is missing, that feeling of "what did I forget" like there is a kid sitting on a curb waiting for a ride home or I slept through tax day. I obsessively look for my phone, calendar, to do list, wallet, the kids. I've done this enough that I know fairly quickly; oh this is just the ramping up for getting back to "my structure". It is not until I grab a notepad and conduct a brain dump, goals for the week, all the ideas and "A-has" I had over vacation about what I want to tackle in marketing, for our members, with my team, etc. that I am able to breath and complete my down time. I know I'm in good shape.

I was sharing this with my business coach last week as I was unraveling about what's on deck for yearend and she said, "Half the battle is that you are Intune to your need for routine...". Routine? I despise routine. Routine is lifeless, rigid, boring. It's a death sentence. I need structure.

We began this fascinating process of dismantling Structure vs. routine. We googled the definition of **Structure**: 1: the act of building : construction. b: something arranged in a definite pattern of organization. YES...building, constructing and organization. My 8 follow through on the Kolbe "A" Index and Discipline and Developer on the Strength Finder 2.0...yelps "Hell yes"!

Routine: habitual or mechanical performance of an established procedure. The antitheist of my needs.

Now I know why I get bored and embarrassingly irritated when my week lacks multiplicity. Now I know why I create such an upheaval, as an entrepreneur, when I am pushed to choose what department I want to lead so my name can be put in some organizational chart box. As an employee, there was a time when I needed that. But now, I want to write content, I want to teach, I want to coach, I want to build & carry out a marketing strategy and most of all I **MUST** be working with people. In relationship, communing and linking. At the same time, I have a profound need for prioritization, focus management, goals with deadlines, organization, progression & a method. Structure allows for creativity to rise from idea to action while allowing organization and progression to shift and flow like a dance vs a balancing act.

Don't get me wrong, there is nothing off doing the things I love with my family & friends. We had one of the best summers, a trip to Cancun is booked for next week over fall break and a ski trip in Vail over Christmas break with friends is in ink on the almighty calendar. The art of enjoying unstructured time is the structure strategically placed on the front and back end to ensure focus, intentionality & development in-between the sand and snow.

What resonates with you, the need for structure or routine?

## CREATIVE PEOPLE ARE:

1. Easily Bored
2. Risk Takers
3. Color Outside The Lines
4. Think With Their Heart
5. Make Lots Of Mistakes
6. Hate The Rules
7. Work Independently
8. Change Their Mind A Lot
9. Have a Reputation For Being Eccentric
10. Dream BIG



# LAWYERS WITH PURPOSE UNITES WITH LIFE CARE FUNDING

by Chirs Orestis, CEO of Life Care Funding

Do you ever feel like you don't know how to help a client? The traditional planning strategies just won't work in the situation presented? Here is a common scenario:

Jane, a widow lives in an assisted living facility, has two adult children who are independent with no disabilities. Without consulting with a lawyer, when Jane's husband, David, died two years ago, Jane gave each of her children \$100,000. At that time, Jane was living at home and doing well. About six months after David died, Jane began experiencing a series of mini strokes. The cost of her care is depleting her resources rapidly. The children really want to avoid nursing home care, but are concerned she will need one soon. During your meeting, you naturally raise the possibility of a transfer of assets penalty due to the prior transfers.

If you are like many elder care attorneys, you will likely try to find ways for the remaining funds to stretch out during the penalty period. Or, you may even propose that the children return the gifts if possible. It is not possible.

Is there anything you are overlooking? A dormant asset that can be utilized? Have you asked your client if they have life insurance?

Term life, universal life, and whole life insurance policies can be sold to pay for care. In Jane's case, she has a \$300,000 policy. She was considering letting it lapse because she can no longer afford the annual premiums. Instead of letting it lapse, let it work for her to pay for care during the Medicaid look-back period. Assuming a company purchases the policy for 40% of its face value, Jane would then have a fund of \$120,000, or \$3,333 per month for 36 months to pay for care during the remaining 5 year look-back. Jane's income added to these additional funds will be sufficient to cover the cost of the assisted living facility for 3 years. At that time, the family can feel comfortable and confident about transitioning Jane into a nursing home and applying for Medicaid, if necessary.

Lawyers with Purpose is proud to announce that we have teamed up with Life Care Funding to assist lawyers and clients in identifying good situations to fund care. To learn more about Life Care Funding and this new plan-

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lifecare  
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ning option for seniors, go to [www.LifeCareFunding.com](http://www.LifeCareFunding.com). Chris Orestis, CEO, will be sharing more information at the Practice Enhancement Retreat Week, October 19-23, in Phoenix, Arizona. To Reserve your seat visit [retreat.lawyerswithpurpose.com](http://retreat.lawyerswithpurpose.com).

**BEST ELDER LAW PROGRAM AROUND. DO IT!**

— **AMBER WATSON-TARDIFF**

Langhorne, PA



# MEMBER OF THE MONTH

Richard Winblad — Edmond, OK

## WHAT IS THE GREATEST SUCCESS YOU'VE HAD SINCE JOINING LWP?

The greatest success that I've had since joining LWP was the ability to counsel and find a solution for a Veteran and his family. They came to my office with a huge unmanageable memory care expense. Using the training enabled me to identify the availability of the Aid and Assistance Pension. We found answers for what appeared to be a hopeless situation.

## WHAT IS YOUR FAVORITE LWP TOOL?

The software simplifies trust package creation. The data prompts are well thought out and designed to prevent drafting mistakes. However, I find that the systems are the best tools. The RMS systems, videos and materials are outstanding.

## HOW HAS BEING PART OF LWP IMPACTED YOUR TEAM AND YOUR PRACTICE?

My team is getting excited about the materials and watching training videos. They will get a first-hand experience at the upcoming retreat. Personally, the LWP training has given me the ability to help those facing uncertainty find solutions. Not only is this a confidence booster but it also motivates me to find more people to help.



## NEW MEMBERS THAT HAVE JOINED IN AUGUST & SEPTEMBER

- ➔ Donald Reddish — Reddish Law Firm — Clearwater, FL
- ➔ Stephanie Anderson — The Anderson Law Practice, LLC — Atlanta, GA
- ➔ Barbara Moss — Elder Law of Nashville — Nashville, TN
- ➔ Barry Kozak — Solo Practitioner — Chicago, IL
- ➔ Tommy Smith — Shell, Fleming, Davis & Menge — Pensacola, FL
- ➔ Diana Yu — Solo Practitioner — Palisades Park, NJ
- ➔ Nicholas Nelson — Faegre, Baker, Daniels — Inver Grove Heights, MN
- ➔ John Holden — John Holden Attorney at Law — Bartlesville, OK
- ➔ William Newstad — Law Office of William J Newstad — Staten Island, NY
- ➔ Martha Patterson — Geisler Patterson Law — Burbank, CA
- ➔ David Gibbs — The Gibbs Law Firm — San Clemente, CA
- ➔ Ben Sowards — Sowards Law Firm — Campbell, CA

## EVENTS NOT TO BE MISSED

Every Monday — 4:00 PM EDT

**Live Case Study Review**

October 5 — 4:00 PM EDT

**Maximizing the Benefits of the LWP-CCS IRA Calculator**

October 7 — 12:00 PM EDT

**Denied Benefits Due to Transfer of Assets: How to Appeal and Win**

October 9 — 12:00 PM EDT

**Free, Low-Cost and NEW Marketing Strategies to Increase Leads, Referrals and Publicity for Your Law Firm**

PLEASE NOTE: *Marketing Round table moving to 2nd Thursday of each month beginning November 12th*

**DON'T MISS NOVEMBER 12TH "GETTING IN THE DOOR WITH NURSING HOMES!"**

LAWYERS WITH  
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PRESENTS

THE TRI-ANNUAL  
**PRACTICE  
ENHANCEMENT**  
RETREAT.

**OCTOBER 21-23**  
**PHOENIX, AZ**

★★★  
**PRACTICE  
WITH PURPOSE**

**MON-WED: SOLD OUT**



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Legacy Building, Suite 202  
555 French Road  
New Hartford, NY 13413

## YOU'RE MISSING OUT ON A MAJOR OPPORTUNITY BUT YOU HAVE A CHANCE TO FIX IT!

Spend 2016 with the top leaders in estate and elder law addressing today's most pressing competitive challenges. You'll go home from each event with new strategies and techniques to increase revenue, maximize efficiency and develop your practice. Put the most comprehensive estate and elder law conference in 2016 on your calendar now:

**OCTOBER 19-23, 2015**

**JUNE 20-24, 2016**

**FEBRUARY 22-26, 2016**

**OCTOBER 24-28, 2016**

*WE ROLLED OUT THE NEW LWP 3 STEPS WORKSHOP AND I TAUGHT IT. DEBBIE (ATTORNEY) STAYED UPSTAIRS AND "WORKED". WE HAD 8 FAMILIES. 7 VISION MEETINGS. THEY RACED TO GET IN LINE TO SIGN UP! IT IS SUCH AN AWESOME WORKSHOP AND YOU WERE KEY IN PUSHING ME AS A NON-ATTORNEY TO SET A DEADLINE TO TAKE OVER AND ROLL IT OUT. THANK YOU SO MUCH!*

— **JOHN REHBEIN**

LWP Staff Member, Helena, MT