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[NEWS & ARTICLES PAGE]

## News & Articles

### [How to Avoid Administration Headaches from Outdated Sub-Trust Planning](#)

So what happens when a spouse passes away with the former sub-trust estate plans from 20+ years ago? The trust administrator endures headaches and could spend a lot of time on unnecessary sub-trust allocations or administration complications...

April 2, 2015 Elder Preparedness, Trustee Assistance By Lindsay

### [Lack of Personal Care Agreement Makes Reimbursements to Relatives an Improper Transfer](#)

Are you taking care of a family member and paying for their living expenses out of your own pocket? Some may think getting reimbursed for such expenses can be as simple as writing a check, but hasty actions could have long-term effects on benefits from federal and state assistance programs and have the potential to be viewed as financial abuse...

April 2, 2015 Elder Preparedness By Lindsay

### [Forms 101: Mary Winners on Important Documents](#)

Gerontologist Mary Winners outlines how to prepare critical documents that provide guidelines for the care of an aging family member. Winners uses the acronym GIFT as a simple way to track the process. “G” is for gathering information. The “I” is for involving everyone – professionals, family members and so on. The “F” is for follow through on everything, especially all document requirements. Lastly, “T” is a reminder that family members need to tell everyone where all the documents are kept, as well as any other pertinent information...

To watch Forms 101: Mary Winners on Important Documents, [click here](#).

February 25, 2015 Elder Preparedness, Financial, Trustee Assistance By Lindsay

### [5 Ways to Cut Elder Costs](#)

The so-called sandwich generation— those caring for their children and their aging parents — are being squeezed more than ever these days.

The retirement savings their parents were depending on are being decimated, while health care and other costs associated with caring for them skyrocket. Add to that steep college tuition bills and the strain on the family budget is, well...overwhelming. According to a 2005 Pew Research Center report, 13% of baby boomers (about 9.75 million) are in such a situation...

February 25, 2015 Elder Preparedness By Lindsay

### [How to Identify Senior Needs – Knowing When It's Time for Additional Help](#)

It's the holiday season again and you haven't seen your parents face-to-face since this time last year– has it been that long already? You are looking forward to a visit with your whole family: your mom, dad, siblings, aunts and uncles, cousins and everyone else in between. Although you've kept in touch over the phone,...

December 8, 2014 Elder Preparedness By Lindsay

### [Countdown to a Food Coma](#)

What Happens to Your Body After a Big Meal; Clues to Future Health? courtesy The Wall Street Journal – [www.online.wsj.com](http://www.online.wsj.com) You have seconds on turkey and thirds on stuffing. The top button is unfastened to make room for the pumpkin pie. It is time to step away from the table. This post-meal recovery period is being...

November 19, 2014 Articles, Fiduciary Services, Health By Lindsay

### [More “Black Friday” Sales Expected Around Halloween and in Early November](#)

If you want to reduce stress and stretch your tight budget dollars this holiday shopping season, skip Black Friday and start hunting for bargains when black cats are still in vogue. As we've previously reported, the annual doorbuster ritual that has traditionally taken place on the Friday after Thanksgiving to mark the start of the Christmas shopping season has already lost a lot of its luster in recent years, thanks to overhyped bargains and sometimes surly crowds.

November 19, 2014 Articles, Fiduciary Services, Financial By Lindsay

### [Implementing an Accounting System Supports Stress-free Health](#)

Fortunately, with the implementation of an accounting system, bookkeeping and daily money management, seniors will discover the peace of mind that will liberate their lives and health from unnecessary stresses. With sound daily financial practices, seniors find greater independence.

October 1, 2014 Articles, Elder Preparedness By Lindsay

### [Knowing About Social Security Benefits](#)

In 2014, Social Security is expected to pay \$863 billion in benefits to more than 59 million Americans. The government agency plays a vital role in the livelihood of so many individuals, but the complexity of the rules governing the program's benefits remains a major source of confusion. For many, Social Security is synonymous with retirement benefits. It is not unusual for a person to be unaware of other categories of

benefits such as disability, dependent's, and survivor's benefits. Knowledge about Social Security benefits can be empowering during inevitable periods of life transition.  
October 1, 2014 Articles, Elder Preparedness By Lindsay

### [Interview with Dr. Zylstra from Central Coast House Calls](#)

A discussion on the concept of In-home Health Medical Services, exploring the advantages of the service, on Medicare coverage and obtaining the benefit, HMOs versus PPOs, and the team approach. Lindsay Leonard interviews Dr. Robert Zylstra, M.D. from Central Coast House Calls.

October 18, 2013 Articles, Elder Preparedness By Lindsay

### [Why You Should Have an Advance Health Care Directive](#)

Many parts of life planning require a discussion of uncomfortable topics. Drafting your advance health care directive is no exception. No one likes to talk about "end of life" preferences. However, having an advance health care directive can ensure that your preferences are carried out when you are unable to make your own health care decisions. An Advance Health Care Directive is a legal document outlining your health care choices.

July 15, 2013 Articles, Elder Preparedness By Lindsay

### [Is a Living Trust Right For Me?](#)

It's difficult to think about what will happen upon your death. However, careful life planning can make things much easier for your survivors and ensure that your wishes are carried out. While creating a will has often been recommended as an estate planning tool, creating a living trust is often a reasonable option as well. Consider some advantages and disadvantages to creating a living trust.

July 1, 2013 Articles, Elder Preparedness By Lindsay

### [Elder Preparedness Should Include Money Management Services](#)

In many cases, when senior citizens need help in managing their money, adult children or other relative step in, but oftentimes, the children live too far away or just don't have the time due to their own busy schedules. Whether it's just balancing a checkbook or a monthly reminder of bills that are due, the process of elder preparedness should include money management services.

April 24, 2013 Articles, Elder Preparedness, Fiduciary Services By Lindsay

### [Basics of Trust Administration](#)

To get a better grasp of the trust administration process, it is important to have at least a basic understanding of what a trust is and how it can function in the estate planning process. A trust is a legal mechanism frequently used in estate planning, not only to manage property assets during a person's lifetime, but also to distribute assets after death. A trust can distribute estate assets to several different people or entities and also set conditions as to when and how much each beneficiary will receive.

April 8, 2013 Articles, Fiduciary Services, Trustee Assistance By Lindsay

### [Elder Preparedness Requires Good Recordkeeping](#)

Care for the elderly can be quite stressful and at times completely overwhelming. A caregiver or potential caregiver can avoid a considerable amount of elder care stress by taking a proactive approach in organizing and planning for the unplanned events in life. It is very important to get all paperwork and legal papers in order while the aging person in your life is still well, if at all possible.

April 2, 2013 Articles, Elder Preparedness By Lindsay

### [Senior Services: Helpful Tips for Physical Safety and Financial Security](#)

We all want to ensure that our loved ones remain safe, happy and secure as they age, and there are some easy, practical ways to help them do so. If your senior lives in their own home, a few things that may be beneficial to senior's physical safety include:

March 20, 2013 Articles, Elder Preparedness By Lindsay

### [Trust Administration](#)

A trust can be a valuable tool in your estate planning in the right circumstances, and is critical to carrying out your wishes when you pass away. Trusts can give you the ability to immediately transfer assets and provide for beneficiaries without the need for probate. A trust sets up a legal relationship in which property or assets of the grantor are held by the trustee for the benefit of the beneficiary.

March 12, 2013 Articles, Trustee Assistance By Lindsay

### [Elder Preparedness: Entering the Unknown](#)

If you have parents or grandparents who are in their declining years, you may begin to feel overwhelmed by the magnitude of changes that are taking place in their lives. It is truly a time of entering the unknown, because none of you has likely experienced this before in the roles you now occupy. Their independence begins slipping away as simple tasks—shopping, driving, preparing meals—suddenly become unmanageable because of increasing forgetfulness or a broken hip from a fall.

February 23, 2013 Articles, Elder Preparedness By Lindsay

### [Top Three Reasons to Use a Professional Fiduciary](#)

A fiduciary is a person given the responsibility of caring for your finances when you are unable to do so. Many times people choose a trusted friend or family member to care for their financial assets. Why use a professional fiduciary instead? Consider our top three reasons.

January 25, 2013 Articles, Elder Preparedness, Fiduciary Services By Lindsay

### [When Should a Conservatorship Be Established?](#)

In California, a conservatorship is a legal relationship established by an elder law attorney that appoints one person (the conservator) responsible for the needs of another (the conservatee). The conservator can be given authority over the conservatee's physical needs or just their estate when it is found that the conservatee is unable to do so. The attorney files a petition with the court, which closely monitors the actions of the conservator.

January 25, 2013 Articles, Elder Preparedness, Fiduciary Services By Lindsay

### [Working with Co-Trustees](#)

Trustees have a large number of duties and responsibilities that carry legal and other consequences if breached. When there are two or more people acting as trustee at the same time there can be complications. Each co-trustee is bound by the duties of participation and prevention. In other words, they must divide up the work between themselves but each are still accountable for the actions of the other to redress a breach of the trust.

August 18, 2011 Articles, Trustee Assistance By Lindsay

### [Dementia Primer](#)

Dementia is a general term for loss of memory and other mental abilities. It has always been a common affliction among the elderly, but has become more and more prevalent in recent years. Awareness, acceptance, early treatment and intervention are crucial to help slow and manage the effects of this potentially devastating problem.

August 18, 2011 Articles, Elder Preparedness By Lindsay

### [Conflicts of Interest and the Duty to Use Skills](#)

It is essential that a trustee exercise an extreme amount of caution when dealing with the trust and its assets. The personal duties of a trustee start with the most important: never, ever, under any circumstances commingle estate funds with the trustee's personal funds. This is an essential component of the duty to avoid a conflict of interest. A trustee must be aware of and avoid any situation that creates a conflict of interest with the terms of the trust and the duties of the trustee.

May 7, 2011 Articles, Trustee Assistance By Lindsay

### [Use a Visitors Log to Keep Track of Elders' Guest](#)

I developed the idea of a communications notebook when I was caring for my grandmother which became a valuable tool that helped me stay on top of her day-to-day care while ensuring she maintained a high quality of life. Visitors are a very important aspect of ensuring the elder in your care has enough social stimulation, but there may also be times when you need to curtail a situation where there is too much activity.

May 7, 2011 Articles, Elder Preparedness By Lindsay

### [Trustee's Duty to Deal Impartially with Beneficiaries](#)

The duty of loyalty includes the duty to deal impartially with all beneficiaries. This can be especially challenging if there are many beneficiaries each with different wants and needs. It is further complicated when the trustee is also a beneficiary. Above all, the terms of the trust dictate how the trustee must proceed with regard to the beneficiaries. When the trust documents are not explicit the trustee must use their best judgment to perform his job.

February 16, 2011 Articles, Trustee Assistance By Lindsay

### [Communications Notebook: Tab 2 Daily Meal Schedule](#)

When I was taking care of my grandmother I developed a communications notebook as a tool to help her day-to-day caretakers and myself manage her quality of life. In the past two newsletters I covered the overall purpose of the communications notebook and the Weekly Activity Schedule included in Tab 1. This month I will address the second tab, which includes the Daily Meal Schedule.

February 13, 2011 Articles, Elder Preparedness By Lindsay

### [The Trustee's Duty of Loyalty to Beneficiaries](#)

The beneficiaries of the trust are those who enjoy the benefit of a trust's assets. Beneficiaries may include the spouse, children, associates or other family members of the creator of the trust. Non-profit organizations, religious institutions and other charitable entities as well as businesses may also be beneficiaries. The Trustee has certain duties to all the beneficiaries of the trust, which may become more complicated when there are different classes of beneficiaries or when the trustee is also a beneficiary. One very important duty is the duty of loyalty to the trust's beneficiaries.

January 23, 2011 Articles, Trustee Assistance By Lindsay

### [The Daily Schedule Tab: Making Sure Your Elder Has a Full Life](#)

The Daily Schedule tab of the Communications Notebook is an excellent way to ensure the elder in your care continues to lead a full life that she enjoys. It helps caregivers understand what activities are important and ensures that they have a full range of ideas for what to do each day. You can keep a close eye on how your elder is doing each day too.

January 23, 2011 Articles, Elder Preparedness By Lindsay

### [Santa Barbara Estate Services Adds Licensure and Certifications to Credentials](#)

Lindsay Leonard of Santa Barbara Estate Services became a licensed California Professional Fiduciary this year and earned certifications in Professional Fiduciary Management for Conservators and for Trustees. She also became a National Certified Guardian and joined the Professional Fiduciary Association of California. These credentials will allow her to enhance the scope of services offered to existing clients and expand her practice to a wider audience.

December 7, 2010 In the News By Lindsay

## The Communications Notebook

If you are providing support for an elderly friend or family member you want to know that they are experiencing a good quality of life in their home. You want to know that whoever helps with their day to day care has quick access to important information. It is crucial that the elder is able to continue activities that they find enjoyable. One fantastic tool is a communications notebook.

October 23, 2010 Articles, Elder Preparedness By Lindsay

## Trustee Duties: Enforcing Claims and Defending Actions

This is the third article in a series detailing the duties of a trustee. We have explored the duty of a trustee to comply with the terms of the trust instruments as well as the duties to control trust property and make it productive. This time I will address the duty to enforce claims the trust has against others and to defend actions against the trust. Before taking on the responsibility of acting as a trustee it is crucially important that you fully understand all the legal duties that come with the job.

October 21, 2010 Articles, Trustee Assistance By Lindsay

## Trustee Duties Continued: Preservation and Productivity

Last newsletter I covered the duty of a trustee to comply with the terms of the trust instruments. This time I will address the duty to control the trust property as well as make the property productive. This means that the trustee has a legal obligation to ensure that the trust not only maintains value but also increases in value as appropriate within the terms set out by the trust instruments.

July 23, 2010 Articles, Trustee Assistance By Lindsay

## Communication is Key

Estate planning does not begin and end with drawing up a will or trust. It encompasses the entire process of communicating to your loved ones how you would like to leave your affairs. Unfortunately, it is all too common for a family to become bitterly divided after a death. Survivors file lawsuits and engage in nasty behavior rather than celebrate the life of the deceased. Proper communication during the estate planning process can help avoid these problems. However, because this can be an emotional time people are often reluctant to have these conversations.

July 23, 2010 Articles, Elder Preparedness By Lindsay

## Inventories: A Crucial Estate Planning Tool

When working with elderly clients who are trying to get their affairs in order, performing an inventory of their financial and personal assets is an excellent place to start. Not only does it decrease the burden on their loved ones, but it helps elders feel in control of their affairs. There is an added bonus that in an emergency this helps establish and expedite insurance claims.

June 22, 2010 Articles, Elder Preparedness By Lindsay

### [Trustee Duties Start With The Trust Terms](#)

Trustees have a variety of critical duties. Failure to fully carry out these duties can result in legal liability for the trustee. Trustee duties fall into three general categories: to the trust itself, to the beneficiaries, and personal duties. Today I'll address some of the duties a Trustee has towards the Trust itself.

June 22, 2010 Articles, Trustee Assistance By Lindsay

### [Choosing the Best Fiduciary for the Job](#)

Most people have two major goals in estate planning. The first is ensuring that their wishes are honored, both during their lifetime, and after. The second is reducing administrative costs. Choosing the wrong fiduciary can mean that these goals are not met. Your appointment for power of attorney and trustee means selecting the person who will control, manage and distribute assets when you are incapacitated or deceased, which makes it crucial to carefully think out this appointment. By the end of this article you will understand the importance of making the right appointment and how to go about doing so.

May 22, 2010 Articles, Trustee Assistance By Lindsay

### [Personal Health Record: A tool that saves time and lives](#)

Whether you are healthy or have serious medical problems, a personal health record is an important tool. This is a concise yet detailed medical history including medications, conditions, allergies, surgeries and procedures. It also includes immunizations, recent lab tests, screenings and results as well as your family medical history. A personal health record consolidates all of this information into a single document that can be brought with you to all medical appointments. This article will demonstrate the benefits of using this important tool.

May 22, 2010 Articles, Elder Preparedness By Lindsay

### [End-of-life planning doesn't have to be foreboding | Santa Barbara woman opens firm to help sort out estates](#)

Lindsay Leonard said taking care of her grandmother before she passed away was like getting “a crash course in eldercare.” The aftermath was equally revealing. As it turned out, it was a useful education that prepared her well for the business she recently launched — Santa Barbara Estate Services.

February 3, 2009 In the News By Lindsay

### [Estate Trustees and Executors Now Have Help in the Santa Barbara Area](#)

Estate trustees and executors frequently find that administering an estate after the passing of a loved one is overwhelming and requires enormous time and effort. Santa Barbara Estate Services has just launched a service to help these trustees in settling an estate.

January 22, 2009 In the News By Lindsay

