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## 2017 Trusts and Estates Symposium Features Four Experts on Estate Planning



The 2017 Trusts and Estates Symposium sponsored by Geiger Law was held May 12th at the Lomas Santa Fe Country Club featuring four recognized experts on different aspects of successful estate planning. Thank you to David M. Frees, Steve Oshins, Geoff Seaman and Don Meredith for sharing your expertise. Topics included asset protection, advanced income tax and estate strategies, client service and other topics key to successful Estate Planning.

### Community outreach sessions available

Would You Like Our Attorneys Brenda and Patrick to Speak on Estate Planning at Your Child's School or at Your Church?

We're on a mission! We want to help inform, educate and help protect at least 100 families in the north county by the end of 2017. Brenda and Patrick regularly speak at various events where they're invited in on topics such as protecting minor children, protecting an aging parent and setting up a sound and protective estate plan for families.

Do you have a school or church director you would like us to talk to? If so, please call our office at (760) 448-2220 and ask for Lisa or Chelsea. Or reach out to Lisa at Lisa@geigerlawoffice.com. We will answer any questions you may have and appreciate the referral to help us coordinate an educational opportunity with our attorneys and your respected school or church!

# THE ESTATE AND WEALTH ADVISOR

Geiger Law Office P.C.

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## Accessing Trustee Powers and Power of Attorney Upon Incapacity of a Loved One

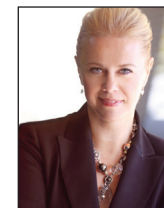


This month I have chosen to discuss something that a lot of people are often confused about. I sometimes receive a call from a loved one of a client that they're having trouble taking care of a spouse or aging parent in dealing with banks and financial institutions.

As we all age, capacity can be somewhat of a slippery slope. It's not uncommon as we age, to have periods of complete lucidity and at other times be very forgetful. And this is why it's so important while you're doing well to select a successor trustee and power of attorney agent that you know will act in your best interest no matter what.

What we've seen in practice time and again is that someone will fall ill due to a physical ailment, a slip and fall or a stroke or heart attack. When this

happens, there's often a reaction to the crisis and those around the loved one realize that they need to take control of the finances.



Brenda Geiger, J.D.,  
Managing Attorney  
Geiger Law Office, P.C.

The best advice I can give when we see someone heading down a path of having memory problems or serious health issues is to discuss with them adding a co-trustee to their trust and making their power of attorney documents effective immediately. There are a couple of schools of thought here.

The first is if the maker of the trust is willing to resign as trustee and appoint the successor trustee, that can often help with continuity of financial management and payment of bills as well.

In the alternative, if the trust maker is unwilling to resign, he or she can add the successor trustee on as a current co-trustee with him or her and update their power of

attorney to be effective immediately.

There are certain powers that are controlled by the trustee of a trust and others that are controlled by a power of attorney document. I think there's a lot of confusion among many about this.

The trustee of the trust will typically control things that are owned by the trust, such as real estate, business interests, bank accounts, investment accounts, personal property, or other property that is registered in the name of the trust. It's very important to note however that if the property has not been formally transferred to the trust, it is not in the control of the trustee.

Things that are controlled by a power of attorney agent are things such as access to retirement accounts, social security payments, signing for the filing of a tax return,

*Continued on page 2*

## Writing Your Family's Story: An Easy, Simple, Modern Approach

By Daphne Gilman

Now that you have a thoughtfully devised trust in place, why not preserve the story of your family for future generations? A written account of your family's history is a cherished gift for family you love now, and for descendants you'll never have the opportunity to meet.

Would you like to write a family history but don't know where to start? Do you dread the time-consuming process? Too busy to write a whole book by yourself? Try these techniques.

### Easy Start with Photos

Choose 15 or 20 "iconic" family photos that represent milestones such as

births, marriages, deaths, or key accomplishments. Look for "tip of the iceberg" moments, photos that naturally prompt a story. For instance, if I chose my husband's parents' wedding portrait, I could tell the story of how they met, describe their courtship, the wedding and their marriage, finishing with a photo taken on their 50th anniversary with children and grandchildren. As you write "captions" for each photo, you may be surprised how easily you can write an entire book. In addition to photos, consider the personal stories behind news clippings and ticket stubs, diplomas and awards, recipes and old letters.

### Timesaving Technology

Write quickly using affordable "voice-to-text" dictation software. You tell stories out loud while

your laptop transcribes them. I've found that dictation can cut writing time by as much as half, even with editing. There are applications for smart phones, too. I first used a free application on my cell phone to draft a book during a long road trip. Now I enjoy "writing" during long walks.

### "Crowdsource" for a Fast Finish

Want to create a family history in time for this summer's reunion? It's possible, when you "crowdsource" the writing on social media. You might use Facebook or Google Hangouts as a way to keep everyone connected. Post a list of family milestones, and invite family members to contribute one story each. Assign milestones to specific people with deadlines - 2 weeks is plenty of time to write down one story. You'll serve as organizer, editor, and prod-

*Continued on page 2*



# MIKE'S MANTRA

Health and Fitness Advice  
From an Expert

## Do You Need More Protein?

Protein has been the focus of the nutrition world more recently and for good reason. With most people eating too many carbs it is a good idea to switch the focus to protein. Protein is essential for many processes in the body such as building lean muscle mass, creating enzymes, and many other things. There is no secret that protein is going to be critical for healthier living and weight loss.



I had this conversation with a client recently and thought it would be a great topic for the newsletter. The main

point I want to bring up is that protein needs will change as you get older. When you are younger, like in your 20's and 30's, your body will be more sensitive to the protein you eat, meaning you will digest, absorb, and use the protein you eat way more efficiently. As you get older, unfortunately your body does not work as well.

You may have seen protein recommendations for individuals to be around 20-30 grams per sitting. This works really well for younger people. As you get older

## Power of Attorney can protect your family

Continued from page 1

the execution of a disclaimer document, and access to bank accounts, annuities or investment accounts not in the name of a trust. There are many more powers that can be added to a power of attorney document that is custom drafted that are outside the realm of a trust and its trustee powers.

If you're concerned about a loved one and whether or not their trust is properly funded and their power of attorney document covers all the things you may need to help them with, please call Lisa Logee at (760) 448-2220 or contact us through our contact page at [www.geigerlawoffice.com/contact](http://www.geigerlawoffice.com/contact).

though these numbers are going to increase to as high as 50g which is a lot. Plus as you get older loss of muscle mass and bone density becomes more important making this a big issue.



A few points I want you to get from reading this. As you age your metabolism will slow down. So the calories you need will decrease but the nutrients you require, like protein, do not drop as much. This becomes a challenge to not gain weight while getting the protein and other nutrients you need.

So there is some interesting research on this topic. There are two areas that I wanted to address on this developing research. First, if you have a hard time getting 50g of protein in one sitting there is a simple thing you can do to make up for the lack of protein. Even when you have low protein in a meal, if you add a few grams of leucine, a branch chain amino acid, it will increase protein synthesis, even with lower total protein intake.

In your meals you can add some of the following foods that are high in leucine, in addition to your normal protein:

- Soybeans
- Hemp seeds
- Beef
- Peanuts
- Salmon
- Wheat germ
- Almonds
- Chicken and egg yolk
- Oats

Getting these types of foods in each meal will make sure you get extra leucine even

## Writing Your Family Story Is Easy

Continued from page 1

der-in-chief, responsible for producing the final book in time for the reunion.

Don't you wish that your great-grandparents had written down their stories for you and your children? Their stories may be lost forever, but yours don't have to be. I hope you'll start writing today.

Daphne Gilman is a writer and editor at [www.elyptica.com](http://www.elyptica.com).

if your protein is lower.

The second trend I am seeing with some of this research is the idea of getting one large meal per day. Now I know you might be confused because you have heard that small meals throughout the day is the

way to go. For some people that works, but for others it may not. If you are not seeing the results you want with small meals you might want to try including one large meal per day. This way you are more likely to get that high amount of protein at least once per day.

So instead of eating 5-10g of protein 4-6 times per day you get one meal with 30-50g of protein and the rest of the day will be much smaller.

I'm here to give you the best workout of your life that leaves you looking and feeling younger! Call or email me today to get started on your personal body transformation. Mike Deibler M.S., C.S.C.S., Owner, San Diego Premier Training [www.sandiegopremiertraining.com](http://www.sandiegopremiertraining.com) (760) 268-1023



## New Chef in the House

Lenny has been learning to cook and is loving it.

Here he was making a Caprese Salad to accompany our dinner recently.

Aunt Pat bought Lenny a chef cap and apron a while back with a great kids' cook book which he loves to reference for new ideas for cooking for the family.

Thank you Aunt Pat!

Maybe we have the making of the next iron chef? One can only dream!

## Family Fun in Mexico

Our family visited the art district of Oaxaca, Mexico on Spring Break. The first part of our trip which was to Oaxaca was just the immediate family. The second part of the trip was to Cozumel, the island off of Mexico, included my father in law/mother in law, sister in law, brother in law, niece, nephew, and best friends.



Three generations of Leonard James Geiger got together in Cozumel, Mexico on Spring Break.



## Spicy Shrimp Sliders with Celery Mayonnaise

Perfect for Spring time entertaining

### Ingredients:

- 2 teaspoons dark sesame oil
- 1 tablespoon minced peeled fresh ginger
- 24 medium shrimp, peeled and deveined (about 12 ounces)
- 1/2 teaspoon kosher salt, divided
- 8 (1 1/4-ounce) wheat (or any preference) slider buns
- 2 tablespoons finely chopped celery
- 3 tablespoons canola mayonnaise
- 1 tablespoon plain 2% reduced-fat Greek yogurt
- 2 teaspoons finely chopped shallots
- 1 teaspoon fresh lemon juice
- 1/8 teaspoon ground red pepper - optional if you can't take the heat
- 8 small Bibb lettuce leaves

### Instructions

1. Preheat broiler.
2. Heat a large skillet over medium-high heat. Add oil to pan; swirl to coat. Add ginger; cook 1 minute. Sprinkle shrimp with 1/4 teaspoon salt. Add shrimp to

pan; cook 3 minutes or until done. Keep warm.

3. Arrange buns in a single layer on a baking sheet, cut sides up. Broil 45 seconds or until toasted. Combine celery and next 4 ingredients (through juice) in a medium bowl; stir in remaining 1/4 teaspoon salt and pepper.

4. Place 1 lettuce leaf on bottom half of each bun. Top with 1 tablespoon mayonnaise mixture and 3 shrimp. Cover with top halves of buns.



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May, 2017

## Thank You For Your Referrals!

There's no question that I have the BEST clients on the entire planet. My law firm is built on word of mouth advertising and I would like to thank you all for your support!

Mia Richey Rick Mayes  
Walker & Walker Rico Pinamonti  
San Elijo She's Joe Cohen  
Teresa and Brett Huey

## Upcoming Events

STAR Lunch Carlsbad  
Tuesday, May 23, 2017, 11:30 AM until 1:00 PM  
The Crossings Golf Course  
5800 The Crossings Drive Carlsbad, CA 92008

STAR Lunch La Jolla  
When: Wednesday, May 17, 2017, 11:30 AM until 1:00 PM  
Where: Green ACRE - Campus Pointe  
10300 Campus Point Drive  
San Diego (UTC), CA 92121

Tuesday May 23rd, Town Square informational event at St. Paul's Plaza, Chula Vista, CA  
George G. Glenner Alzheimer's Family Centers will be introducing their innovative new community to treat those suffering with Alzheimer's and dementia