

Protecting Your Family & Estate



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The Value of Proper Protection Planning

If you Google "Kids Protection Plans" you will see the work we are putting into providing services, education, & support to our community. LCL is doing this because we are striving to be a "different kind of law firm."

Being different means building a relationship with you and using that relationship to personalize a plan for you and your family. This is our protection planning process, it is fundamental to our mission of providing the best Personal Family Law services possible.

The Usual Talk

Establishing an effective planning process with your family lawyer is very important. Most family lawyers will say, "Without proper planning...[fill in the blank]." But they don't walk you through what that means or how you will know if you've actually setup a proper plan. They focus on what happens without the plan and leave it to you to fill in the blank that they can do it for you. They are selling fear, then selling themselves as the solution.

The fear is that without the plan, your children could be placed in CPS. A judge can decide who will raise your kids. A portion of your assets could be lost to probate. Your children's financial inheritance can be poached by morally questionable "wealth planners" when they turn 18. In fact, the harder we think, the more we can bring to the table as potential reasons for you to be concerned. There are more things to be afraid of than are even reasonable to discuss.

Having a Proper Plan

So what does it mean having a proper plan? How is reframing the discussion about establishing a plan better than discussing the fears about not having one? Well, first, having a plan effectively mitigates the scary scenarios above. A proper plan also has other tangible and intangible benefits.



A proper plan, takes a weight off your shoulders. It gives you confidence and removes stress from your already busy plate. It is also good for your family. A plan demonstrates to them in a direct way that you are planning for the worst case. And for your growing family, it demonstrates the value of looking into the future, and planning contingencies for the potential worst cases.

It has to Work for You

In addition to how it makes you feel, a proper plan is also one that works. The plan will work in the situations that you foresee, and maybe the ones that you don't. It will reflect the needs of your family today, as well as in the future. It will be a custom plan. And it will be an up to date plan. This is where LCL really makes a difference. We build custom [Kids and Family wealth plans](#) based on your needs. And we do it based on getting to know you and your family today and in whatever tomorrow brings.

Contact us and Name a Guardian
for Your Children, for Free!

509-624-1610

Create a Plan to Protect Your Children



Family is important to Lilac City Law. We have dedicated a big part of our business to supporting families in all phases of life. From Kids Protection Plans to disability and long term support advocacy. The one thing we know that always makes things easier, is the value of creating a plan.

Remember When..

Think about it like this. You are a parent, when you had your first child you went through a process. You discovered you were pregnant and probably saw a doctor. Then you started to get information about your child's development. After a couple months you realized there was going to be a whole process you needed to have a plan figured out for the actual child birth event.

Building a Plan

Were you going to give birth to your child at home, in a tub, or in a hospital? Did you want a midwife, doctor, or someone else to deliver your child? Did you plan to go to parenting and birth classes? You probably spent a great deal of time thinking about all these things and more! And this was for the birth of your child. No doubt you had a small bit of anxiety about what happened next..

Childcare, work-life balance, school, doctors appointments, sports, sick kids, changing, immunizations. All decisions that were going to be made and that you were going to be responsible for. But what if you weren't. What if you couldn't make those decisions because of a worst case scenario? Who would? How would you make sure your vision and your wishes were implemented for family?

This is where and why Estate Planning, Incapacity Planning, & Kids Protection Planning exists. And this is also why we do what we do at Lilac City Law.

Without a Plan

In the worst case of the worst case. A death or incapacity, a plan does sort of already exist. However, that plan has been put in place by the state. A judge who doesn't know you or your wishes will be forced to make decisions for your children..without your input.

What are your desires for your children in the event of your death or incapacity? Who do you want to take care of your children? Who is going to manage your assets?

Create a Plan and Keep your Family Protected

Again, remember that plan you laid out before the birth of your children? Remember how many contingencies it accounted for? You did this because even though you hadn't met them yet, your children and their futures mattered dearly to you. You recognized that the more you planned ahead, the less likely the worst case scenario would occur.

[A Kids Protection Plan](#) is a plan you should create now for those children for that very same reason.

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The Challenges of Creating A Guardian Plan for Children

Inspired by the article in Mom.Me

"Why I Still Don't Have a Guardian for My Child"

Sometimes you come across something that another person writes that stops you and makes you say, "yes! This is what I've been trying to say." An article written in Mom.Me (link above) recently highlighted, clearly, the work we've been doing here at Lilac City Law to help families create a guardian plan. We felt an article like this really must be shared.

In the article the author tells a couple stories. The first is of the chaos and support she received when her father died. And the realization she had that his passing without a will, guardian plan, or wealth plan created challenges and even a bit of resentment among his survivors. <- Figuring out what you can, should, and are able to do with the assets of someone is far more challenging and stressful when they are not around to give their intent; especially, absent a will or Guardian Plan.

She Learned a Lesson but Never Followed Through

The author swore not to put her kids in the same situation. Eleven years passed between the author's recognition of the need for a will and guardian plan, yet, she never did complete these. This is the part of the article that hits home. And it echoes why Lilac City Law started providing family wealth and kids protection planning. If you missed it, [here's my story too.](#)

In the article the author reaches out to friends to find out their take on why they knowingly avoided the issue of creating a guardian plan for their child(ren).

The Author is Not Alone

The author's friends shared with her reasons including:

- Dysfunctional family and relatives / next of kin
- Fear of telling family
- Worry about family resisting desires of various plans
- Finding guardians who share faith and values
- Desiring guardians who may not be family
- The awkwardness of approaching potential guardians
- Compassion and concern for the feelings of potential guardians
- Skepticism that a potential guardian would be able to take on that role

Creating a Guardian Plan is Kinda Scary

There are a lot of reasons that can hold you up in creating a guardian plan or will. Of course there are the common concerns cited by the author and her friends above. In addition to these, there's easily dozens more reasons why you'd delay (until it's too late) creating one of these plans. Waiting is not a good plan, but neither is doing it half-heartedly. If you're going to create a plan create it right.



Creating a guardian plan takes courage. Courage to realize that at some point everyone passes. And for many, even more courage to be able to lay things out for your family in ways they may not agree with. A good guardian plan or will is your way to say, for my family (and assets), these are my wishes.

Guardian Plans & Kids Protection Plans



Planning for the future can be a tough subject. Let us help you through that not so easy process to make sure that your family has the best plan in case of the unexpected.

**Lilac City Law Works with Families to Develop
Estate Plans, Incapacity Plans, Wills, and Kids Protection
Plans**

Why You Need to Update Your Estate Plan After These Life Events

Too many estate plans are created and then quickly forgotten, put on a shelf, and never looked at again. While we do recommend that you review and update your estate plan at least every three years, no matter what happens in your life, your plan must be updated immediately in the event of any of these seven life events.

Marriage

Getting married is the joining together of two lives. Your plan must address and account for your new legal status. Naming your spouse as a beneficiary on your insurance policies, updating your will and/or trust, and including him or her in the determination of how your financial and medical decisions will be made, if you cannot make them for yourself, are all critical steps to take after marriage.

Divorce

When you begin the process of getting divorced, you also must update your estate plan, unless you continue to want your future ex-spouse to receive your assets, and make financial and medical decisions for you, if you cannot.

Once your divorce is complete, you may have an entirely new asset profile to plan for now that you know what you own, what your ex-spouse owns and how you hold title to your assets, so it's time to update your estate plan.

Births and adoptions

Providing for the care and custody of your child in the event of your death or incapacity is paramount in your estate plan. That means naming guardians for your new child, both long and short-term, with a Kids Protection Plan® is a must. And, if you have not already done so, you'll definitely want to consider setting up a trust for your child, to receive the assets you will be leaving behind.

Deaths

The death of a loved one die is never easy. And when they were a part of your estate plan, their death should prompt a review of your own plan sooner rather than later. You may need to name new beneficiaries, find a new person to hold Power of Attorney, update your health care directive, or identify new guardians for your children. This should not be put on the backburner.

Sickness

If you are in the midst of an illness, you may want to revisit who you have chosen to make medical decisions for you, in the event that you cannot, and how you want those decisions to be made.

Moving

When you move to a new State, have a lawyer review your estate plan to ensure your documents will still operate as you desire. . Some documents may need to be revised and you will certainly want to ensure any new real estate you acquire in your move is accounted for and properly transferred into your plan.

New Assets Acquired

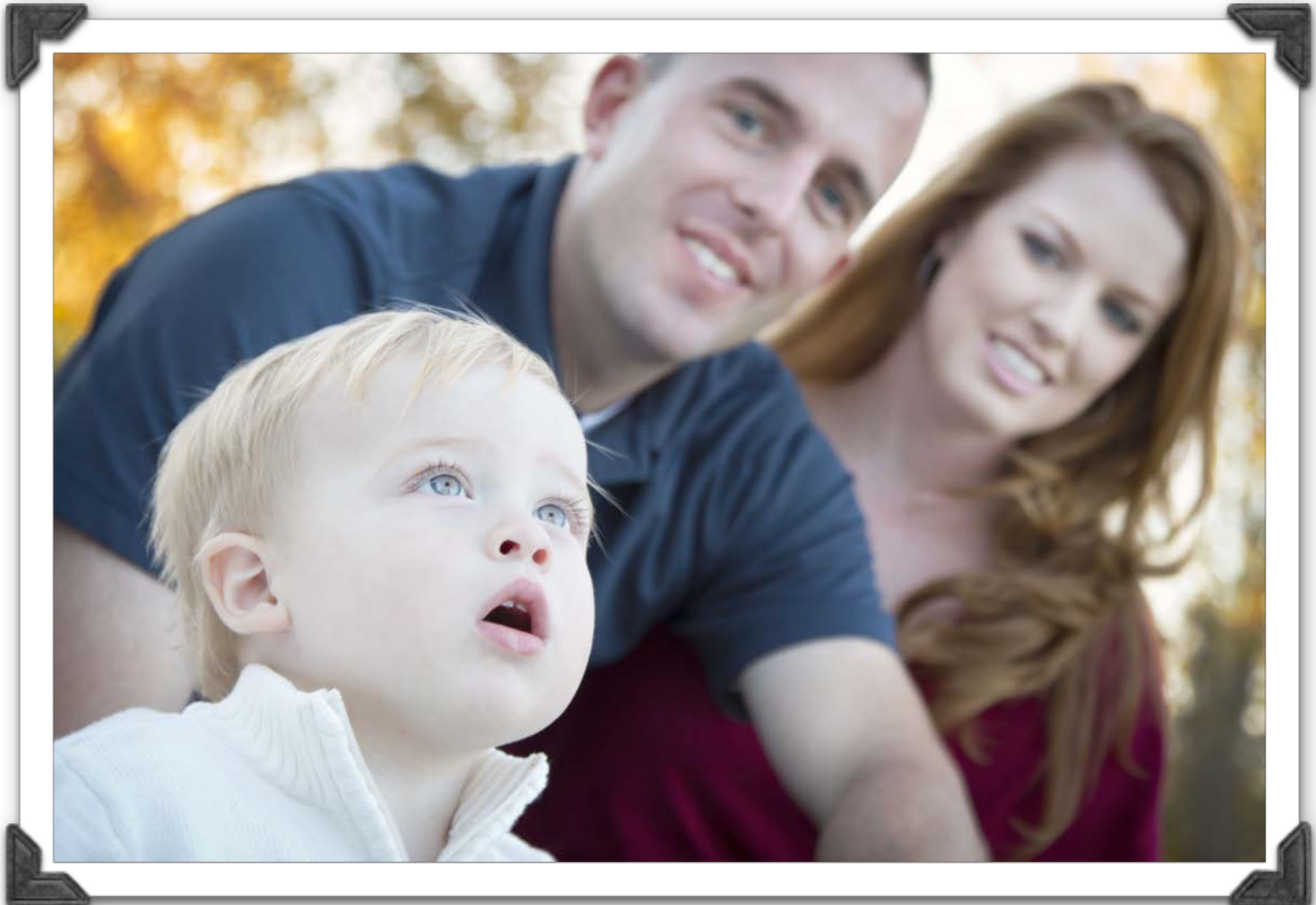
More money means more problems, but only if you don't plan well. Revisit your estate plan each time you change investment accounts, inherit any assets, acquire new property or other investments, or start or sell a business. Most plans fail because they do not take into account all of the assets owned by the person who died.

Update your Estate Plan

If you are anticipating or have recently experienced one of these major life events, contact us. It's time to update your plan.

**To Establish or Update
your Estate Plan
Contact Us: 509-624-1610**

Is a Military Will Enough Protection for my Family?



One of the great benefits of serving in the United States Military is that you have access to free legal help. Things like: Powers of Attorney, Wills & Living Wills, Family care & Protection Plan, Survivor benefits, Estate taxes, Probate are not a matter of cost, so much as they are a matter of time, convenience, and occasionally - mission readiness . However, there are some very important limitations to these supports that you should be aware of if you're still serving and your family, wealth, or assets have grown. Or, if you've discharged from military service.

Limitations to Military Wills & Other Legal Benefits

These great military benefits are best for less complicated situations. Consider how you met with your military lawyer and setup your will, trust, or family care plan. How many times did you meet with them? Did they get to know your family's names? Did they personalize documents for you and make sure they would stand up to scrutiny in different jurisdictions? If you're like most service members, the answer to one or all of these questions is no.

“Typical” Situations

The typical situation is that service members push through legal en-masse either in preparation for a deployment or event. Or they go to legal as yet another step in a check-in or check-out process. The pace that military lawyers are forced to work at times means that customization of family care plans, kids protection plans, estate plans, and others is very difficult. Because of this many service members receive basic templates that offer very little customization for their unique family situation. Not all service members have the same situations though, and that's the issue we're getting at.

The Most Common Objection

“I already had mine setup while in the military.” This is the most common response we hear when talking about wills, trusts, kids protection plans, and similar support with service members and Veterans. We wrote the article, [Why you Need to Update your Estate Plan after these Life Events](#), to show why and how seven common life events change the effectiveness of your current family legal plans.

Whether we're talking about a plan setup in the military or one created a couple years ago when your life may have been less complex, if you haven't updated it, it may not even apply to your life and assets anymore.

Three Things You Can Do Today

1. If you put together any of these plans in the past and your life has changed in any of [these ways](#), we want to help. You can find out more about how we help families like yours to establish and update their plans [here](#).
2. You can [create a free, fast, and easy Kids Protection Plan](#). If you decide later to create a more in-depth plan we can also help you with that.
3. [Follow us on Facebook](#). We share new and important information on family planning all the time.

**Establish or Update your Will &
Family Plans**

Contact Us: 509-624-1610

Before You Go!

Lilac City Law

Randi L. Johnson, Lilac City Law



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“When I get up in the morning, I express my Gratitude. I am thankful for the opportunity to serve my family and our community.

I wake each day with a purpose – to preserve and restore Joy. That’s it; it’s really that simple.

How does that even apply to a law practice, you ask?

Let me explain.”

Thank You

In our Young Family Estate Planning practice, we empower parents to make responsible protection plans for their babies and young kiddos. I believe in the value of play, in the importance of a childhood that lasts for as long as nature intends. When a child is forced to encounter decisions and situations beyond their emotional comprehension, they lose that ability to fully engage in the magic of childhood, the sparkle of play. Upon reaching adulthood, that person may have difficulty seeking their joy, their passion, their own purpose in life.

Why, you ask? Childhood is when we develop that sense of wonder and curiosity about our greatest inner desires. If we don't fully develop that 'muscle' or skill, we as adults can't fully access our creativity in dreaming about how we can express our Passion or Purpose in life. When parents create customized and responsible planning documents to ensure that the Right people would raise their babies if mom/dad passes away, children get to retain as much of their sense of security and love even in the face of a traumatic situation because mom and dad took the time to leave a legacy. They sent a clear message to their children that they were important enough to make an emergency plan for them. That's huge. That message right there tells a child that s/he is valuable and is worth planning. That's preservation of Joy.

Our society sends really mixed messages to mothers, especially. We hear things about the \$500 car seat, the \$750 stroller; we agonize over birth and labor plans FOR NINE MONTHS. But then most of us don't spend any energy or resources considering our own mortality and the care of our children if something happened to us. It's time to prioritize the long-term welfare of our children and it is my pleasure to guide parents through these decisions.

As a wife and mother of 2 little girls, I know intimately the important decisions every parent must make about "what would happen if...?" That's why I commit myself to helping moms and dads make informed choices about those intimate and sensitive topics no parent wants to think about but is so necessary to complete that family planning.

Let's work together to get YOUR estate plan in order!

Contact Me Directly

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