

## **Note from Susana:**

Dear Reader,

Last month I travelled with NatGeoTours to hike Grand Canyon, Bryce Canyon, Zion (and for those who know—no I did not attempt the “Narrows”) and a most beautiful slot canyon called Antelope Canyon in Navajo Country. Also, we went to Lowell Observatory where Pluto was “found” by a scientist who got his start as a farm boy. He put his first telescope together from farm machinery parts. This enabled him to land a job at what is a most prestigious place, peopled by physicists and “brainiacs” from all over the world.

The picture I chose was taken of me as we had a moment of silence contemplating the vastness of this Grand Canyon. It is as deep as 3 empire state buildings piled on top of one another. So, you want to walk down or take a mule ride down and not fall down into the Canyon! Our group chose not to photograph people who wanted to take pictures at the very edge of the Canyon endangering their lives so they could get many views on the internet. Although it does not appear that way, the photo of me was NOT taken at the very edge of the Canyon. Every year some people do fall into the Canyon and die. Others hike the Canyon without water or proper guidance—and they die too. We were present when someone who died was brought up by Park Rangers. If you do something foolish there is a consequence. Nature does not discriminate.

So how does the take-away from hiking Canyons with knowledge, care and a guide, apply to estate planning and elder law? We at Lannik Law don't just draft documents. Anyone can do that. We PLAN for you. We learn from you about where you are on your “hike through life” and work to protect you from legal traps and pitfalls in estate planning and elder law. In some of our work we emphasize one more than the other because everyone is different and a cookie cutter approach does not work. If you have an estate of over \$2M in Massachusetts you may need estate tax planning, and you may already have enough funds to care for yourself, should you require care at the end of life. Others, (statistically 67% of our population) need planning for long-term care so they won't go broke. Some people we meet are already at the precipice and need to access the Medicaid (MassHealth) system and/or their Long-Term Care insurance policy. We help with that too. Our mission is to enable you to live your best life without falling down a precipice because you simply don't know or fail to recognize the danger.

Feel free to let us know how we can help you.

Susana