

# What's Going On At Nash Nash Bean & Ford

## This Month's Firm Focus

### Donations fund local organizations



***Davis Trust provides funds to Honor Flight.*** Veterans of the Honor Flight of the Quad Cities, representatives from Nash Nash Bean & Ford, and Bob Morrison, executive director of Honor Flight of the Quad Cities, gathered for a check presentation of \$20,000 from the Charles G. Davis Trust to Honor Flight. Attending were: (front) Bill Bean and Robert Downs, Honor Flight veterans; (back) John Bean, Honor Flight guardian; Curt Ford, Davis Trust trustee; Bob Morrison; Jim Nash, Honor Flight guardian.

On October 19, Charles G. Davis provided his most recent gift to his community with a \$20,000 donation to the Honor Flight of the Quad Cities. Earlier in the year, he donated \$100,000 to the Geneseo Public Library District building program and funded the annual history award to a Geneseo High School graduating senior.

The most amazing part of these donations? Mr. Davis provided these gifts 67 years *after* his death. All three donations were provided by the Charles G. Davis Trust, established upon his death in 1944 and currently administered

by Robert Nash and Curtis Ford, both partners with Nash Nash Bean & Ford.

Mr. Davis established the trust to help support specific local institutions, and thanks to his planning and foresight, his wishes continue to fund the organizations he supported during his lifetime – six decades ago.

### Charitable Giving Options

Americans are generous by nature, giving more than \$212 billion to our favorite causes in 2010. Add corporate and business giving and the number rises to \$290 billion. But what if your giving could not only benefit your favorite charities but also yourself, your children and your grandchildren?

Most people know giving small donations to their church or to charity can earn an income tax deduction, but few know that federal gift tax laws allow you to give substantial sums to individuals or Trusts, with the benefit of significant tax savings.

Currently individuals may gift up to \$13,000 per year to separate individuals, gift- and estate-tax free. A married couple may gift up to \$26,000 per individual. By gifting during their lifetime, an individual or couple can reduce their taxable estate which, following a death, can provide a substantial tax savings.

In addition to outright gifts, Charitable Trusts provide a flexible tool to make gifts to a charity while also providing an income for you, your spouse or other beneficiary.

A Charitable Remainder Trust, or CRT, allows a donor to transfer assets into a Trust, with the Trust providing income distributions to the donor during his or her lifetime or for a set number of years. At the end of the term (whether at death or set number of years), the remainder of the funds in the Trust is transferred to the charity named in the Trust.

In a Charitable Lead Trust, or CLT, the charity receives the distributions during the donor's lifetime, or term of years. At the end of the

term (whether at death or set number of years), the remainder of the funds in the Trust is transferred to a non-charitable beneficiary, such as the donor's children.

*[It is important to note that while gifting can have significant impact on your estate taxes, it also may impact your Medicaid or Veteran's Administration planning. Please discuss any major gifts planning with us as part of your estate and financial plans.]*

## Know a WWII veteran?

With the youngest World War II veterans reaching their early 80s, Bob Morrison, director of Honor Flight of the Quad Cities, encourages these veterans to sign up for an Honor Flight. And if they are reluctant to enroll themselves, he suggests their family and friends urge their application.

"They get with their comrades who shared similar experiences, and it revitalizes them. It is a release for them," Bob explains.

For veterans worried about medical issues, Bob says they have seen it all: on each flight about half the veterans are in wheelchairs, several are on oxygen and at least one is traveling with a hospice nurse.

To learn more about Honor Flight of the Quad Cities or to apply, visit [www.honorflightqc.org](http://www.honorflightqc.org) or call 563-388-3271.

## Caring for our community

In lieu of Christmas cards and gifts this year, Nash Nash Bean & Ford made donations to the following organizations:

- *Wounded Warrior Project*: A complete rehabilitative effort to assist warriors as they recover and transition back to civilian life.  
[www.woundedwarriorproject.org](http://www.woundedwarriorproject.org)
- *Heifer International*: Dedicated to ending hunger and poverty, Heifer currently provides livestock, trees,

seeds and training in environmentally sound agriculture to families in more than 50 countries, including the U.S.  
[www.heifer.org](http://www.heifer.org)

- *Honor Flight of the Quad Cities*: Honoring veterans with a day trip to Washington, D.C. to visit the memorials dedicated to honoring their sacrifices, with top priority to WWII veterans.  
[www.honorflightqc.org](http://www.honorflightqc.org)

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## Lutz admitted to State Bar Association of Iowa

Tyler J. Lutz, an associate with Nash Nash Bean & Ford, was admitted to the Bar Association of Iowa during a September 23 ceremony at the Iowa State Capitol, Des Moines.

Tyler previously was admitted to practice law before all courts of the state of Illinois. He is a member of the American Academy of Estate Planning Attorneys and the Illinois State and the Henry County bar associations. Tyler joined the firm in August 2010.

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## Nash Nash Bean & Ford Happenings

**Curt Ford leading Junior Achievement session.** Curt Ford has been leading a six-week session of Junior Achievement at Geneseo Middle School. In this session, students are introduced to many economic concepts and useful facts about the working world. The goal of JA is to help young people relate what they learn in school to future successes in life and work.

**Wedding Bells.** Erik Delp, son of Shirley Gradert, receptionist and seminar assistant, married Shrhonda Johnson on September 10 at First Lutheran Church, Geneseo. Congratulations!

**On the run.** Congratulations to Chris Adell, trust administration and probate paralegal,

who completed half-marathons in the Quad Cities and Indianapolis this summer.

**WQAD Live Chat.** Curt Ford participated in a WQAD-TV 8 live chat roundtable on senior issues during the 5 p.m. news hour. Covering senior legal/financial concerns, Curt was one of three experts on the panel. Additional participants covered senior living/family issues and dementia/Alzheimer concerns.

## Recipe:

### *Tri-Level Brownies*

*(from Claudette and Don Swensson)*

#### *Bottom layer:*

- 1 Cup sifted all-purpose flour
- ½ teaspoon baking soda
- ½ teaspoon salt
- 2 Cups quick-cooking rolled oats
- 1 Cup brown sugar
- ¾ Cup butter or margarine, melted

Sift flour, soda and salt together; mix with rolled oats and brown sugar. Stir in melted butter. Press into 9x13 pan. Bake at 350° for 10 minutes.

#### *Middle layer*

- 1 Cup butter or margarine, melted
- 4 oz unsweetened chocolate
- 2 Cups granulated sugar
- 4 eggs
- 2 teaspoons vanilla
- 1 ½ Cup all-purpose flour
- 1 Cup chopped walnuts (optional)

In large saucepan, melt butter and chocolate. Remove from heat; stir in sugar. Blend in eggs, one at a time. Add vanilla. Stir in flour and chopped walnuts; mix well. Spread evenly over baked bottom layer (while still hot). Return to oven and bake for 28 minutes.

#### *Top layer*

- 2 oz unsweetened chocolate
- ¼ cup butter or margarine
- 3 Cups sifted confectioners' sugar
- 2 teaspoons vanilla

Place chocolate and butter in medium saucepan. Stir over low heat until chocolate melts. Remove from heat and add confectioners' sugar and vanilla. Blend in enough hot water (about 4 Tablespoons) to make almost pourable consistency. Spread over baked middle layer while still warm.

Cool completely before cutting. 24 large bars.

## Continuing Education efforts of our attorneys:

**Curt Ford** and **Mary Ann Brown** attended *Medicaid: From Qualifying Clients to Applying for Benefits*, an educational conference focusing on Medicaid planning issues and updates. Sessions included Navigating the Medicaid System, Beginning the Medicaid Process, Qualifying a Client for Medicaid, Applying for Medicaid and Post-Eligibility Obligations.

**Bob Nash** attended the American Academy of Estate Planning Attorneys Fall Summit in San Diego. This semi-annual event provides up-to-the-minute information on estate planning and law firm best practices along with advanced trainings in specific topics of estate and elder law.

## Speaker's Connection

Thanks to **Kiwanis Club of Galesburg** and the **Geneseo Alzheimer's Association** for asking us to speak about estate planning and elder issues to their organizations this quarter!

We regularly work with professionals, churches, non-profit organizations, clubs and other groups to help educate their clients and members on the principles of Estate, Tax and Business Planning along with both immediate and long-term Charitable Giving options. We also speak to elder organizations, such as Alzheimer's Associations, assisted living facilities and senior citizen organizations on Medicaid planning, care giving and retirement planning topics.

If you would like us to speak at your next meeting, contact our office at 309-944-2188, 309-762-9368 or 1-800-644-5345 and ask for Joni Conrad.

For additional information, you also may log onto our website at [www.nashbeanford.com](http://www.nashbeanford.com) and under "Our Firm," click on Speaker Connection to view all the topics available.

## **Are you "up to date"**

***Was your trust prepared in 2008 ... or earlier?*** If you answered yes and you haven't seen us since you signed your final papers, it's time to call our office and request your FREE review meeting! The ever-changing tax laws, along with your own personal or family changes, updates, concerns or challenges, may mean your plan no longer reflects your wishes. Even if you did something as simple as re-finance your home over the last several years, you may need to review your plan to ensure your home is again funded into your trust.

Call TODAY to schedule your FREE review session – (309) 944-2188 or (800) 644-5345.

## **Additional services**

While Nash Nash Bean & Ford focuses its practice on estate planning and related areas, we also provide clients with assistance or attorney referrals in other areas including:

- Negotiations to ensure company compliance with long-term-care policies
- Claims for mesothelioma, a rare form of cancer, usually caused by exposure to asbestos. Claims typically are through work-place exposure.

## **Join our Email Club!**

**We are happy to offer you:**

- Monthly eAlerts filled with timely and informative articles about estate planning related topics.

- Notice of upcoming FREE public seminars.
- NNB&F law firm news and events.

## **It's easy to join...**

Visit our website at [www.nashbeanford.com](http://www.nashbeanford.com) and click "Contact Us" in the upper right corner.

It's that simple! Please tell your friends! AND--

*The Nash Nash Bean & Ford law firm will NOT share your information with anyone...ever!*

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## **Client Appreciation Events**

Thanks to all our clients who attended one of our August and September Client Appreciation Events this fall. These evenings are a wonderful opportunity to meet and mingle with our clients. Special congratulations to the winners of this year's door prizes:

**Starved Rock Client Appreciation:** Flowers – Jim and Alice McGinnis; Flowers – Ray and Joan Blum; Starved Rock Gift Certificate – Mr. and Mrs. Robert Seaman; Starved Rock Gift Certificate – Jerry and Pam Longman.

**Lavender Crest Client Appreciation August 30:** Flowers – Norma Day; Flowers – Dick and Kay Quigg; Lavender Crest Gift Basket – Bob and Connie Bottens; Cellar Gift Certificate – Jim and Sandra Cobb; Lavender Crest Gift Certificate – Allen and Patricia Ernst.

**Lavender Crest Client Appreciation September 13:** Flowers – Thomas and Sally Day; Wreath – Donald and Reba Ropp; Lavender Crest Gift Basket – Max Leonard; Johnny's Italian Steak House Gift Certificate – Kathryn Mahr, guest of Thomas Mahr.

Watch our next newsletter for winners of the door prizes at our November event in Peoria.

## **Having trouble reading this newsletter?**

We found a pair of reading glasses after the August 30 Client Appreciation event at Lavender Crest Winery. If they may be yours, please call our office at (309) 944-2188.