

FAMILY Wealth

ISSUE 5 | VOLUME 1 | SEPTEMBER 2008

You've Prepared Your Kids for the New School Year...

Have You Prepared Them in Case the Unthinkable Happens to You?

If you have minor children and own your own home, then this may be the most important information you will read all year. Here's why...



likely made at LEAST one of six common mistakes that we often see in our practice.

The Bone Chilling Truth About What Could Happen To Your Kids If You Were in an Accident.

You are about to discover the shocking truth about wills and naming guardians that could devastate your family . . . and the simple steps you can take to make sure it doesn't.

(Even if you already have a Will, this information is VITAL to the wellbeing of your children, your money, and your peace of mind.)

Most parents have never named legal guardians for their kids and the well meaning parents who have named guardians, have more than

The unsettling reality is that if you are in an accident while your kids are with a baby-sitter, they could be taken into the custody of the Child Protective Services until the police could figure out who has legal authority to take care of them, *even though you have a Will.*

See, most often your Will does not give your babysitter, friends and neighbors the legal authority to take care of your children or make medical decisions on their behalf. Very rarely does your Will say anything about who should take care of your kids in the short term. So, what happens if your Will only names long-term guardians for your kids and those long-term guardians live in another state? Plus, would

Continued on Page 3



IN THIS ISSUE

PAGE 1

You've Prepared Your Kids for the New School Year . . . Have you Prepared Them in Case the Unthinkable Happens to You?

PAGE 2



Chicago Among Final Contenders for 2016 Summer Olympic Games

The Harvest Moon and Autumn

Our Clients Speak . . .

PAGE 3

Feature Story Continued from Page 1

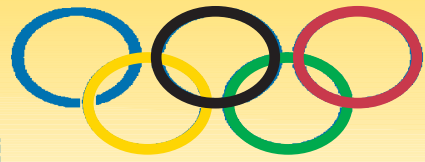
Are Your kids Protected? Seminar

PAGE 4

A Personal Note from Willem & Margaretha



"O.K., kid. Busy man here. Quality time. Here we go."



Summer Olympic Games in Chicago?

Chicago among final contenders for 2016 Summer Olympic Games

For Chicago it's three down and three to go in the competition to hold the 2016 Summer Olympics. So far, Chicago has bested Baku, Doha, and Prague.

The International Olympic Committee rated the cities based on funding, sports venues, infrastructure, and security on a scale of 1 to 10. Chicago lost points because its funding came from the private sector rather than the government.



Remaining in the race with Chicago are Tokyo with 8.4 points out of a possible ten, Madrid with 8.2 points, Chicago with 7.0 points, and Rio de Janeiro with 6.5 points. (Doha tied with Chicago, but was eliminated because it planned on holding the Games in October because of the city's hot summers.)

The United States last hosted the Summer Games in 1996 in Atlanta. Since we completely turned into Olympic junkies this summer (we even watched the water polo), we would love to see the United States awarded the Summer Games in 2016.

The Harvest Moon and Autumn

September is the month of both autumn, and its herald - the Harvest Moon - the last full moon before the autumnal equinox. The Harvest Moon on September 15 will offer some extra light in the earlier evenings of September.

September is also the month we start to think about the year ending. Just a few short months to go until we say goodbye to 2008 and *it's time to take some inventory.*



Have you done everything you wanted to in 2008? If you have not, you have three more months to complete your list! If that list included getting your estate plan in order and you haven't done it yet, now is the time to call our office and schedule an appointment. We would love to help you get that item marked off your list of to do's!



Our Clients Speak

“Margaretha possesses a unique quality of relating to her clients with compassion, both as a professional and as a person.”

*O.E., Consultant,
New Castle, NY*

Have You Prepared Them in Case the Unthinkable Happens to You?

Continued Feature Story from Page 1

anyone even know where your Will is kept so as to access it quickly in the event of an emergency?

Unless you have granted them that authority in writing AND the documents in which you have done so are readily available, your neighbors, friends, and sitter will not have any legal authority to temporarily care for your kids.

How To Avoid This Nightmare Situation . . . No Matter How Much Money You Have in the Bank

The good news is that this scenario is easily avoidable. To make sure your kids are not taken into the arms of strangers, even for a minute, and your assets are immediately, readily and *privately* available to the guardians of your choice, you MUST set up a comprehensive Kids Protection Plan, not just a Will.

Legal Planning: Fast, Fun and Friendly?

In the past, you were probably too scared to think about this stuff, too busy to take care of it, or thought it didn't apply to you. Or, perhaps you thought you had it all taken care of already. Now you know this might not be true.

We know you're busy and that you have no time, interest, or energy to digest complex legalese. That is why we set up our practice to do legal planning the right way for parents just like you. We have done everything we can to make taking care of this simple and fast.

When we meet for your Family Wealth Planning Session, you will:

- Choose the right guardians for your kids and avoid making any of the 6 common mistakes.
- Get your financial house in order and keep it that way.
- Learn how to prepare your kids for life without you.
- Discover how to legally avoid estate taxes.
- Learn the secret to protecting your kids' inheritance from predators, creditors, lawsuits, and divorce.
- Discover how to leave your loved ones a gift far greater than your money.

The Planning Session is absolutely FREE for readers of our newsletter and there is NO OBLIGATION and NO PRESSURE.

To make your appointment for a Family Wealth Planning Session, or to make a reservation for one of our Free Kids Protection Plan Seminars (*find details below*), call our office at (914)358-0036.

Are Your Kids Protected?

Join Us for a Free Kids Protection Plan Seminar

Saturday, October 4th at 2:30 PM – 4:00 PM OR Sunday, October 5th at 4:45 PM – 6:15 PM

We want to give you the information to make sure that your children are taken care of in the best possible way if you are unable to care for them. At our Free Kids Protection Plan Seminar, we will show you **9 Simple Steps** you must take for absolute peace of mind, making sure that your children will be protected no matter what happens to you, and that they will not spend even one moment in the care of strangers.

Consider this:

You nominated a guardian for your kids in your Will.

But who will take care of your kids if you are incapacitated (but alive) and your Will has no legal effect?

You named a couple to act as guardian.

But what if the couple gets divorced or if one partner dies?

You only named one guardian.

But what if your only choice cannot or does not want to serve as guardian?

At our Free Kids Protection Plan Seminar, we will show you how to avoid these and other common mistakes.

Call Today For Reservations: (914)358-0036

See You At: JODI'S GYM • 25 Hubbels Drive • Mount Kisco, NY 10549

We have rented out JODI's GYM – bring your kids to play for FREE under excellent supervision of trained instructors while you attend the seminar.

A Personal Note from Willem & Margaretha



Welcome to the September issue of Family Wealth.

We are sure most of the parents among you are still adjusting to getting back into the school schedule with the kids.

We do hope you were able to enjoy some time off this summer and that you returned rested and rejuvenated, ready to tackle the final quarter of the year (*where has 2008 gone, anyway?*)

We enjoyed some lazy weekends with friends but did not really take time off this summer (*except for some excessive Summer Olympics watching*). We are, however, very much looking forward to a two-week vacation in South Africa during the latter part of November.

This month's issue features an article about estate planning that is particularly important for those of you with minor children. We also give

you details about two upcoming seminars that every parent should attend. We do hope you read this month's issue and that you take its message to heart.

Until next month...

Be Well,

A handwritten signature in blue ink that reads "Willem".

Willem Gravett

A handwritten signature in blue ink that reads "Margaretha".

Margaretha Gravett

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& GRAVETT**

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