Protect Yourself: Know the Potential Pitfalls of Probate

If you’ve been asked to be the administrator for a loved one’s estate, it can be very helpful to understand some of the pitfalls you may encounter. Being aware of what to expect can lessen the chances that you’ll be caught off guard and can help mitigate any potential hassles and problems that do crop up.

First, probate can be an expensive process because of the myriad fees involved. These can include attorney fees, court fees, accountant fees, and other costs. Beyond that, if any disputes arise between the parties involved in the administration of the estate, costs and fees can rise dramatically. As a result, it’s critically important for the administrator to be as efficient and diligent as he or she can to keep costs down for the estate.

Next, probate can tie up assets for an extended period of time. In fact, even in probates in which no major issues come up, assets often can be unavailable for at least a year. If disputes do arise, assets can be tied up for many years, which can lead to a genuine hardship for the beneficiary. Again, the key is for the administrator to do everything possible to be efficient and tackle the necessary tasks to enable the assets to be distributed.

Finally, probate can lead to some privacy concerns since the probate file becomes public record. While it’s not possible for an administrator to keep a probate file private, he or she should be aware of any potential surprises or disputes that may come up during the process in order to limit any delays and keep costs down. It’s a good idea to consult with a probate attorney to make sure you are as prepared as possible.
The kids and I love the Nat Geo show Brain Games. Every episode features different facts, experiments, and tips about how our human brains work.

One episode advised the best method for finding a four-leaf clover. I was immediately inspired.

Four-leaf clovers have been associated with good luck for centuries. I’m not sure I even believe in “luck,” but there’s something magical and intriguing about finding an object with such mystique surrounding it.

I began looking for four-leaf clovers everywhere. If I was at a park, sports field, parking lot median, or untended patch of lawn, I stooped over to search. If Mo stopped to sniff grass on his walk, I’d multitask by looking for clovers. No luck. This went on for months.

Finally, in the unlikeliest of places, Herculaneum in Italy, I did it!

Herculaneum (Ercolano in Italian) is an ancient city that was destroyed in the same 79 AD eruption of Vesuvius that destroyed Pompeii. (So perhaps it’s not a city historically associated with good fortune.)

I found the four-leaf clover, then moments later I found a five-leaf clover. I declared victory and don’t feel a compulsion to look for clovers in every patch of grass anymore.

We had a wonderful time on our day trip to Ercolano and though it may seem off to main purpose of why we were there, finding my four-leaf clover was the highlight of my day.

PS: What’s the secret four-leaf clover finding method? Rather than focusing your eyes on trying to count leaves, let your eyes softly focus on the center of each piece of clover, and the one that is different will “jump out” at you.

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combine your silver pieces with gold or polished brass accessories. Or take a more casual approach by blending pewter, copper and brass.

• **A Feast for the Eye.** The dining room itself should be a visual feast. Drape the chandelier with pine garland or holly. Surprise your guests with wrapped gifts on their salad plates. And for a cohesive feeling, incorporate an element of your room’s design on the table. If you room features a mirrored wall, use mirrored charges beneath each plate.

• **Ornamental Accents.** Christmas tree ornaments are not just for trees anymore. Display some on the coffee table is an oversized bowl or clear glass urn. You can even use round glass balls as place cards, and write each guest’s name on each and set them around the dining table.

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One of the more frustrating things about probate is that the process can take many months (or even years) to complete, causing expenses to rise and keeping assets tied up. Fortunately, there are a few ways to potentially speed up the time needed to carry out a probate administration:

1. **If applicable, seek out a spousal property petition.** If assets are to be inherited by the surviving spouse of a decedent, the assets often can be transferred much more quickly and simply than a traditional probate if the courts approves a spousal property petition.

2. **Claim property using a simple affidavit.** In California, if the combined value of all of the assets is below a certain amount, the person inheriting the property can avoid probate by using a simple affidavit that is completed, signed under oath, and given to the person or institution (along with a copy of the death certificate) holding the property. The assets are then released to the beneficiary.

3. **Utilize simplified probate procedures.** In some instances involving smaller estates in California, an executor can file a written request with the court to use a simplified probate process. If approved, the executor can distribute the property without having to carry out many of the tasks typically involved in a larger probate administration.

Administering a probate can be a confusing and often overwhelming process. If you have any questions or need help, please do not hesitate to call our office.

A Delectable Halloween Treat...

**Frosted Pumpkin Cookies**

Start by preheating your oven to 350 degrees. Beat 2 cups of softened butter with an electric mixer on medium to high speed for 30 seconds. Add 2 cups of granulated sugar, 2 teaspoons of baking powder, 2 teaspoons of baking soda, 1 teaspoon of salt, 1 teaspoon of ground cinnamon, and 1 teaspoon of ground nutmeg. Beat the mixture until it's combined, scraping the bowl occasionally.

Next, add 2 eggs and 2 teaspoons of vanilla. Beat until it's combined. Add a 15-ounce can of pumpkin puree and continue to beat the mixture. Now you're ready to add the flour. Slowly add 4 cups beating in as much as you can with a mixer. Use a wooden spoon to stir in the remaining flour.

Drop the dough by heaping teaspoons 2 inches apart on an ungreased cookie sheet. Bake the cookies until the tops are set about 10 to 12 minutes per batch. Transfer the cookies to a wire rack and let them cool and continue baking off the remaining cookie dough in batches.

Now, time to make the frosting. Melt 1 / 2 cup of butter in a small sauce pan over medium heat. And add 1 / 2 cup of packed brown sugar. Stir the mixture until the butter is melted and it's smooth. Transfer the butter and sugar to a medium bowl and add 1 / 4 cup of milk and 1 teaspoon of vanilla. Stir it all together. Now, use an electric mixer on medium to gradually beat in 2-3 / 4 cups of powdered sugar until it's smooth. When the cookies have cooled, spread a bit of the frosting on each cookie. If you'd like, you can dust the tops with a touch of cinnamon. This recipe makes a huge batch of about 60 cookies that's perfect for a large gathering.

*Source: Better Homes and Gardens (bhg.com)*
Design Tips
from Vanessa Banks

Must-Haves for Holiday Decorating
Part I

The holidays are fast approaching, and it’s not too early to start enhancing your holiday décor. For inspiration, here are some key “must haves” to inspire your creativity!

- **Let There Be Light!** Soft glowing light is complementary to you and your guests. Once you’ve turned the lights down low, bring out the candles by the boxful. From tall and tapered to short and stout, candles set a celebratory tone. For the most dramatic impact, group candles just as you would any other collectible, and display them on a silver platter.

- **Haul Out The Holly!** When choosing plants to help add holiday cheer, think beyond the traditional poinsettias. Fill metallic vases with bouquets of fresh flowers and holly. Or choose beautifully shaped topiaries covered with pepper berries.

- **Precious Metals.** Silver is still the choice of metal – and you can incorporate it in a number of ways, including candlesticks, picture frames, and decorative boxes. Don’t hesitate to mix things up a bit. In formal rooms,

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