

# GUSTAFSON GERVASI LAW OFFICE, LLC

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## New Year New Location!

It's a new year, and 2026 finds me moving my legal practice farther west to 525 Junction Rd Suite 6500, Madison, WI 53717. The new space is a dedicated, private office within a larger co-working community. It is modern, innovative, and full of lovely light. My former location on Odana Road is in the process of being demolished to build apartments for Dane County's exploding population. My new location features a covered parking ramp complete with a few EV charging stations and half-a-dozen disabled parking stalls as well as a covered walkway to the building. The reception staff is available from 8:30am to 5:00pm every work day, meaning I can provide a broader range of meeting times. Reach out any time you have questions or concerns related to estate planning and or probate; my contact information remains the same: 608-274-7192 or [melinda@gustafsonlegal.com](mailto:melinda@gustafsonlegal.com). I will have very limited availability to meet the second half of March; meetings at the new location will begin April 1st.

## Out With the Old!

Is the bookcase in the corner of your spare room too large for you to haul it away? Do you have a table taking up valuable space in your basement? Consider donating your unwanted, larger items to a local nonprofit thrift store. I opted for this approach for my current office furniture. I am working with Agrace Hospice as well as Dane County Humane Society Thrift Store. Both will pick up the items. My heart is warmed knowing my gently used office furniture will find new life via a thrift store, raising funds for important nonprofit efforts.



## Scope of Practice

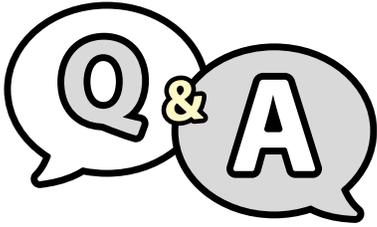
Moving forward, my commitment to guiding you through the complexities of probate and estate planning remains exactly where it has always been. Currently I provide legal services related to:

Estate Planning - I write:

- Powers of Attorney for Finances
- Powers of Attorney for Health Care
- Wills
- Wills with trusts for minor children or other dependent loved ones
- Will with trusts for pets
- Living Revocable Trusts
- Transfer on Death Deeds

Administration at Death - I assist with:

- Informal probate administration,
- Trust administration,
- Filing paperwork with the Register of Deeds to transfer real estate



## Probate – What Does That Even Mean?

“So, um, what is probate anyway?” Asked weekly by many clients, often with a sheepish look combined with a shrug or grin, I welcome the question. No question is silly! A person owns two types of property: probate property and non-probate property. Non-probate property is anything you own that has a co-owner or named beneficiary. It passes directly to those named as co-owner or beneficiary. In contrast, probate property is an asset in your name only; there is no co-owner or named beneficiary. The Probate Process is nothing more than a court-supervised process for distributing a person’s probate property. The process involves filing the original will (if any) with the probate court, appointing a Personal Representative (called an Executor in other states), identifying assets, paying off remaining debts, and eventually distributing what remains to the rightful heirs named in the will, or if there was not a will, according to the pattern set in Wisconsin’s statutes. Have a question? Drop me an email and I’ll address it in a future newsletter or my blog!

## Go-Bags - Do You Have One?

We often think of "go-bags" for natural disasters, but health experts are now recommending a different kind of preparation. A July 23, 2025 NPR report highlighted a striking statistic: nearly one-quarter of older adults who visit the emergency room end up being admitted to the hospital. When a medical emergency happens, the last thing you or your family members want to do is scramble to find chargers, medication lists, or a pair of glasses while an ambulance is waiting.



What to pack in your Medical Go-Bag:

- **Communication Essentials:** A spare phone charger (extra-long cords are best for hospital beds) and a written list of emergency contacts.
- **Your "Paper Trail":** A printed list of current medications and dosages, a copy of your insurance cards, and—most importantly—copies of your Power of Attorney for Health Care.
- **Daily Comforts:** Spare eyeglasses, hearing aid batteries, or dentures.
- **The "Rehab" Essential:** A sturdy pair of sneakers. Experts note that patients often arrive at the ER in slippers, but they cannot safely start physical therapy or be discharged to rehab without proper footwear.
- **Keep this bag in a visible spot near the door or hanging on the back of a closet door where a family member or first responder can grab it quickly. It’s a simple way to bring a little bit of "home" and a lot of "safety" into a stressful situation.**

## Have a Child 18+ - You May Want to Update Your POA for Finance!

A recent report from CNBC highlights a growing trend: for the first time, 50% of parents are providing financial support to their adult children, averaging nearly \$1,500 a month. This "adulting" gap means your Power of Attorney for Finance may be out of date if it limits support to "minor children." If you are helping cover essentials like rent, insurance, and groceries for an adult child, it is critical to have a robust plan in place. If you were suddenly unable to manage your affairs, your designated agent may not have the specific authority needed to continue supporting the loved ones who depend on you. Later this year my oldest child will turn 18, which means yours truly will be updating her Power of Attorney of Finance so that it is not limited to supporting "minor children". Moreover, our newly minted adult should set up his own Power of Attorney for Finance as well as Health Care. As an adult, there is no automatic assumption in Wisconsin that his parent(s) could make healthcare or financial decisions if he were incapacitated.

Note – this is something your child needs to do on their own; it is not something you can do for them.

## Tech Tip: The "Estate-Only" Inbox

If you've been named a Personal Representative or a Trustee for a loved one's estate, you know that the "to-do" list can feel endless. One of the biggest challenges today isn't just physical paperwork—it's the digital trail. In 2026, almost every part of a person's financial life has moved online. From utility bills and car payments to subscription services and tax notifications, the "paper trail" has largely been replaced by an "email trail." When you are managing an estate, important notices about assets or debts can easily get buried in your own personal inbox between your grocery coupons and family photos. Worse, if you miss a digital bill notification, you might face late fees or service shut-offs for the decedent's property.

Before you start notifying banks and creditors, consider opening a free, separate email account specifically for the estate (for example: SmithEstatePR@email.com).

Benefits of a dedicated account include:

- **Organization:** Keep all legal, financial, and tax correspondence in one searchable place.
- **Security:** Avoid mixing your personal data with the decedent's sensitive financial information.
- **Clear Boundaries:** It's easier to "clock out" of your duties as PR when the work isn't landing in your personal inbox 24/7.
- **Easy Hand-off:** If you are working with an attorney or a CPA, you can easily find and forward the exact threads they need.

Setting up a new email only takes a few minutes. A few free options include:

- **Gmail:** A popular choice that offers quality search tools.
- **Outlook.com:** Great if you prefer a traditional, professional layout.
- **Proton Mail:** Known for encryption and privacy.
- **Zoho Mail:** A clean, ad-free option often used by small businesses.

## Spring Cleaning, Digital Edition!

March 21, 2026, is Digital Cleanup Day! According to recent data from Pew Research, nine out of ten Americans are online every single day. This constant connectivity means our phones, computers, and cloud storage are often overflowing with "digital clutter"—unused apps, old files, and forgotten accounts. Just as you'd declutter a garage or attic, taking a few minutes to prune your digital footprint can improve your security and make life much easier for your future Personal Representative.



Here are 5 Steps to a Cleaner Digital Footprint:

1. Close Unused Accounts: Log in and formally close retail or service accounts you no longer use.
2. Delete Old Apps: Remove any apps you haven't opened in the last year to free up space and security.
3. Organize Your Desktop or Home Screen: Group your essential apps into folders for a cleaner, faster experience.
4. Clean Up Contacts: Merge duplicate entries and delete outdated phone numbers or email addresses.
5. Close Unused Social Media: Deactivate old profiles on platforms you've moved away from to reduce your "public" data.

## 2026 Tax Information

For 2026, the federal estate and gift tax exemption has increased to \$15 million per individual (and \$30 million for married couples). The annual gift tax exclusion remains at \$19,000 per recipient. I highly recommend you consult with a CPA for any tax concerns.

## Keep Learning - Follow my Blog!

If you enjoy my newsletter, I encourage you to check out a blog that I write on a weekly basis. You can find it at [gustafsonlegal.blogspot.com](http://gustafsonlegal.blogspot.com). Receive an email when a new post appears by clicking on Follow in the upper right corner and then entering your email address.

## Speaking Events!

Recently I developed a 45-minute talk on Five Things All Wisconsinites Should Know about Estate Planning. Reach out if you would like to schedule an in-person presentation if this would be a good fit for your workplace, place of worship, or neighborhood gathering! I am currently scheduling events for the second part of 2026!

### Staying Connected



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