

*Happy 4th of July!*

## ...from Holmes Shirley Law

Dear Karen,



Wow, summer is rolling by. This year we finally planted a vegetable garden and have been enjoying fresh spinach and lettuce for the last couple weeks as well as watching the pumpkins, peas and beans grow. If the rain and moderate temperatures continue, we may have enough for our own produce stand!

While most of Colorado is still green and wet, if you missed our [blog post on preparing for fire season](#), it is worth a read to make sure you and your loved ones are ready just in case Colorado returns to its typical drier self.

Independence Day marks the halfway point for our family's summer since school starts back in Douglas County in early August. As such, I have focused the main article this month on important information for parents of kids who are done with their initial schooling - whether heading off to college, starting their first job or moving out on their own, a lot changes once they are 18. There are also a couple of mail scams that clients have brought to my attention which I wanted to share.

Please watch your inbox for a survey related to client appreciation and educational events. In particular, Kari and I are hoping to get a Kids Protection Plan Update workshop scheduled for early this fall and want to know what works best for you.

warmly,



Karen

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### The Legal Planning You Need to Do For Your High School Graduate



If you're the parent of a high school graduate this year - congratulations!

You've put in a lot of time and effort toward their earning that diploma, and whatever their next step in life will be, you'll want to protect them just as much as you did while they were still in high school. But before you pack that kid off to college or just an apartment across town, you need to know that when they leave, they will be taking some of the legal rights you had before they turned 18 with them.

Once a child turns 18, they are no longer considered a child in the eyes of the law. And you no longer have the legal right to access their health care, school or banking records without their permission. Here are some steps you should take before your child leaves the nest that will help ensure your peace of mind and their safety:

**Educate them on their rights and responsibilities.** From signing a lease or other rental contract to obtaining credit cards or even getting married, they can make decisions on their own which have binding legal ramifications. It is important that they have a good handle on what it means to be an adult. The Colorado Bar Association's "[So You're 18 Now - A Survival Guide for Young Adults](#)" is a great place to start.

**Create a healthcare directive and medical power of attorney.** Once your child is legally an adult, they need to have advance healthcare documents that will allow you to access their medical records and make medical decisions for them in case they become incapacitated. This is essential in case of an emergency. And young adults tend to participate in higher risk activities - all the more reason to be prepared.

**Use technology.** There are many online storage solutions and tools that allow you to prepare for emergencies and ensure communication between your child, you and medical professionals. From the American Bar Association's My Healthcare Wishes app that allows you to store an advance directive and other important documents on either an iPhone or Android to online solutions like DocuBank.com that stores medical records and allows those to be accessed by medical professionals anywhere in the world through the provision of a wallet card.

For more information on protecting your family, call our office at 720-248-7621 to schedule a time for us to sit down for a Family Wealth Planning Session, where we can identify the best ways for you to ensure the security of your loved ones. Schedule your Family Wealth Planning Session before September 1st and we'll create *free healthcare directives* for your young adult child (a \$250.00 value).

## **Watch Out for These Scams Arriving in a Mailbox Near You**

While most of us are aware that emails offering large sums of money for letting an individual, usually some type of foreign royalty, use our bank account are scams, less blatant schemes are arriving by mail as well. Both of the scams described below use information that is publicly available (deed or business organization information) to obtain your mailing address.

### **Recorded Deed and Property Assessment Information**

I had a client contact me after receiving a pair of letters from Record Transfer Services regarding a recently recorded deed to his family's trust. The letter stated that for a fee the company would provide him with a copy of the deed and most recent property assessment. While the letter states that the service is not associated with any government agency, it is clearly formatted to look like an official government notice. Please do not waste your money!

First, if our office helped prepare and record the deed, you will already have a copy of it. If you need an additional copy, please call us.

Otherwise, you can obtain a copy of any deed, or other recorded document, by contacting the Clerk and Recorders Office in the county the document was recorded. Copy charges are set by each county, but are *much lower* than the \$85.00 Record Transfer Services charges. For example, Douglas County charges \$0.25 per page with a \$1.00 additional for certification and \$1.00 for shipping and handling.

Similarly, the majority of counties in Colorado (and nationally) have property assessment information online or you can contact your county assessor's office by phone or in person to obtain it. It also will be mailed to you at least annually.

### **Business Information Services**

This company sends information offering to store your "required" business documents, including Articles of Incorporation or Organization, Operating Agreement, Minutes and Shareholder Ledger for

\$150.00 a year. To enroll, you must provide copies of these documents along with the signatures of all officers to the company. Not only is this entirely unnecessary and not legally required but by sharing this information with this company or any other company or individual, you are setting up your business for identity theft. That's right, businesses have become targets too for unscrupulous individuals who open up credit accounts or otherwise use your business's good name for their own profit.

Remember these following things if you get an offer asking for personal or business information: (1) Did you solicit the contact? If not, be more cautious; (2) Is there a phone number or website to contact with questions? If not, be extremely cautious; (3) Is payment requested? If so, when and how do you pay. If it doesn't feel right, it probably isn't. If it seems to good to be true, it probably is.

#### **Upcoming Events:**

Wednesday, July 9th @ 9:30am  
Kids Protection Planning  
[Cookies'n Crema](#)

Wednesday, August 6th @ 9:30 am  
Estate Planning Basics  
[Cookies'n Crema](#)

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Would you like Karen to speak at your business or event? Contact us to schedule a free educational and important presentation.

#### **Subscribe to Our Newsletter!**

We appreciate when our existing clients and professional colleagues refer their family and friends to us. This month we would like to thank:

Kathryn Truax, [Wells Fargo Advisors](#),

Shane Phillips, [Wakefield Asset Management](#), and

April Arellano, [Cookies and Crema](#)

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