



2018 Newsletter
Summer / Fall Edition
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July is upon us, meaning it is time for another installment of my office newsletter. May this mailing find you doing well and enjoying the hot summer that has settled in Wisconsin. Once again I will be taking 2.5 weeks off at the end of August. No grand adventure is planned for my family this year (Iceland 2017 was magical), but rather my goal is to give our children some slow summer days spent with the slip-n-slide or on the shores of Gov. Dodge State Park's Cox Hollow Beach before the 2018-19 school year starts in September. While I may be "out of the office" I will be answering phone and email messages. If you have an address change or wish to be removed from this mailing list, please send an email. Be well, and may your summer and fall be filled with joy.

Q&A With a C.P.A.

Estate plans often overlap with tax planning services. Since I am not a CPA, I find myself suggesting clients meet with an accountant if an issue gives me pause. The main issue that concerns me lately are "loans" made by an older generation to a younger generation, often to help with the down payment on a home. You'll note the scare quotes around the word loan; one might call it a loan, but the IRS may not agree. Depending on the amount given, gift tax issues may arise for the person(s) making the gift. Currently any one person may give another person \$15,000 or less this year without triggering the gift return filing requirement. Note: This is the US Tax Code, there will be exceptions.

What does a true loan look like? I recently shared a meal with Karen Prochaska, CPA, with Porter & Sack located in Madison. Her accounting practice focuses on tax matters associated with estate planning. During our talk she offered a few characteristics of a true loan:

- It's in writing;
- It applies an interest rate at the AFR or higher;
- It contains a re-payment schedule;
- The person making the gift logs payments.

Please consult a CPA if you have concerns about properly documenting a loan and determining up-to-date limit amounts, etc.

Speaking Events

Wisconsin attorneys give back to their communities in various ways. My favorite way to help my community is through free educational seminars. There are many myths and misconceptions related to estate planning and probate as well as fraudulent practices. I address these topics in my public speaking events. My upcoming presentations include:

- Sept. 17th, Verona Library (hosted by WWBIC), 7-8pm, Six Things Wisconsinites should know about Estate Planning;
- Nov. 7th, Cross Plains Library, 6-8pm, Estate Planning 101.

Also, if your workplace, place of worship or favorite nonprofit would benefit from a session on the basics of estate planning and probate, or a discussion of how anyone can be a philanthropist, please let me know. And check out my upcoming speaking events at www.gustafsonlegal.com/events.

What I've Been Reading Recently I read *The Green Burial Guidebook: Everything You Need to Plan an Affordable Environmentally Friendly Burial*, by Elizabeth Fournier. This book came to my attention from a segment on WPR's Central Time. It is a straightforward and easy read. In 150 pages the author takes you from the commonly known "green burial" where a coffin and vault are not used, to far greener options.

Employing the phrase “shades of green”, Fournier understands not all deaths lend themselves to a home funeral orchestrated by loved ones ending with burial on the family’s land. She has dozens of suggestions to make your departure affordable and green, from carpooling to the service, to skipping the flowers in favor of charitable donations to alkaline hydrolysis.

If you are looking for a lighter beach read, I might suggest *Heir Hunters* by Chris Larsgaard. This fast-paced thriller gets its start in the mundane land of probate court and rockets the reader through a mystery involving missing heirs, the FBI’s witness protection program, to thefts of Jewish valuables by the Nazi’s following WWII. While not great literature, it will entertain you during your summer travels!

What’s a Death Doula??? In the past decade the word doula has come into common usage in American lives. A doula is a woman who is trained to assist another woman during childbirth and who may provide support to the family after the baby is born. However, a doula is increasingly playing a role at the end of life.

A Death Doula (a.k.a a Death Midwife) is a person who assists in the dying process, aiming to help families cope with death through recognizing it as a natural and important part of life. The role can supplement and go beyond hospice. To learn more about the role of a Death Doula I recommend listening to [WPR’s Central Time’s piece from July 2nd](#) hosted by Judith Siers-Poisson.

Wisconsin Legislative news. January 5, 2018, Assembly Bill 817 was introduced (by Representatives: August, C. Taylor, Loudenbeck, Ballweg, Berceau, Steffen, Sinicki, Subeck and Fields) and referred to the Committee on Health. I personally support this bill because it allows a person to request a copy of a death certificate that omits the cause/manner of death. In my opinion, a person’s cause of death can be private and

difficult to share (suicide or alcoholism for example). Currently, when a loved one provides a death certificate to a cell phone provider, utility office, or banker, private information is disclosed. If you are interested in death certificates allowing the cause of death to be omitted, please mark your calendars for January 2019, when the next session begins.

Raising Funds for Safe Harbor Child Advocacy Center! Believing everyone can be a philanthropist, I am putting my words into action by participating the the [5K Labor Day Dash](#) along with my husband and our children, ages 8 and 10. Safe Harbor is a local nonprofit with a nationally recognized model for protecting child crime victims through providing forensic interviews in a fun and safe space, video recording testimony to reduce the stress when the child appears in court, as well as providing the child’s family with social work referrals and mental health assessments. If you are able to make a donation, please send checks payable to Safe Harbor C/O Gustafson Law Office, LLC, 313 Price Place, Suite 204, Madison, WI 53705 by August 31st.

Copies available of *Middle Class Philanthropist: How anyone can leave a legacy.* Written by me in 2013 with the intention of being read in an afternoon to spark inspiration in the average person to leave a charitable gift upon their death, copies are available on Amazon and Barnes & Noble, or through my office at a discounted rate:

No. of Copies	Cost
2	\$12.00
15	\$72.00
30	\$95.00
60	\$165.00
100	\$250.00

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