



[Brennan & Rogers, PLLC](#)

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[Kennebunk, Maine](#) is staffed for scheduled  
appointments made through the York  
office only \*

## *The Brennan & Rogers, PLLC Journal* October 2020 Edition



**October is  
National Estate Planning Awareness Month**

Estate planning is the process of planning for the transfer of everything

you own to those persons you want it to go to after you pass on. Your estate plan should also appoint individuals to make decisions for you if you are alive but incapacitated. Our mission is to provide clients with informed, compassionate legal care and to offer support with guidance through life's transitions because we know better than most that planning for or dealing with aging, [disability](#) and death can be an uncomfortable and unpleasant task. Our ultimate goal it to make the process as manageable as possible.














Estate planning is something people often put on the back burner as "something to do in the future when I am older". The problem with that mindset is we never know what the future holds; there are no guarantees for tomorrow. Benjamin Franklin said, "You may delay, but time will not, and lost time is never found again" and this poignant statement couldn't be more true of estate planning. We are thrilled to have been seeing a trend showing that this mindset is changing with younger clients in their 40's and even 30's looking ahead into their future.

Estate planning is thought of in the financial sense however a factor often overlooked is if you have children, or even elderly parents, who have disabilities or special needs. Plans need to be in place to protect those who have no voice and this couldn't be more true for children. No parent wants to think "what would happen to my children if something happens to me" however, parents of children with disabilities often feel that "they can't die" because who will take care of their children when they are gone with all their complex needs? Documents need to be in place to ensure that everyone in the family is aware of who is responsible for these children and what that exactly entails.

Common [estate planning documents](#) include but are not limited to Wills, Powers of Attorney-both Financial and Health-Care, Advance Directives, and Trusts. These are only some of the tools used in estate planning by which asset transfer at death work together to achieve the desired result.

[National Estate Planning Awareness Week is recognized between October 19-25, 2020 .](#)

**Estate Planning - Transport Center**  
 How property is owned controls to whom it passes, how it passes and perhaps how quickly it passes.

<b>Soloist Owned Asset Bypass.</b> Speed Limit 25 MPH Slow but Steady, Nothing Fancy	<b>Last Will &amp; Testament</b> 	<b>Trust</b> 	<b>Beneficiary</b>
<b>Private Road - Drive, Usual.</b> Speed Limit - 12 in. How you Get there not when that matters much.	<b>Revocable Trust (AKA "Living Trust")</b> Driver & Trustee	<b>EZ Pass</b> 	<b>Beneficiary</b>
<b>TT Take Two Highway.</b> Speed Limit - 144	<b>Joint Ownership with Rights of Survivorship ("JTWROS")</b> 	<b>EZ Pass</b> 	<b>Survivor</b>
<b>Beneficiary Designation Highway.</b> Speed Limit - Roads? What Roads?	<b>Beneficiary Designation</b> 	<b>EZ Pass</b> 	<b>Beneficiary</b> Beneficiary Beneficiary
<b>POD/POD - Road.</b> Speed Limit - 55 mph	<b>Payable on Death/Transfer On Death Provision (AKA "Pour Over Trust")</b> 	<b>EZ Pass</b> 	<b>Designated/Beneficiary</b> Beneficiary Beneficiary
<b>Interstate Country Road.</b> Speed Limit - Who cares!	<b>Intestible Estate - Who?</b> 	<b>Trust</b> 	<b>Beneficiary</b>
<b>Roads? What Roads!</b> After 1981, it might take 5 years to reach the final destination.	<b>Irrevocable Trust</b> 	<b>EZ Pass</b> 	<b>Beneficiary</b>

Prepared by WILLIS TOWERS WATSON, PLLC, 2701 Park Square, Ste. 2, 2P, St. Louis, MO 63103, (314) 437-1000, www.willstowerswatson.com (2017) 2018, 2019  
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## The Estate Planning Dealership: We Offer Different Models of Trusts to Suit Your Individual Needs

Driven by passion, value you love by people you trust: We will find the Trust that fits your estate planning needs!

[How We Help Keep Your](#)

## Estate Plan Current

Estate plans are just like cars and trucks and need maintenance, but when do you take it into the shop? We offer a proactive program, our Annual Client Relationship Service, to attempt to help clients monitor life changes and provide clients a means of reporting them to us and a low-cost means of speaking to us if needed.



## Current Office Procedures

**In the ever-changing landscape in which we find ourselves due to the COVID-19 Pandemic, we wanted to remind you of our current office procedures.**

We are open during the Pandemic and here to make sure you are prepared, utilizing remote services and responsible social distancing measures.

The office door will be locked. If you have documents you would like us to review in advance of a meeting, please send them via e-mail, US Mail, fax, or drop them in the locked box outside our main office door to the left.

We offer remote pre-signing document reviews, and by telephone or video conference. We offer outdoor signings in York, and, in Kennebunk, we offer meetings and signings with a glass door barrier.

During the COVID-19 Pandemic, we are crediting your consultation fees toward document fees. We are also including one (1) Transfer on Death Deeds (TODD), which are new to Maine as part of any basic estate plan, however they are not required. You can read about TODD's on [Smilie's Blog](#).

We will do our best to accommodate client situations during this time by offering clients the ability to pay over time on a case by case basis.

**Please call (207) 361-4680 for a virtual appointment or to speak with us at any time.**

**Thank you for your patience and understanding. Please stay safe and be well. We look forward to talking with you and seeing you soon.**

## Limited-Time Free Virtual Meet & Greet Sessions in October

Availability with Smilie  
G. Rogers, Esq.



**Reserve Your Free  
Virtual Meet & Greet  
Session with One of Our  
Attorneys,  
Smilie G. Rogers, Esq.,  
or  
Mary Kathryn Brennan,  
Esq.**

Allow us to introduce you to ourselves and the basic concepts surrounding estate planning. Learn more about Revocable Trusts (“Living Trusts”), Transfer on Death Deeds (*aka TODD which you can also read about in Smilie’s Blog*), Advance Healthcare Directives, Powers of Attorney, Wills, and their importance under normal circumstances, but more so now during the pandemic.

***\*During a Virtual Meet & Greet, our lawyers cannot give specific legal answers or advice, and sessions shall not constitute the formation of an attorney-client relationship. Sessions last for thirty (30) minutes.***

**[Request your session with Smilie by completing this Google form in its' entirety.](#)**

**Wednesday, October 21,  
2020**

- Private session 5:00 pm- 5:30 pm

**Availability with  
Mary Kathryn  
Brennan, Esq.**


**[Request your session with Mary Kathryn by completing this form in its' entirety.](#)**

**Wednesday, October 28,  
2020**

- Private session 5:00 pm- 5:30 pm

# Medicare Open Enrollment 2021

**2021 ANNUAL ENROLLMENT PERIOD DATES**  
Dates and deadlines you need to know



OCT. 15, 2020	DEC. 7, 2020	JAN. 1, 2021
<small>ANNUAL ENROLLMENT PERIOD BEGINS</small>	<small>ANNUAL ENROLLMENT PERIOD ENDS</small>	<small>FIRST DATE COVERAGE CAN START</small>
<small>This is the first day you can enroll for 2021 health coverage.</small>	<small>This is the last day you can enroll for 2021 health coverage.</small>	<small>Even if you enroll in December 2020, your new Medicare plan won't go into effect until Jan. 1, 2021.</small>

**Annual Open Enrollment Period for Medicare Started on October 15, 2020 and ends December 7, 2020!**

## Voting

News Center Maine has an informative [reference guide of voting deadlines](#) for Maine and New Hampshire residents.

If you live elsewhere, [request your Absentee Ballot here.](#)



**Absentee Ballot requests must be received in Maine by Thursday, October 29, 2020 at 5:00 pm.**

You can now [track the status of your ballot.](#)

## Helpful Links

*Do you have something helpful you have found while spending more time at home? If you find something useful, please forward them to either [Smilie](#) or [Kim](#). We will make sure they get shared with others!*

### General Information

[Get your affairs in order, COVID-19 won't wait](#)

### End of Life

[The Conversation Project is dedicated to helping people talk about their wishes for end-of-life care.](#)

### Documents

[Free Advance Health Care Directive published by the Maine Hospital Association](#) - Maine requires two witnesses to witness it and having it notarized is preferable. We encourage you to print, fill it out and please forward this to anyone you think would find this information useful.

## Religious

[For our Catholic Clients, the Portland Archdiocese has published "The Three Beliefs: A Guide for Maine Catholics on End of Life Decisions"](#)

### Religious Services Available Online

[The Parish of the Ascension of the Lord](#) which collectively consists of St. Rafael's, St. Christopher's and Our Lady of the Angels live stream their Masses via Facebook and are now taking [Reservations](#) for live Masses.

[The Eliot Baptist Church](#) has also moved their services online or by Reservation for live services.

[Temple Israel in Portsmouth, NH](#) is beginning to hold outdoor services or online via Zoom.

### Organization of Personal Information

Our ["Day After Guide"](#) is available on our website for free to help you organize your everyday information.

[The American Bar Association has created a free tool kit for Health Care Advance Planning](#)

## Shopping hours for Senior Citizens and the At-Risk population

*These and other stores may also be limiting the amount of people in the store at one time in order to promote proper social distancing! Be prepared! This list could be changing daily so please check with the store before you go!*

1) BJ's Wholesale Club  
(Members 60+)  
Monday, Wednesday & Friday  
8:00 am -9:00 am

(First Responders)  
Sunday  
8:00 am- 9:00 am

2) Hannaford  
(60+ and those who are immune-compromised)  
Tuesdays, Wednesdays, Thursdays  
7:00 am -8:00 am

3) Market Basket  
(60 years+)  
Daily  
6:00 am -7:00 am

4) Shaw's  
(seniors citizens, immune-compromised, at-risk, pregnant, etc...)  
Tuesdays and Thursdays

5) Target

(65+, pregnant and those with underlying health conditions)

Tuesdays and Wednesdays

First hour the store is open



Our December Newsletter featured National Handwashing Awareness Week and explained the proper method of washing your hands and other vital information. We didn't know at the time just how relevant this information would be. Read our December issue below and view archived issues on our website. Please forward our December newsletter to help spread awareness about the importance of proper handwashing.

### Socialize With Us



Yelp

See what our clients  
have to say about  
their experiences!

Google

Brennan & Rogers, PLLC  
Online

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Explore our Legal Blog:  
Planning for Life's  
Transitions

(207) 361-4680

Monday - Friday: 9 am - 5 pm  
Saturday: By appointment  
Sunday: Closed

Archived Newsletters

\*Satellite office located in  
[Kennebunk, Maine](#) is staffed for  
scheduled appointments made through the  
York office only \*

## Terms of Service

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