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Hello to all my Clients,

Summer is here with all the hot weather and outdoor fun it brings. I'm enjoying some greenbelt walks and getting downtown for the Saturday Farmer's Market. I am blessed to have all four kids busy working this summer - and the girls are helping to plan their brother's wedding in October. He is a good sport with all their ideas and so is his fiancé! Lauren is moving back to Rocky Mountain High School for her senior year, and is looking forward to the choir and drama department productions.

I'm still co-hosting **Idaho's Money Show** Monday-Thursday weeknights from 6-7pm on KIDO (580AM or listen live on your computer at 580kido.com). I post summaries of various shows on my website too. Call in, or email your questions anytime. We welcome your feedback, questions or comments on the topics of the day.



In the past year, my office has grown enough to need some extra organization. I'm happy to announce that Molli Anderson started as my legal assistant June 13. She has been working as an assistant in a local accounting firm, and will be managing the office while I am meeting with you. Molli has an 18 month old daughter named Echo Cadeau Anderson and loves to draw. She has been a portrait artist for over ten years. Please

make her feel welcome at your next visit.

Give me a call with your questions or concerns,

Steve

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Estate Planning and Blended Families

Analysis shows 90% of estate planning deals with blended families, which is understandable when the divorce rate is at 50%. A "blended family" in this case is defined as individuals with children who remarry after divorce or death of a spouse. The biggest risk for blended families is doing no planning at all. The problem with this is, invariably, someone gets left out. For example, step-children have no rights in the eyes of the law.

The main 3 questions facing blended families are:

- 1. Combine Assets or Keep Assets Separate?** If the assets will remain separate, each individual should complete their own trust. Some assets can be joint, and the trusts will each deal with the distribution of those as well. Some couples combine everything and can complete one trust.
- 2. Selection of a Trustee or Personal Representative** - who will represent the trust or trusts? One child, two children or a third party who will remain impartial between all the heirs?
- 3. When one spouse dies, do all the assets go to the surviving spouse, or are some distributed to the children (or grandchildren) as well?** Are all children equal heirs, and if not, who is heir to what part of the assets?

[For the full article, click here](#)

Please call anytime and set an appointment with me to get answers to estate planning, Idaho business, or other legal questions.