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Change is the Only Constant

Greetings! From my desk on the 6th floor of the South Tower of the office complex that now serves as my point of operation for my legal practice, I have a lovely view of the skyline. Leaves bring hues of red, yellow and orange to the horizon. The site of my old office building is slated for demolition, making way for affordable senior apartments. My Spring 2026 move brought not only a change to my mailing address; I also updated my processes and procedures as well. Embracing a new way to “do business”, I have found a work home within the larger co-working community of Serenedipity Labs. While I have my own, private and locked workspace, there is a lovely common waiting area and reception staff available from 8:30am to 4:00pm. The change was challenging for my strong Type A personality, but it was also good in retrospect because I embraced more modern ways of providing legal services. For example, many of my paper sample letters and fillable forms are now available on the web site under the Resources tab, easily downloaded to your computer for easy updates.

Now that I have worked through my office transition, I turn to you. Remember that an estate plan is not a museum piece—it is a living document. If your family tree, health, or asset picture has changed, your estate plan should likely be updated as well.

For more reading on life events that spur an estate plan change, check out my blog at gustafsonlegal.blogspot.com. Specifically the following posts:

- The Real College Packing List: Why Legal Documents Belong Next to the Mini-Fridge posted August 7, 2026
- Growing Up, Moving On: Why Your Estate Plan Needs to Evolve as Your Kids Hit Their Teens posted July 31, 2026
- Red, White, and True Independence: Why Turning 18 Requires More Than Just a Vote posted July 3, 2026

Follow Along! Normally I post a weekly article on my blog. Receive an email when a new post appears by clicking on Follow in the upper right corner and then entering your email address. Visit gustafsonlegal.blogspot.com to sign up.

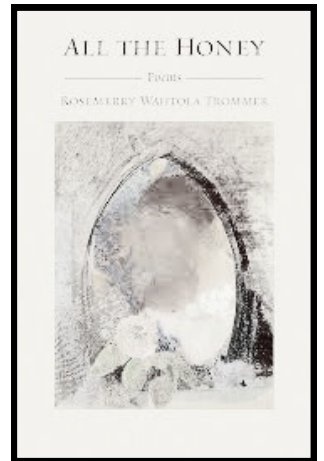


Scope of Practice

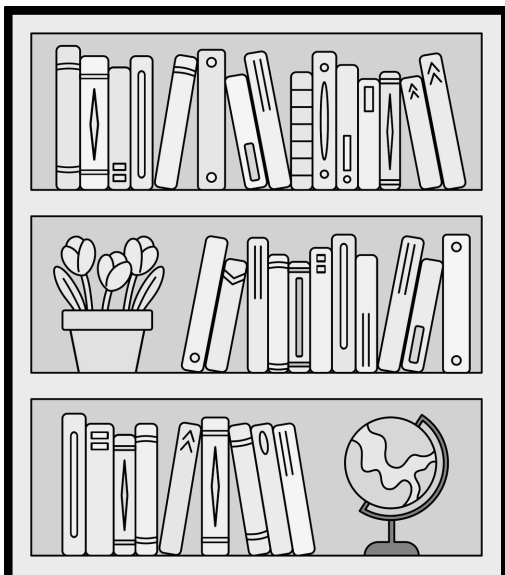
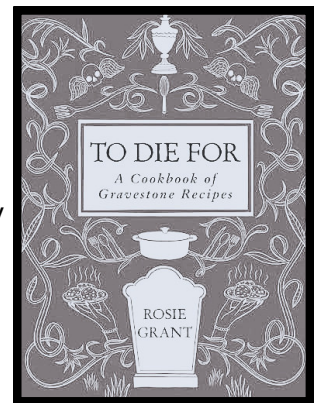
Our office provides legal assistance in the areas of: powers of attorney; basic wills; wills with trusts; living revocable trusts; as well as probate and trust administration.

What I've Been Reading

All the Honey by Rosemerry Wahtola Trommer. A friend recently referred to the author by saying “She’s the next Mary Oliver” which compelled me to pick up a book of poems by Rosemerry Wahtola Trommer. *All The Honey* was in stock and on the shelf of my local bookseller. I picked it up with little examination and packed it into my suitcase; summer travel is a wonderful time for me to lose myself in books. Had I inspected it a bit more, I would have learned that this book of poems delves into both grief and joy. It is in no way “beach reading” material, yet I didn’t set it aside. It is one of the most profound books of poetry I’ve ever read. Now it rests on my bedside table, picked up frequently to visit the dog-eared pages where Trommer shares her wisdom on grief as well as joy. An online description of the collection is perfect: “*All the Honey* is an outpouring of love from a poet who understands; the world that breaks our heart is the same world that knits it together.” For those processing grief or those looking to cultivate joy for the everyday, consider adding this to your “to-read” pile.



To Die For: A Cookbook of Gravestone Recipes by Rosie Grant. Published in 2025 by HarperCollins, this fascinating book offers a profoundly original take on the culinary genre. Grant explores an extraordinary niche by collecting, testing, and archiving actual recipes that families have chosen to engrave directly onto North American gravestones. Far from being macabre, the book serves as a celebration of life, capturing the ultimate culinary legacies that individuals literally wished to carve in stone for eternity. Beyond its collection of headstone epitaphs, the book functions as an interactive guide for the living. Grant thoughtfully includes sample interview questions designed to help readers document their own family's food history before those precious narratives are lost to time. It transforms the cookbook from a mere instructional guide into a living historical archive, urging us to view our family recipes as vital cultural heirlooms.



The Final Chapter: Handling Personal Libraries in Probate

For those handling a probate in Dane County who find themselves looking at shelf after shelf of books in the home of a recently departed loved one, know there is a local resource that might help you re-home that library. The Book Deal is a Madison-based used book store that will come to you to review the collection if there are more than 100 books. Smaller collections can be brought into the store for assessment. Their web site states they are most interested in current bestsellers and timeless classics, but will look through most books in clean, salable condition. Learn more at www.thebookdeal.com, and tell them Melinda says “hello” – I’m a bookworm who frequents their store quite often.

TECH TIPS

Whether you are handling the final affairs of a loved one or you are organizing your own assets in an effort to make things easier for those you leave behind, do not overlook unseen cash. We live in a digital world with "digital cash". Financial value accumulates out of sight. Do you hold any of the following:

- Peer-to-Peer Payment Apps: For example, Venmo, PayPal, Cash App, Zelle. People frequently leave funds sitting in their app "balance" rather than auto-transferring them to a linked bank account;
- Mobile Coffee & Dining Accounts: This includes places such as Starbucks, Dunkin', Panera, DoorDash, UberEats, or your neighborhood coffee shop. Auto-reload features and stored gift card balances quietly stack up in account wallets;
- Digital Wallets & Store Credit: Do you have an Apple Cash balance, Google Wallet, digital gift cards, or credit on eBay? Unused returns or redeemed gift cards often sit as credit directly on the user account rather than returning to a credit card;
- Frequent Flyer & Airline Miles: Delta SkyMiles, United MileagePlus, American AAdvantage, Southwest Rapid Rewards, and the list goes on and on. Mileage accounts can hold thousands of dollars in travel value, and many airlines allow miles to be transferred or redeemed by a beneficiary with proper documentation;
- Hotel Loyalty Programs. Examples include Marriott Bonvoy, Hilton Honors, Hyatt, IHG. Like airline miles, accumulated hotel points can often be transferred to a surviving spouse or heir upon request;
- Retailer Loyalty & Cashback Rewards: This is for Costco members, Menards shoppers and fans of the beloved Kohl's Cash. Dividends, accrued points, and store rewards frequently accumulate silently in store apps throughout the year;
- Credit Card Reward Points & Cash Back: Endless options exist here – think about Chase Ultimate Rewards, Amex Membership Rewards, Capital One, Discover Cash Back. Cardholders often save points for "someday." If unredeemed, credit card rewards can be lost when an account is closed upon death if the executor doesn't request redemption;
- Rideshare & Transit Accounts: This includes everything from Uber to Lyft to local transit app passes (e.g., city bus cards). Pre-funded balances on transit passes or rideshare gift cards remain locked in the app;
- Gaming & Digital Media Wallet Balances: PlayStation Network, Xbox, Nintendo eShop, Apple ID/iTunes balance, Audible credits. Unspent credit or unused monthly subscription credits (like Audible) stay attached to individual user accounts;
- Investment & Micro-Savings Apps: Companies such as Acorns, Robinhood, Stash, Coinbase/Crypto wallets may all hold funds. Because these apps operate entirely on smartphones without physical paper statements coming in the mail, family members often have no idea an account exists.

Speaking Events

Recently I have been invited to speak at several private events for organizations or small groups to discuss 5 Things All Wisconsinites Should Know About Estate Planning. Education is essential for wise consumer decisions, and I am grateful for the opportunity to join my fellow community members in this discussion. Thank you for including me! Reach out via phone or email if your work place, faith community or neighborhood organization would like to explore a program for 2027.

Local Support: Grief and Dying

July 1st, 2026 the Madison Death Studio opened at 2716 Atwood Ave. Founded by Meghan Johnson, it aims to be a resource for those near the end of their lives, their caregivers, and others experiencing grief. Offering a collection of practitioners such as death doulas, grief therapists, and healers, the organization hosts events like grief groups and craft making. For more information, visit madisondeathstudio.com.



The Seasonal Pruning Checklist: 8 Ways to Tidy Your Estate Plan Today

Wise fall gardening is all about balance: leaving vital cover for local wildlife and pollinators while clearing away what no longer serves the garden. The same holds true for your home legal files. Not every piece of paper needs to be shredded, but keeping outdated documents mixed in with current ones can cause real complications down the road. The Fall Equinox is a perfect time to review your legal documents—preserving what protects you and quietly retiring the rest. Here are 8 places to focus your energies:

1 - Orphaned Retirement Accounts: Consolidate small 401(k)s or IRAs left behind from previous employers into a single rollover IRA so they are not forgotten or left subject to unclaimed property laws.

2 - Unused Bank & Savings Accounts: Close dormant checking or savings accounts scattered across multiple banks, and bring your day-to-day liquidity into one or two primary financial institutions.

3 - Outdated Beneficiary Designations: Review primary and contingent beneficiaries on life insurance policies, IRAs, and 401(k)s to ensure you are not leaving assets to ex-spouses or former partners, deceased relatives, or directly to minor children.

4 - Old Paper Savings Bonds & Physical Stock Certificates: Convert physical paper stock or bond certificates into electronic registry, or locate them and store them in a known, secure place with your primary legal files.

5 - Obsolete "Transfer on Death" (TOD/POD) Labels: Destroy Transfer on Death Deeds that you created for real estate you no longer own.

6 - Unused Credit Cards & Auto-Subscriptions: Cancel excess, unused credit cards and audit monthly auto-recurring payments. Streamlining your active financial trail makes it much easier for a financial power of attorney or Personal Representative to take over seamlessly.

7 - Tangible Clutter & Unwanted Personal Property: Downsize or distribute heirlooms, collectibles, or large household items you no longer want—or create a simple, signed personal property memorandum detailing who gets what to prevent family disputes. A sample is available on the web site, www.gustafsonlegal.com, under the Resources tab.

8 - Scattered Safe Deposit Box Keys & Lock Combinations: Gather orphan keys, home safe combinations, and storage unit info into one secure location—and make sure your named Power of Attorney for Finances and or Personal Representative knows where that location is.



Staying Connected



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