

Law Office of
Sativa Boatman-Sloan, LLC
 & **417 ELDER LAW**

NEWSLETTER



Volume 6

Jan-Mar 2017

IS YOUR LOVED ONE WITH A DISABILITY PROTECTED?

At times we may find ourselves caring for a loved one who is unable to function independently. Whether their disability is from injury, illness, or other causes, legal and financial issues arise when the person receives sizable funds such as an inheritance or lawsuit settlement. The money is intended for the use and care of the person with the disability. Without proper planning and legal safeguards in place, they may no longer qualify for state benefits. An inheritance or settlement can be quickly spent as it must be used to fully pay for the person's immediate expenses.

This hurdle can be minimized with a Special Needs Trust. This legal structure is created specifically for a person with a disability in order to protect the person's financial assets. With a Special Needs Trust, the person qualifies to receive state disability assistance while still able to use the settlement or inheritance money available for their care and comfort. This protected money is often needed for the many goods and services that state aid does not cover, such as medical supplies, therapies, dental services, vehicles, computers, furniture, and even expenses for travel, education, and job training.

There are two types of Special Needs Trusts. A First Party Special Needs Trust is funded with money belonging to the person with a disability. A Third Party Special Needs Trust is funded through a private donor.

At the Law Office of Sativa Boatman-Sloan, LLC & 417 Elder Law, we understand the high costs and stress involved in caring for a family member with a disability and the importance of protecting the benefits they receive. We help you think through the various options available and the continuing effects of each. You can then make a well-informed decision about what is best for your loved one. We give our clients peace of mind knowing that their family member will have every resource available for their long-term comfort and support.

You're Invited!!
 to the
Love Our Clients Event
WEDNESDAY, FEBRUARY 8 • 3PM-6PM

Please join me for a special event in your honor! Along with a few other local businesses, I am hosting a client appreciation event. It is a relaxed occasion where you may stop by at your convenience. I sincerely hope you'll be able to join us and enjoy drinks, appetizers and prizes.

Hilton Garden Inn
 4155 S. Nature Center Way
 Springfield, MO 65804

Kindly RSVP to
 417.887.4170
 by Jan. 25

417-887-4170

**4650 South National, Bldg C4
 Springfield, MO 65810**

www.417lawfirm.com • www.417elderlaw.com

The choice of a lawyer is an important decision and should not be based solely upon advertisements.

DATES TO REMEMBER

Here are a few dates to jot on your calendar, some well-known, others sometimes forgotten.

January 16

Martin Luther King Day

•

January 20

Inauguration Day

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February 2

Groundhog Day

•

February 3

National Wear Red Day

•

February 14

Valentine's Day

•

March 2

Read Across America Day

•

March 3

Employee Appreciation Day

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March 12

Daylight Saving Time Starts

•

March 17

St. Patrick's Day

MAKE 2017 YOUR BEST YEAR YET!

Do you ever find yourself asking, "Where does all the time go?" Or maybe saying, "There's just not enough time to get everything done!"

If you're struggling with time management, you can learn skills that will help you become more productive. As we kick off a new year, this is a perfect time to reflect over the previous 12 months; yet setting and maintaining focus on your goals should be done throughout the year. The beginning of the year is seen as a fresh start. This a great opportunity to take account of your life and determine a new direction.

Take some time to reflect upon all you accomplished over the past year. Then assess these areas of your life:

- **Social.** What do you give to your community?
- **Mental.** What new knowledge or skills have you gained?
- **Physical.** What are you doing to help maintain your health?
- **Spiritual.** What are you doing to grow spiritually?
- **Financial.** What are you doing to grow your investments?
- **Family.** What are you working on to bring your family closer together?

Choose one or two areas in which you want to accomplish more, and set your goals. Make sure they are descriptive and measurable. Be careful not to set too many goals at once or you may lose focus and momentum.

All in all, when you begin doing the things that move you toward your goals, it will seem like time is slowing down and you're getting more accomplished. Plus, you'll feel much more in control.

As author Paul J. Meyer says, "*If you are not making the progress that you would like to make and are capable of making, it is simply because your goals are not clearly defined.*"

Here's wishing you the best of success and growth in the upcoming year. May you accomplish more and have your best year yet!



FEBRUARY IS HEART MONTH

Heart disease is the leading cause of death for both men and women. Along with

Valentine's Day, February marks American Heart Month and National Wear Red Day.

It's a great time to commit to a healthy lifestyle and make small changes to lower your risk of developing heart disease. Controlling and preventing risk factors

is also important for people who already have heart disease.

To lower your risk, watch your weight, quit smoking and stay away from secondhand smoke, control your cholesterol and blood pressure, and get active and eat healthy.

Make a difference. Spread the word about strategies for preventing heart disease and encourage people to live heart-healthy lives.

DO YOU NEED A LAWYER WHEN YOU BUY OR SELL YOUR HOUSE?



In most real estate transactions, a realtor is involved in the process, and you may not need a lawyer involved in a home sale or purchase. However, buying or selling your home is one of the most significant financial event(s) in your life. Every transaction should include the creation of a real estate contract between the buyers and sellers.

The real estate contract consists of the purchase and sale terms between the parties. Most home sales involve a realtor who uses the standard contract for the Missouri county in which the property is located.

Sometimes you may not understand the terms of your real estate contract or your situation requires complicated wording changes or additions to the standard contract. In these cases, you should consider bringing in an attorney. There may also be instances in which

a realtor will not be involved, so it will be necessary to hire an attorney to prepare the real estate contract. It is important to understand that since the attorney will represent the best interests of the party who hired them, both sides of the contract would be wise to seek legal advice from their own separate attorneys.

Since each contract differs depending on your location, it is vitally important that you read the terms and pay particular attention to the time frames set forth in the contract. If time frames are missed, it can result in being stuck with certain contract terms you did not want or even your contract falling through.

Additionally, the economy has created more situations in which people enter into non-traditional sales of real estate. Instead of selling a property to a buyer who obtains a traditional loan from a lending institution, owners are being forced to find alternative solutions for buyers. There are many factors to consider. The best option for you depends on the circumstances of your transaction and whether you are the buyer or seller.

At Law Office of Sativa Boatman-Sloan, LLC & 417 Elder Law, we can provide the legal advice you need from the time you decide to sell or buy a home until the actual closing.

Add a Splash of Color to Stay Healthy

Beige is a common wardrobe choice as it is a neutral color and can go with anything, yet we wouldn't just settle on beige. We add color to reflect our personality, boost our mood, or stand out from the crowd. Color makes a person happier and brightens our day.

There are even more reasons to eat the spectrum of colors than to wear them. Consider the healthy benefits of adding color to those starchy beige food choices in your diet. Fruits and vegetables, especially those with purple, blue, red, orange and yellow hues, are high in antioxidants that are important to maintaining your immune system and staying healthy. The three major antioxidant vitamins are beta-carotenes, Vitamin C and Vitamin E.

Your local farmer's market will have the freshest and brightest colors with all kinds of fruits and vegetables in season. Don't be afraid to try something new. Give fruits and vegetables more real estate on your plate when planning meals and incorporate them into your snacks.

So when you put on your favorite blue shirt to give you the confidence you need to face your work day, don't forget to give your multi-grain cereal a generous splash of color by adding a handful of blueberries!



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ADDRESS CORRECTION REQUESTED

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YOU'RE INVITED!

**LEGAL ANSWERS FOR
SENIORS & THEIR FAMILIES**

**JOIN US AT THE GARDENS
ON THURSDAY, MARCH 16TH AT 2PM**

**PRESENTATION BY ELDER LAW ATTORNEY,
SATIVA BOATMAN-SLOAN**

TOPICS INCLUDE:

- HOW TO AVOID PROBATE**
- IMPORTANCE OF POWERS OF ATTORNEY**
- PLANNING FOR LONG-TERM CARE COSTS**

**THE GARDENS INDEPENDENT LIVING
2730 S. NETTLETON, COMMUNITY ROOM
RSVP AT 417.889.7600 OR SGFINFO@BA.ORG**