



# Seufert Law Offices, PA

*We'll Get You Through It*

## From the Captain's Log A Mixed Bag



This is not an essay on Religion, but a question as to “progress”. Over the Holidays we decided to head to MA to visit the La Salette Shrine in Attleboro, MA. The history of La Salette dates back to the 1800’s in the French Alps, where two shepherds, Maximin and Melanie, said that the Blessed Mother visited them with a message for them to bring “Reconciliation” to the world. Thus began a worldwide missionary that expanded to the US via Hartford, CT in the late 1800’s. In 1942 the La Salette Missionary bought and built the Attleboro, MA property, which slowly expanded throughout the years. Being a child of the 50’s I remember visiting La Salette as a child with my parents, and did that pretty consistently each Holiday season until I moved to NH, after which the “pilgrimage” became less frequent to the point where it had been nearly 20 years since I had visited.

So with grandchildren in tow we drove to Attleboro MA and the line of cars entering was long. However they appeared to increase the parking lot size so it was not long before we were parked and walking thru all the beautiful

lights. There was even a new Chapel building that dwarfed the one I remembered and in there you could buy a votive candle for \$10 via a new “vending machine”. There was even a new “food court” for those that arrived hungry. The grounds had always been immense, with lights strung from every tree but now seemed four-fold. We approached the outside steps where pilgrims could walk on their knees up to the Apparition of the Blessed Mary, which hadn’t changed in the 60 years - once you got by the outside stable of donkeys where you could buy them food from another “vending machine” and also buy a likeness stuffed animal for \$10. And then on our way to the reflection pool we went by “Santa’s Village” with a carousal that the children could ride, for a \$4 ticket.

I guess this is what they call “progress”. •

## February 2023 News





# Probate – Should You Avoid It When Possible

Probate is a legal process by which the court establishes the validity of a will; or if no Will, the heirs-at-law. The Court determines the value of the estate; resolves issues with payment of creditors, taxes, and other debts; disputes between the beneficiaries, and then orders distribution of the net assets. But it does have some drawbacks.

Probate is a public process, so financial privacy goes out the window. Probate also usually lasts 6-12 months, due to certain Statute of Limitations for bill collectors, possible court hearings and other court-related matters. And probate can be expensive. Attorney and executor fees can bill the Estate for work performed, and then there can be appraiser's fees, court costs, among other expenses. However, thru this process there is a judge overseeing the process.

There are tools available to minimize (or eliminate) the need to probate an estate. You can designate certain assets to your beneficiaries as payable on death (POD), you can name beneficiaries on life insurance policies, IRAs, annuities, and retirement plans.

More complicated estates may benefit from a revocable or irrevocable trust, which after an initial setup fee allows you to manage the disposition of all your wealth in a single document, outside of the supervision of the Court in most instances, and may provide some tax benefits and protection from bill collectors. The caveat here is that who you designate as Successor Trustee upon your death for you trust(s), who will then distribute your assets, has enormous power and you need to be sure that they will only exercise that power for the "good" of your other chosen beneficiaries. And in this world of increasing "blended families" will there be harmonious relationship between the "steps" after your death? Sometimes the 2nd marriage couple are wise to appoint co-trustees, or co-executors, from each side of the fence.

And the worst thing you can do is to try to minimize costs by going it alone and downloading an "internet estate plan", the consequences of which usually are faulty estate documents supposedly compliant with NH law, and are not, leading to expensive litigation costing 10X the costs of hiring an experienced estate attorney up-front. •





February 2023 Notable Dates

**Feb. 2**  
Groundhog Day

**Feb. 9**  
National Pizza Day

**Feb. 12**  
Super Bowl

**Feb. 14**  
Frederick Douglass Day

**Feb. 14**  
Valentine's Day

**Feb. 20**  
Presidents' Day

**Feb. 22**  
Ash Wednesday

# Everyone's Terrible at Driving in the Snow...Except our Wonderful Readers, of Course!

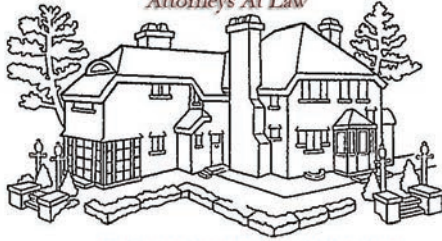
Winter is here, just a little late this year with the snow. But it seems that no one can drive in even two inches of snow, so we're hoping to change that with these important winter driving tips from AAA:

- Take care of your car. This sounds basic, but it is one of the biggest factors in avoiding an accident. If you go into winter with a dying battery or bald tires, you're asking for trouble. Who wants to be stranded on the side of the road in bad, and limited visibility, weather.
- Tell others your route and when to expect you to return. If something happens and you cannot personally call for help, your only hope will be that a loved one will realize something is wrong and investigate.
- Maintain at least a half-full tank of gas. This isn't just to avoid running out of gas in a snowstorm; it's also to avoid gas-line-freeze in the morning.
- Avoid cruise control. Cruise control gets very confused by slippery surfaces. Trust yourself to make better driving decisions in your snowy neighborhood than your car's manufacturers can. And hand's free driving on snowy roads, well.....
- Do one thing at a time, and do it slowly. Accelerating, turning, and braking should all be done with a lot of extra time and space, and should be done slowly. There is a lot that can go wrong when attempting maneuvers in ice and snow; don't overwhelm your car with variables.

Remember, even if you're a good winter driver, many others aren't! Going out in bad road conditions carries a risk, are you willing to assume that risk. Make driving choices that keep everyone safe, and if anything ever happens or if you should get into an accident, our number is always right on this newsletter. ●

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*Protect Your Family, Protect Your Rights*



*A Mixed Bag*

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This publication is intended to educate the general public about personal injury, medical malpractice, and other issues. It is for information purposes only and is not intended to be legal advice. Prior to acting on any information contained here, you should seek and retain competent counsel. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

## Access to the System — Contingency Fees

Those harmed by negligent parties should have legal representation to achieve fair compensation for their injuries. The Insurance Research Council has found that, on average, claimants represented by a personal injury attorney wind up with significant more compensation than those who aren't represented.

But some people are hesitant to contact a personal injury attorney because they can't "afford attorney fees". That's where contingency fees come in.

A contingency fee is an agreement whereby a personal injury attorney agrees to represent a client and is paid only after a successful recovery of compensation (settlement or trial award). If recovery efforts are unsuccessful, the client owes nothing.

Most reputable personal injury attorneys offer contingency-fee agreements to their clients. Additional costs incurred throughout the legal process (e.g., court and filing fees, expert witnesses, obtaining evidence/records, depositions) will typically be advanced by the attorney, who is reimbursed for those costs when the matter is resolved by settlement or verdict.

Unlike the insurance industry, which have taken our premiums for decades before a claim may be presented and have almost unlimited cash to hire teams of insurance defense counsel, a victim presented a claim to Goliath needs a David in their corner. A contingency fee agreement allows victims of someone else's negligence to hire an attorney to go toe to toe against the defense.

If you have been injured by someone else's negligence is is usually not prudent for you to go it alone. ●

