

... IT'S YOUR ESTATE

[Revised 1 January 2015]

What you should know!

Initial Topics . . .

What wills and trusts accomplish . . .

. . . What about 'outside of probate' transfers?

Let's start . . .

Personal planning . . . with [free] resources . . .

Domestic partnerships . . .

Legacy statements . . .

Pets . . .

Taxes . . .

Our relationship . . .

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Initial Topics

- What is a Trust, and how does it differ from a Will?
 - How can I protect my children after my death?
 - Should your Trustee also serve as Guardian for your children?
 - Is it desirable to appoint a Co-Personal Representative?
 - Why should you have alternate beneficiaries?
 - Who should serve as your alternate Trustee?
 - Why should you have alternate Personal Representatives?
 - and why should you have alternate Guardians?
- Is insurance funding necessary?
- Is your current plan structured too tightly?
- Is there overall financial flexibility?
- Is there flexibility between your Personal Representative and your Trustee?
- How have you provided for your Spouse and children in the first months following your death?

What documents are needed to transfer assets after death to those you choose? What health care documents should you have? Are burial plans part of your estate plan? Who can best assist your family and heirs after your death? In this booklet I attempt to answer most of these questions before we meet. Then, at our office consultation I will be able to answer your additional questions in light of your unique circumstances.

Flexibility The most common problem I notice in reviewing previously drafted plans is their lack of flexibility! I will work with you to avoid this problem.

Fees and Saving Money – Specific Drafting and Forms One of your goals is to help you keep costs and fees low when we professionally are able. Wills, Trusts, additions to the Health Care Power of Attorney, and Limited Asset Powers of Attorneys must be specifically drafted for Clients. These are documents where forms are not suitable.

Forms You must be careful when using forms. That said, there are a number of forms that can be utilized in most estate plans – and we provide these to you by links or copies:

Wisconsin's basic Health Care Power of Attorney

Wisconsin's Living Will

Wisconsin's Basic Power of Attorney for Finances and Property

Wisconsin's Authorization for Final Disposition.

We offer these forms free of charge to help keep costs lower when custom documents are not necessary. Please review the section 'Personal Planning with Resources' in this booklet. But remember that trying to make a form fit may result in significant problems

later. Unfortunately, the later time is usually after death, when documents cannot be modified.

Our Estate Planning is by Flat Fee In the vast majority of cases when our consultation is complete, and before any documents are drafted, you will know what the fee will be. You should have all of your questions as to fees answered by us while we are working on your estate plan.

Your Goals are Paramount. I work with you to achieve your goals through proper planning. Your goals may include personal decisions relating to health care, legacy planning, asset transfers, and / or tax benefits.

Personal Goals Your personal goals include your decisions stated in your Will, Trust, Living Will, and/or Health Care Power of Attorney, as well as special statements directing your health care, and legacies addressed to your beloved family and friends.

Asset Planning Goals Your asset goals involve your property ownership, whether sole, marital, domestic partnership, or others, and gift, transfer, or other provisions for your family and other beneficiaries, including charities, churches – and even pets! You decide the level of authority you grant to your Personal Representatives, Trustees, or Attorneys-in-Fact through your Will, Trust, and Asset Power of Attorney documents.

Tax Savings Goals Your tax goals include considerations to limit the impact of income, estate, and gift taxes.

What wills and trusts accomplish . . .
. What about 'outside of probate' transfers?

Basic Financial Estate Tools

Many tools are available to accomplish your estate plan.

Will. The most basic estate plan tool is a Will. When you execute your Will you nominate your own Personal Representative for your assets. You nominate the Guardian for your children. You can avoid the cost of a probate bond for your estate. But most importantly, by planning, you can avoid conflicts between your beneficiaries and heirs.

TOD Deed. You may consider a TOD (transfer-on-death) Deed under Wisconsin Statutes sec. 705.15, which conveys ownership of real estate to your named grantees upon your death. This is a non-testamentary conveyance which avoids probate.

Power of Attorney. Asset Powers of Attorney are documents which give legal powers to agents, named Attorneys-in-Fact, who have the legal authority which you grant to them so that your agent can act on your behalf.

Trust. Your Trust may be Testamentary which is established and funded upon your death in accord with your pre-executed trust document. Or your Trust may be a 'living trust' which that is established, funded, and operational during your life. Your living trust may be Revocable or Irrevocable. Your trust should be Funded, but may be Unfunded. There are many other types of trusts. For example, you can execute a Wealth Replacement or Insurance Trust funded by a whole life or second to die insurance policy, or a variety of Charitable Trusts, or Residence Trusts.

Marital Property Agreement. A Marital Property Agreement may be needed to either [a] separate property, or [b] to opt-in to fully utilize the Wisconsin's Marital Property Law.

Buy-Sell Agreement. If you are a business co-owner, then a Buy-Sell Agreement is basic protection for your family and your business. The most elementary restricts the sale of stock. A sophisticated document addresses the transfer of stock upon death, total or partial disability, dissolution, retirement, and includes various funding mechanisms, payment plans, and payout amounts. Agreements may be Cross-Purchase type or Redemptive contracts. If you are a business co-owner, your estate plan documents should fully integrate your business continuation succession plan.

Life Insurance Trusts can create flexibility. In addition, through life insurance policies generally, death benefits remain exempt from the capital gains.

Revocable Living Trusts

There are many reasons that living trusts have become popular over the last decades.

- Completely funded living trusts avoid Probate Court.
- Your incapacity will not affect trust operation. A living trust will continue functioning if you are unconscious or have a restrictive memory disease.
- Living trusts are confidential both during your life and at your death [whereas probate files are open records].

There is no age or asset formula for establishing a Living Trust. It works well for individuals of all ages.

Funding Your Trust. To completely avoid probate, you must fully fund your living trust. This requires you to transfer all of your real estate, vehicles, stocks, cash accounts and other assets into your Trust prior to your death. While this may appear to be a lot of work, it is far easier to transfer these assets while you are alive and able, than for your Personal Representative to do so after your death. Since you are able to give directions with the documentation I will prepare for you, your banker, insurance agent, broker, and other advisors will be able to assist you to make the asset transfers easy.

Control Over Your Assets. You will always have control over your assets if you establish a Revocable Living Trust. If you ever want to discontinue your Trust, then you can revoke it – but you must first transfer your assets out of your Trust.

Upon Your Death. With a funded Trust, your Trustee is able to pay your debts immediately after your death, and then distribute assets to your beneficiaries. This can be accomplished in significantly less time than if a Probate is filed with the Court.

Funding Your Trust with Real Estate. If you transfer your real estate to your Trust, the following documents are needed by us prior to drafting the transfer deed and other papers for you.

- Current Deed,
- Prior Wisconsin Real Estate Transfer Return,
- Your Title Policy and the Title Commitment,
- Most recent Tax Bill

If you have these documents, it would be helpful to us:

- Mortgage [Financing] documents.
- Prior Closing Statement,
- Survey

Successor Endorsement Insurance for Real Estate Transfers

I highly recommend that you apply for Successor Endorsement Title Insurance for your real estate. What this requires is notification to your current title insurance carrier to add your Trust as an additional insured on your title policy. If you wish us to assist you we can do so as a further service to you at an hourly basis.

Transfer Upon Death Deed

A TOD (transfer-on-death) Deed conveys ownership of real estate to the grantees named by the grantor. It becomes effective at death and the Grantor remains the only

owner until his or her death. A great benefit is that TOD real estate does not need to be probated by the Probate Court.

Additionally, a TOD transfer is exempt from the Wisconsin Real Estate Transfer Tax. During the Grantor's life, the Grantor remains the sole owner of the real estate - and, during life, the Grantor has the right to revoke or change this deed including the right to record a new TOD deed to change the Grantees, and retains the right to sell the real estate, and to keep the sales proceeds, and can do so without notifying the Grantees.

For example, the TOD deed can be drafted from a Grantor to an adult child [as Grantee]. The Deed's Grantee section must provide who receives the real estate after death in the unhappy event that the child does not survive the Grantor.

Important: while the TOD operates similar to a Will, the Deed must be recorded before the grantor's death.

Let's start . . .

Planning. Our office will assist you in your planning --- that is the purpose of our meeting. This is important because your completed estate will be the sum of:

- your personal decisions regarding your health care;
- considerations regarding the transfer of your property
 - prior to your demise, and
 - after your demise;
- the selection of your Personal Representatives, Trustees, and, if applicable, Guardians for your minor children;
- your gifting program;
- your wishes to take care of your pets; and
- lifetime and death transfer tax planning.

In addition to guiding you in your plan, we will professionally draft documentation to

- properly transfer your property;
- assure authority for your Personal Representative, Agents, and Trustees, and
- prevent or minimize difficulties between your heirs and beneficiaries.

We strive to avoid horror stories caused by inadequate estate planning, such as:

- unnecessary taxation;
- beneficiaries not receiving their gifted share without expensive litigation;
- inappropriate insurance funding without the proper planning for the beneficiaries;
- if you are unconscious, family members uncertain of their options as to your life and death decisions; or
- expensive will or trust contests.

Determine the Property You Own. To begin we ask you to prepare a list of the property you own, including collections, real estate, vehicles, IRAs, annuities, life insurance, stock, and cash accounts. For all titled property we will need the exact names on the deed or title. Important contracts, such as marital property agreements, leases, divorce judgments, and buy-sell agreements must be reviewed so we can provide appropriate legal advice. Your financial records such as profit and loss statements, balance sheets, mortgages, debts, and liens should be reviewed. If you wish, we can help you inventory your insurance policies by policy owner, premium payer, insurer, beneficiary, and type of policy.

List the People Involved. The persons involved in your estate are

- your spouse, children and grandchildren,
- other heirs and beneficiaries, and extended family members,
- business partners,
- joint tenants, and tenants in common,
- currently appointed agents,
- any individuals you want to disinherit,
- religious institutions or charities you want to leave gifts to, and
- your proposed nominations of Personal Representatives, Trustees, and Guardians, and alternates if they predecease you.

Required Information and Documentation. For each of the above persons named, we will need their:

- full legal name,
- relationship,
- full legal address,
- telephone number with area code, and
- email address.
- [Optional: Social Security number and birth date]

Choosing Your Personal Representative. Your Personal Representative becomes your legal agent and fiduciary. He or she will, after appointment by the Probate Court, have all the powers that you had when you owned assets. Personal Representatives may be a trust company, a relative, spouse or adult child, a lawyer, friend, or financial advisor, or a combination of these persons.

If you own a business, you should consider that your nominated Personal Representative must successfully operate the business until it is either sold or liquidated.

Your Trustee and Successor Trustees. More than likely you will serve as the initial Trustee of your Trust. The choice of your Successor Trustee is critical because your Trustee will be the legal fiduciary of your assets.

Insurance and Planning. As part of your total estate plan, I welcome discussion of your insurance needs to further assist you in your asset protection and transfer. I do not sell insurance therefore my assistance is not be based upon any interest or commission. Insurance can help you and your beneficiaries.

- Long-term-care insurance can assist you in paying for convalescent care.
- Life insurance help your family and other beneficiaries, and to pay for funeral expenses, mortgages and other debts.
- Wealth replacement life insurance to replace taxes paid.

Personal Planning . . . with free Resources . . .

If you wish, there are a number of forms that can be used by most individuals in planning and these may assist you also. The State of Wisconsin has prepared a basic Health Care Power of Attorney, a Living Will, a Basic Power of Attorney for Finances and Property, and an Authorization for Final Disposition.

This section has the web location for state forms so there is absolutely no excuse for you not to protect your family from the heartache of not knowing your desires. If you are unconscious and unable to give any direction to your doctor in the hospital these resources are essential. If you don't make your health care wishes known to your loved ones you will cause anxiety to them, and possibly create animosity and guilt within your family.

Verbal statements you make may not be followed by a medical staff or by other family members. Your desires must be written and witnessed in a legal document.

State of Wisconsin's Basic Health Care Power of Attorney

The HCPOA is on the web at <http://dhs.wisconsin.gov/forms/AdvDirectives/F00085.pdf>

Under Wisconsin law you have the right to make decisions about your health care. No health care may be given to you over your objection. Because your health care providers in some cases may not have had the opportunity to establish a long-term relationship with you, they are often unfamiliar with your beliefs and values and the details of your family relationships. This is a problem if you become physically or mentally unable to make decisions about your health care.

You may execute a Health Care Power of Attorney to specify the person who you want to make health care decisions for you when you are unable to do so. This person is

your 'health care agent'. You must discuss your intents about your life and future medical treatment with the person you have nominated.

Basic Questions in your Health Care Power of Attorney

ADMISSION TO NURSING HOMES. You will chose whether your Health Care Agent may admit you to a nursing home or community-based residential facility for short-term stays for recuperative care or respite care.

PROVISION OF A FEEDING TUBE. You will choose whether your Health Care Agent may have a feeding tube withheld or withdrawn from you.

ANATOMICAL GIFTS. You will address whether, upon your death, you wish to donate any needed organ or part for anatomical study.

ADDITIONAL OPTIONS. After discussion with you, as an attorney I can modify the statutory format with additional options and, upon your understanding, certify that you fully understand these options.

They include specific statements addressing these concerns:

Agents not in close proximity to the physician or hospital.

Quality of life issues, including alleviation of pain.

Religious preferences.

Autopsy desires.

Specific Statements as to various medical situations.

Wisconsin's Living Will

Located at <http://dhs.wisconsin.gov/forms/AdvDirectives/F00060.pdf>

Your Living Will is a declaration or a directive directly to your physician which authorizes the withholding or withdrawal of life-sustaining procedures or of feeding tubes when you have been personally examined and they certify in writing that you have a terminal condition or are in a persistent vegetative state. After you execute a Living Will wherein you give directions regarding the use of life-sustaining procedures and feeding tubes then your Living Will becomes your voice of your legal right to refuse medical or surgical treatment. The decisions you make in your Living Will are:

[1] if you have a terminal condition you can elect to have your life prolonged and life-sustaining procedures used.

[2] if you are in a persistent vegetative state you can give directions as to whether you want life-sustaining procedures withheld.

[3] you can elect, to have feeding tubes used if you have a terminal condition or a persistent vegetative state.

Under Wisconsin law, your desires must be followed unless your physician believes that you would be caused pain which cannot be alleviated through pain relief measures.

Wisconsin Basic Power of Attorney for Finances and Property

Found at <http://dhs.wisconsin.gov/forms/AdvDirectives/F00036.pdf>

Asset Powers of Attorney are documents which give specified legal powers to agents, named Attorneys-in-Fact, who, depending upon how the document is worded, and what choices you make, provide the powers you legally possess to your agent who then may act on your behalf. Powers of Attorney are no longer valid legal documents after you die.

Wisconsin Authorization for Final Disposition

Found at <http://dhs.wisconsin.gov/forms/AdvDirectives/F00086.pdf>

When you execute this authorization you are giving directions for viewing your remains after death, arranging your funeral, and memorial service, and giving directions as to burial, cremation, and / or donation of your body after death.

Wisconsin Chapter 154 of the State Statutes

As an attorney since I have dealt with Clients for decades I like to reference the law directly for Clients who want to review the exact wording. Wisconsin Chapter 154 of the State Statutes sets out the definitions applicable to all advance directives, the law on Declarations to Physicians, Authorizations for Final Disposition, and Do-Not-Resuscitate Orders.

Chapter 154 on the web at <http://dhs.wisconsin.gov/forms/AdvDirectives/stat0154.pdf>

Be Complete!

With all of these State forms, follow the directions carefully. One of the major problems with forms is that they are inflexible. However, if they are appropriate to your situation, then make sure that all lines are completed, all signatures are clear, and all pages stapled together. I suggest that you maintain the original in a safe-deposit box, and make sure that your family knows where the original is. You may wish to execute duplicate originals, but if you do, please discuss this with me as having duplicate originals can create future problems.

Be Careful!

While I have set forth some forms for you to review and possibly use, be careful when using forms for forms do not fit every situation. Just because a pair of shoes are

inexpensive or free does not mean that you should wear them if they are the wrong size.

If you desire to make additions to either your Health Care Power of Attorney, Living Will, and / or Limited Asset Powers of Attorney, we should discuss drafting language specifically for you. Trying to 'shoehorn' any form to fit your desires may result in significant problems at a later time for the very people who you wish to protect. Unfortunately, the 'later' time is usually after your death, when your documents cannot be modified. Forms may not work for you because of your goals, property ownership [whether sole, marital, domestic partnership, or others], intended gifts and transfers, other provisions, and what you intend for your family and other beneficiaries, including charities, churches – and even pets.

I can also work with you if you wish to grant an increased authority to your Personal Representatives, Trustees, or Attorneys-in-Fact through your health care documents, will, trust, and / or asset power of attorney documents.

Domestic Partnerships in Wisconsin . . .

Wisconsin has enacted a Domestic Partnership Law. There are many changes in law enacted by this new legislation, therefore I can only skim the surface and call your attention to just a few of the changes in this law.

Domestic Partnership Defined. Two individuals may form a domestic partnership if each is at least 18 years old; neither is married to or in a domestic partnership with another person; the two individuals share a common residence; they are not nearer of kin to each other than 2nd cousins [whether of the whole or half blood or by adoption] and are members of the same sex. [There are specifics which govern the provision that they share a common residence.] See sec. 770.05 Wisconsin Statutes.

Domestic Partnerships can be terminated by a Certificate of Termination issued by a County Clerk. Sec. 69.01 (1r) and cf. 770.12 (3) Wisconsin Statutes. And official records, such as the mandatory "Vital Statistics" are affected by the new Domestic Partnership law because of their legal effect. See 69.01 (27) and 69.03(5) Wisconsin Statutes.

Health Records Upon Death. The definition of a "Person authorized by the patient" which included the parent, guardian, or legal custodian of a minor patient, and others, now includes the domestic partner [under chapter 770] of a deceased person, any person authorized in writing by the patient or a health care agent designated by the patient. If no spouse or domestic partner survives a deceased patient, "person authorized by the patient" also means an adult member of the deceased patient's immediate family. See. sec. 146.81 (5) Wisconsin Statutes. Also, the new law allows a Domestic Partner to give consent for an autopsy. See sec. 157.05 Wisconsin Statutes.

Health Care Powers of Attorneys Are Modified By This Law. Domestic Partners may be named as Health-Attorneys-in-Fact, i.e., an Agent. If you name the Domestic Partner as your Agent, then your Domestic Partner may not be a witness to your Health Care Power of Attorney.

The Wisconsin Basic Power of Attorney for Finances and Property has also been revised to include provisions for Domestic Partners. See sec. 243.10 (1) (form) of the Wisconsin Statutes.

Legacy Statements . . .

Wills and Trusts are legal documents and transfer your assets. You can draft a personal letter to attach to your legal documents. This letter is your Legacy Statement. It can be called by many names, such as Legacy Will, Ethical Will, Legacy Statement, or Ethical Statement – but simply it is a letter from you to your family or friends. Simply, you write about the central truths you have learned during your life: what you want to pass on to those closest to you.

In your Legacy Statement you can write about:

- who you are,
- what you want your children and your grandchildren to know about you,
- what you learned about life,
- what you want to pass on to assist others in their lives,
- what values guided you, and
- stories about you or your grandparents.

Your letter demonstrates your values, beliefs, dreams, religious convictions, marriage, relationships, societal roles, personal goals, community goals, desires for vacation land, certain family heirlooms, the importance of music, poetry, and hobbies. Your letter will be your guide on how to handle discouragements, illness, disappointments, and money.

In their letters some individuals define true success, write about anecdotes, disclose the mistakes they learned from, share the happiest moments in their lives, and reveal what they appreciated most in life and in relationships.

The key to your letters will be your earnest self-examination if you write from your heart. Legacy Statements should not be ‘shalls,’ ‘grudges’ nor ‘negatives’ but rather be positive influence and explanations that will live on for generations. In sum, your Legacy Statement is a compass to your loved ones for their future.

A Legacy Letter is a Lifetime Gift. These letters can even be delivered during your life! And, as you can imagine, may, and even should, be revised at certain key events in your own life. Our office can assist you if you consider writing a Legacy Statement.

Pets . . .

Through your Will and Trust you provide for your children and other loved ones after your death. Additionally, you can also make provisions for your pets by both gifting assets and designating guardians for their care. Through proper planning you can prevent or minimize difficulties between beneficiaries, heirs, and nominated guardians as to your pets.

By appointing a guardian for your companion animals you avoid an unknown fate for your pets by assuring continuity of their care.

Lifetime care for your pet can be accomplished by outright gift, or by provisions in your Trust. Directions in your Trust will obligate your Trustee to continue to provide oversight of your pet by monthly or quarterly funding to your pet's guardian. I will work with you to consider a number of contingencies in order to assure that your loved pet is sufficiently provided for during its entire life.

Choosing a Pet Guardian. You have the right to choose a guardian for your pet. There are also pet adoption programs through humane societies throughout Wisconsin. When you are looking for potential guardians for your pet, look at the person's age, health, exercise routines, other animals, shelter, and the proposed guardian's daily schedule.

Simply because a potential guardian is a lover of animals may not be enough for proper care of your pet. You may even want to 'try out' the potential guardian to see if there is a 'fit' between your pet and the guardian, either on a weekend or while you are on vacation.

You must discuss future guardianship for your pet with the person you want to nominate and receive their permission to serve as the potential guardian for your pet. I request the full legal name, address, telephone number with area code, email address, and date of birth for each principally named and alternate pet guardian. You may wish to name separate guardians for different pets, as some guardians may be willing to care for, let's say, your dog or cat, but not for your pet iguana or snake.

Complete Pet Information. I also need your pet's name and a complete description [sex, coloring, type, weight, breed, microchip identification, license, and tattoo],

complete information on the veterinarian who has provided care, health problems, medication, special instructions, including likes and dislikes, known commands, and daily routine. I also like to receive a photograph of your pet animal for my files.

Trusts and Your Pet. A properly drafted Trust can provide that if your Trustee observes that your pet is not being properly taken care of, then your Trustee will have the obligation *and authority* to remove your pet and place your pet with an alternate guardian which you have named. Or if your first choice of guardian predeceases you or for other reasons may be unable to serve as pet guardian, then your Trustee can place your pet.

Funding for Continued Pet Care and Health Decisions. In order to make assure that your Trustee carries out your wishes in caring for your pet, you must fund your Trust with sufficient assets to accomplish your desires. If you intend that your Trust avoid probate, you must fully fund it. If you establish a Revocable Living Trust with provisions for your pets, you will always have control over the Trust and have the opportunity to modify it if changes occur, such as acquiring a new companion pet, or should your pet predecease you. Another advantage of a Trust over a Will is that your Trustee can transfer your pet and some assets within days after your death without waiting for court approval.

In the pet directive in your Will or Trust you make decisions regarding the health care of your pet, provide for the quality of its care, and make arrangements for its eventual death. By directive to the pet's guardian and/or Trustee, you can provide that if your pet is not resilient enough to adapt to its new home, or your death, you may choose, as one of many options, euthanasia as a loving alternative.

Probate and Pets. If you do not provide for your pet in a Trust, you can leave assets for care for your pet in your Will. This should be discussed in detail with me because your nominated Personal Representative becomes the legal owner of your probate assets including pets after your death.

Taxes . . .

Estate and Gift Taxes. The current federal estate tax exclusion is \$5.43M; and the current federal gift tax exclusion is also \$5.43M; the current maximum federal gift and estate tax rate is 40%. The current federal annual exclusion for gifts is \$14,000.00 by each individual to each donee. There is no State of Wisconsin tax in death. However, in some singular cases taxes may be imposed at death on your estate whether the property is probate or non-probate, and this includes life insurance which is payable to your estate. Careful planning of your estate is essential because of the requirements of the law, for example, in gifting to grandchildren. Federal law allows a 'Portability Election' upon the death of the first spouse which can save over \$10.5M in a taxable

estate. Our office will work with your CPAs to assure that all tax laws are met – but most importantly to confirm that you, the Client, will receive every tax benefit that you are entitled to.

Our Relationship . . .

Our Professional Relationship. The principle of excellence has endured at our firm. Laura and I assure that you will be well served when you retain our office. Our professional relationship is based upon trust which includes our mutual willingness to discuss all relevant issues and, perhaps, painful presentation of the truth of a matter. When you retain us to advise and represent you, you will receive care and concern about each of your matters; ethical standards; professional competence; fair professional legal fees; an efficient staff; negotiating skills; ability to anticipate additional causes of action; and quality services.

Our Mission . . .

Our standard of operation and service is excellence, and we believe that proactive law can protect the majority of Clients. We believe in substantial our ongoing professional education, and that education of Clients by presenting and explaining options are part of well representing Clients. It is our policy that no Client should ever have an unanswered question or a concern as to how his or her matter is being handled, and Clients should remain in control of the planning of their estates. We treat and care for a Client's matters as if they were our own and will loyally, honestly, and confidentially carry out our professional services.

Affiliated with Schober Schober & Mitchell, S.C. to better serve you. I am an 'Of Counsel' member with the law firm of Schober Schober & Mitchell, S.C. This association benefits you in many ways, because I continue to work and serve you, and all of the resources of Schober Schober & Mitchell, S.C. are available to you and to me. The Business Journal has ranked Schober Schober & Mitchell, S.C. in the top 30 Milwaukee-area law firms.

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This booklet has been prepared to give a general overview of the legal issues in this area and is not intended to provide the type of legal advice that is given when an Attorney confers with a Client and is able to discover exactly the needs and requirements of the Client's matter and thereafter provide specific professional advice for the Client's benefit.

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