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Client Advisory NEWSLETTER

FALL 2013 • VOLUME NO. 24

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Would you like to request a presentation to your group from a Wright Law professional? Email your request to **kjorgensen@wright-law.net** or post your event information to our facebook page: **www.facebook.com/Wright.Law.Net**

Wright Law Happenings

We hope you enjoy this latest newsletter. We receive many compliments on our newsletter, and we feel it provides another way to communicate and relate to our clients. Many of you have indicated you like having the newsletter mailed to you so that you can browse it at your leisure. However, if you prefer, we can send the newsletter to you via email. Just contact our office and ask to receive the newsletter by email.

In this newsletter, we have articles on asset protection, discussing IRAs, prenuptial agreements, estate plan reviews, and liability for visitors to your property. We try to include a wide variety of articles that reflects what we do at Wright Law. Let us know if you have an idea for an article; we will try to address it.

As always, thank you for your support and allowing us to work with you. If you ever have any questions or need an issue addressed, give us a call or send us an email. We will be glad to help you in any way we can.

Farm Law Education Series

Wright Law will be hosting its first annual Farm Law Education Series Beginning in January and February. The series will consist of four weekly meetings covering a variety of topics that are directly applicable to farming operations. Meetings will be held in Upper Sandusky on January 9th, 16th, 23rd, and 30th, and in London on February 6th, 13th, 20th, and 27th , 6:00-8:00 pm.

Discussion topics will include the following:

Week 1: Estate and farm succession planning techniques, including trusts and wills.
Week 2: Business planning and liability management. LLC's, how they help, and how they are misunderstood.
Week 3: Farm specific Medicaid and long term care planning strategies.
Week 4: Contracts, sales, leases, and general farm issues. Open floor discussion of any and all legal issues.

All sessions are free, and a light dinner will be provided for participants. Participants may sign up for one or all of the sessions.

Advanced registration is required for all sessions.

For more information, or to sign up, contact Brandy Ward at 614-791-9112 or bward@wright-law.net. Please include your name, contact information, the number of attendees, and the dates you plan to attend.

Asset-Protection Planning –
What Level of Protection Do You Want in Your Estate Plan?

by James K. Leonard, *Attorney, OSBA Board Certified Specialist in Estate Planning, Trust & Probate Law*

Jim Leonard, Attorney

Earlier this year, the Ohio Legacy Trust Act was enacted, which has significantly enhanced our clients' opportunity to protect their assets during their own lifetimes. Even before the new law, clients have been able to protect the assets in their children's inheritances.

What is the purpose of asset-protection planning? In short, it is planning intended to ensure that your assets will be enjoyed by you during your lifetime, rather than by a creditor – or enjoyed by your children (and/or grandchildren) during their lifetimes, rather than wasted by spendthrift behavior, divorce, or creditor attack.

To explore your asset-protection opportunities, let's consider the case of Bob and Mary, who have two children. Bob and Mary's assets include their residence, farm, bank accounts (checking, savings and CDs), investment accounts (stocks, bonds, and annuities), and IRAs. Current Ohio law protects their IRAs from creditors, as well as a $125,000 equity interest in their residence for each of them.

Bob and Mary can use the new Legacy Trust to protect some or all of their other assets, so long as certain steps are followed for current creditors. A Legacy Trust is irrevocable (Bob and Mary cannot directly amend it), and its Trustee must be an Ohio individual (other than Bob or Mary) or trust company. Bob and Mary cannot withdraw assets from the Trust, but they are entitled to receive income and principal distributed by the Trustee. Furthermore, they can have the right to veto any distributions (say, to their children) proposed by the Trustee.

If all formalities are followed in the implementation and administration of the Legacy Trust, its assets cannot be reached by Bob's and Mary's creditors.

A downside to a Legacy Trust is that Bob and Mary will no longer have "hands-on control" of the trust assets. Rather, the control is in the hands of the Trustee. Bob and Mary are beneficiaries of the Legacy Trust, but they are not directly in charge.

Even apart from the use of a Legacy Trust, which protects assets during both lifetimes, Bob and Mary can use a revocable Living Trust to protect the assets of the first spouse to die. Let's say Bob is the first to die. The assets in his Living Trust will be protected from Mary's creditors, and there can be additional provisions to protect against unwanted financial outcomes if Mary re-marries. Without the Trust, there would be no creditor or re-marriage protection for Bob's assets, other than for his IRA.

Your estate plan can protect your assets from creditors during your lifetime and your children's lifetimes.

What about asset protection for the children (and/or grandchildren)? Even before the Ohio Legacy Trust Act, there have been a wide range of protection levels for children's inheritances:

Protection Level 1. The child receives their inheritance outright, free of any trust. There is no protection for these assets other than what state law provides, such as Ohio's protection of IRAs.

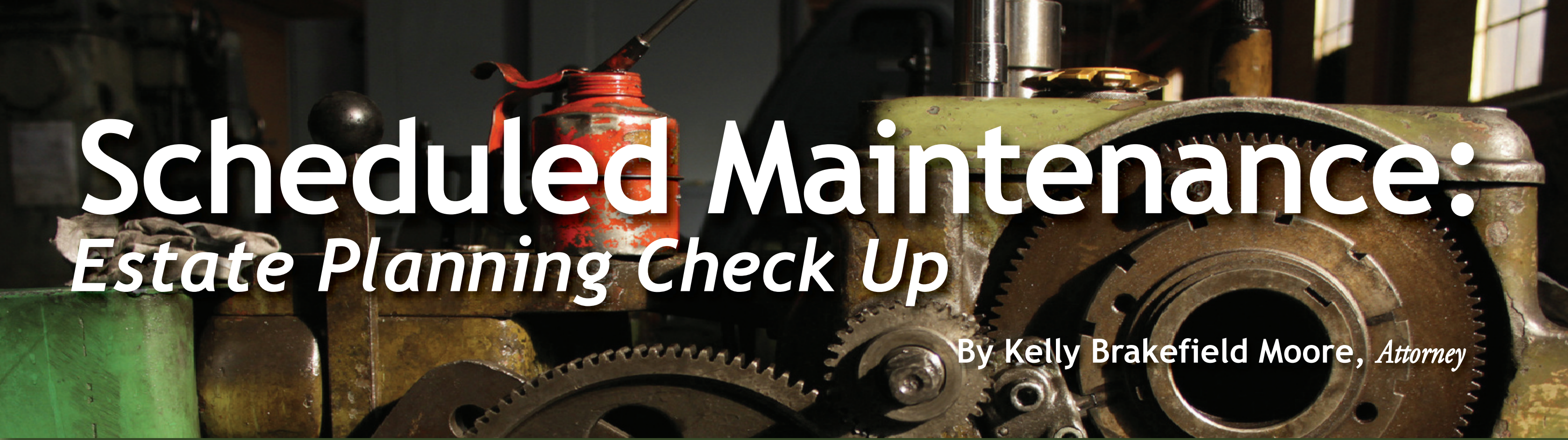
Protection Level 2. The child's inheritance is held in trust for the sole benefit of the child. This significantly protects the assets from divorce, and unless the trust gives the child the power to withdraw assets, it protects the trust assets from creditors. The child can be the Trustee and can make distributions to him/herself for the child's health, education, maintenance, and support. An Independent Trustee, named by the child, can make distributions for any purpose and in any amount. This means that the trust can be terminated in favor of the child at any time. The child can designate who receives the trust assets at the child's death. (Alternatively, the child can be given only a "life estate" in the trust assets; the child receives trust income but no principal and cannot designate who receives the assets at the child's death.)

Protection Level 3. This is like Level 2, except that the child can serve as Trustee only in the management and investment of trust assets. All distributions to the child and other trust details are handled by an Independent Trustee named by the child. Under Ohio law this kind of trust is known as a "wholly discretionary trust." Besides offering the highest level of asset protection, this trust's assets are not counted as a "resource" on an application for needs-based government benefits, such as Medicaid.

Asset-protection planning and Medicaid planning sometimes go hand in hand. For example, some of our clients have gifted their farm into an irrevocable trust, retaining the right to operate the farm and receive its income. This technique makes the farm free of the client's creditors and, after a five-year wait, a Medicaid-exempt asset. It would not need to be "spent down" before Medicaid benefits are paid to a nursing home.

Asset protection and government benefits are both changing areas of law. Therefore, it is difficult to know what laws will be in effect in the future and what provisions will be needed to conform to those laws. To address this reality, trust documents prepared by Wright Law increasingly contain provisions (such as the appointment of a Trust Protector) to allow flexibility and revision of key terms after a trust is irrevocable.

In summary, there are several asset-protection pathways. They vary in terms of cost, complexity, and comprehensiveness. If you would like to know more, please contact us.



Scheduled Maintenance:
Estate Planning Check Up

By Kelly Brakefield Moore, *Attorney*

You take your car in for scheduled maintenance. You check your smoke alarms once a year. You go to the doctor for your yearly check-up. Do you ever think about checking up on your estate planning documents? Below you will find a few reasons why checking on your estate plan is important to maintain a healthy estate planning regime.

1.First and foremost, locate your estate planning documents. Make sure you know where the ORIGINALS are. If you have completed your estate plan with us, they may be in a black notebook or in a red Estate Planning Portfolio. You may find that you have documents located in several places: the safe, the attorney's office, or perhaps the file cabinet. You may also find that you only have copies of your documents or blank signature lines on certain documents. If so, make a call to ask about the originals. Having the originals makes estate administration easier and more efficient.

2.We suggest that all of your documents stay in a central location. A notebook is a great way to organize and store your documents.

3.Choose the same time each year to think about your estate plan. For many people, this falls around a birthday or during the slower times of their work schedule. It's ok to schedule an annual self-check on your calendar. If you write it down, it's more likely to happen!

4.Ask yourself if you really understand your estate plan. If you read your document, does it say what you think it should say, or can you make sense of it? If we've recently helped with your plan, you may have a diagram for a quick reference. If you can't understand your plan or if it doesn't say what you thought it should say, further maintenance is needed. Call for a check-up.

5.Many people have a list, balance sheet or a spreadsheet of their assets. You may have an asset listing developed at one of our estate planning meetings. Try to update this each year. It's good to list the owner of the asset, the approximate value of the asset, the beneficiary of the asset, and any contact information associated with the company or financial planner. Tax season is a great time to make this happen.

6.Have you updated your documents in the last decade or so? Like everything else, we are constantly developing new and better strategies and techniques in estate planning. Also, changes in the law may provide opportunities or necessitate changes to your plan. It's time to update your documents if you can say yes to any of the following:

- Your children are grown but they were 2 and 5 when your Will was done.
- You've gotten married or divorced or had more children.
- Your documents were executed in a different state and you've since moved to Ohio.
- You have had a power of attorney, executor, or trustee pass away.
- You've inherited a significant amount of assets since the last update.
- You've started a new business, changed business structures or retired.
- Wright Law executed your documents and they are stored in a black notebook. This tells me that it's been at least 6-8 years since the last update, and it's time for another.
- Your documents are typed. (by a typewriter!)

7.Even if you have diligently updated your documents within the last 5 or so years, there have been changes in Ohio statutory law pertaining to the Financial Power of Attorney, Health Care Power of Attorney and Living Will. Look to see if your documents were executed prior to the following dates:

General (Financial) Power of Attorney	March 2012
Health Care Power of Attorney	September 2009
Living Will	September 2009

8.Also, even though you may have had your documents created and updated by an estate planning attorney recently, look for the following "red flags":

- You have more than one Power of Attorney document. This can create considerable confusion.
- Your trust plans involves a generation skipping trust and you never intended the assets to skip the next generation.
- You have multiple types of deeds executed at the same time for the same property. *For example: Deed 1- Property A has a life estate for Bill, remainder to Sally*; *Deed 2- Property A transfers the property from Bill to Bill's Trust.*
- You have an estate plan which includes warnings and statements such as "contact us immediately if you go in the nursing home."

It's very important to know not only where your documents are but what your documents say. Unfortunately, we have seen trust plans come into our office that do not achieve the intended purpose. Unfortunately, often times it's too late to change the plans because the person is deceased. It could be because the client didn't update their documents as he/she should have, but it could also be that there was miscommunication between the attorney and client.

As you can see there are many reasons to schedule a check-up. This is your well-meaning lawyer telling you it's time!

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IRAs Defined

By Marie Adams, *Attorney*


Marie Adams, Attorney

This article will continue my series on financial planning products. This time I am focusing on Individual Retirement Accounts (IRAs).

An IRA is a vehicle in which to keep various types of investments, such as cash, mutual funds, stocks, or bonds. Think of it like a greenhouse where you plant all of your investments. This greenhouse protects your investments from taxes while they are growing. There are four types of IRAs: Traditional, Roth, Simplified Employee Pension (SEP), and Savings Incentive Match Plan (SIMPLE). Next I'll describe the basic features of each type of IRA.

Traditional IRA

A Traditional IRA allows individuals to contribute money tax-deductible, and investments compound tax-deferred. This means that your money goes into this IRA, and you will get back the taxes when you file your tax return, making this a great vehicle to save for retirement. Anyone can contribute the annual maximum, $5,500 for 2013 ($6,500 if he or she is over age 50) as long as he or she earns income and is under age 70 ½. There are other rules as to whether the contribution is tax deductible or not. These rules are listed below. The downside is that money cannot be withdrawn without penalty until the owner is age 59 ½. If you need the money prior to turning age 59 ½, you will pay income taxes, along with a 10% penalty for withdrawing it, unless it is for one of the qualifying exceptions. If the withdrawal is a qualified exception, you will still be assessed income tax, but the penalty will be waived. On the contrary, at age 70 ½, the owner must take minimum required distributions from his or her Traditional IRA. The amount he or she is required to withdraw is calculated based on the amount you have in the account and the individual's life expectancy according to tables published by the IRS.

IRA Contribution Tax Deductible?

- If you do not have access to a retirement plan at work, your contributions are fully tax deductible.
- If you have access to a retirement plan at work, like a 401k plan, you must have an adjusted gross income (AGI) of less than $59,000 ($95,000 for a married couple filing jointly) for your contributions to be fully tax deductible.
- If you have a retirement plan at work and your AGI is more than $69,000 ($115,000 for a married couple filing jointly), the deduction is phased out completely.

Roth IRA

A Roth IRA has tax advantages too, but they are different than the Traditional IRA. Instead of the contributions being tax deductible on the front-end, contributions to a Roth IRA go into the account after taxes. Any contribution put into a Roth IRA has already been taxed. Since taxes have already been paid, the investments can grow without ever being taxed again. When withdrawals are made from a Roth IRA, all of the earnings come out tax-free. Below are some additional differences between the Roth IRA and the Traditional IRA.

- There is no age limit for contributions. Anyone can contribute at any age.

- An individual can take their contributions out at any time after the account is aged 5 years, without penalty. There is a penalty for taking out *earnings* before age 59 ½, unless it is for one of the qualifying exceptions.

- There is no requirement to start taking withdrawals at a certain age. An individual can leave their money in a Roth IRA for as long as they please.

Like the rules for Traditional IRAs, the contribution limitations for Roth IRAs are based on AGI. You can contribute the annual maximum to a Roth IRA, $5,500 for 2013 (or $6,500 for people over age 50), if your AGI is less than $112,000 ($178,000 for married filing jointly. Your contribution amount is completely phased out when your AGI reaches $127,000 ($188,000 for married filing jointly). See IRS Publication 590 for a worksheet to calculate reduced contributions.

Unlike Traditional IRAs, there is also no required age at which you need to start taking withdrawals. If you need your money, you can take your contributions out after the account has been established for 5 years, penalty free. You will incur a 10% penalty if you take out your investment earnings prior to age 59 ½, unless the reason is a qualifying exception. Qualifying exceptions include the following: (1) qualified college expenses for you, your spouse, your kids or your grandkids, (2) medical expenses greater than 7.5% of your AGI, (3) first-time home purchase up to $10,000, (4) total and permanent disability.

SEP IRA

SEP is a type of IRA designed for small business owners or self-employed individuals. Any employer with one or more employees can open a SEP IRA account, and only the employer makes contributions to a SEP IRA. The contributions are tax deductible to the company, but they go into a Traditional IRA held in the employee's name. Like the Traditional IRA, the contributions and earnings are taxed at the time of withdrawal. SEP IRAs also follow the same distribution and rollover rules as Traditional IRAs. An important difference between the Traditional IRA and the SEP IRA is the higher contribution amounts. Employers can contribute up to 25% of the employee's compensation or $51,000, whichever is less. Generally, all employees must be included in the SEP plan if they meet all of the requirements. The most restrictive requirements that an employer can put in a plan are the following: age 21, worked for the company for a minimum of 3 of the last 5 years, and received at least $550 in compensation from the company for the year. A company can have less restrictive requirements for their plan.

SIMPLE IRA

SIMPLE is also designed for small business owners or self-employed individuals. This type of IRA functions similarly to a 401(k) plan, in that it encourages employees to contribute to their retirement savings. A SIMPLE IRA allows employees to contribute up to the maximum annual amount, $12,000 in 2013 ($14,500 for employees over 50), tax-deductible. Like the Traditional IRA, the employee's investments then grow tax-deferred, which mean they are not taxed until they are withdrawn at retirement. The employer is required to either match the employees' contributions up to 3% of their salaries or contribute a flat 2% of the employees' salaries, whether the employees choose to contribute or not.

An employer must have no more than 100 employees to set up a SIMPLE IRA, and each employee must have earned at least $5,000 in the previous calendar year. Also the employer cannot offer any other type of retirement plan in addition to the SIMPLE IRA.

The higher contribution limits and the simplicity of administering SIMPLE IRAs make them an attractive option for both employees and employers.

	Tax deductible contributions	After Tax contributions	Individuals	Small business/ Self-employed
Traditional IRA	X		X	
Roth IRA		X	X	
SEP IRA	X			X
SIMPLE IRA	X			X

Liability for Visitors to Your Property

By Robert Moore, *Attorney*


Robert Moore, Attorney

Hunting season is upon us, which means landowners will be approached by hunters asking permission to hunt on the property. Liability for hunters, visitors and trespassers is always a concern for landowners. The following is a summary of the premise liability laws in Ohio.

Ohio law deals with premises liability by first creating categories for the different types of visitors to the property and then applying different standards of law depending on the category. Landowners understandably are worried about liability for visitors to their property, but Ohio law actually provides significant protection for landowners.

Trespassers

There are two types of trespassers – known and unknown. Property owners owe no duty of care to unknown trespassers other than to not intentionally cause harm to them. Essentially, landowners have no liability for unknown trespassers. Once a trespasser is discovered or known, the property owner is required to warn the trespasser of any known dangers. Consider the following example:

1. *Unknown to Farmer, Trespasser is walking through Farmer's field. Trespasser falls in a large hole created by a tile blowout that the farmer intended to fix tomorrow. Farmer likely has no liability for Trespasser's injuries.*
2. *Farmer sees Trespasser walking towards the blowout hole. Farmer has a duty to warn Trespasser that he is headed towards a dangerous condition. Provided Farmer provides the warning, he is not liable for Trespasser being injured on the property. Farmer should then demand Trespasser leave the premises immediately and call the Sherriff if Trespasser does not leave immediately.*

Under no circumstances should traps be set for trespassers; the law will almost always place a person's physical wellbeing above protecting property. The classic example is the landowner who can never catch the trespasser riding his ATV across his property. In frustration, the landowner stretches a wire across the ATV path and the rider is injured when he rides into the wire. In this scenario, the landowner will likely be liable for the rider's injuries.(A clearly visible gate or other blockage is acceptable.)

A few years ago, Ohio adopted a different standard for trespassing children. In some cases, a landowner can be liable for children who trespass on the property. However, the landowner must know the child is trespassing, there must be an artificial condition that can injure the child, and the artificial condition can be remedied relatively easily. These are difficult conditions to be satisfied but it is possible for a landowner to be liable for a child trespasser.

Licensees

Ohio law considers a licensee to be someone who comes onto the landowner's property for his own benefit, not the landowner's benefit. The classic example of a licensee is someone who asks to cut firewood and does not pay the landowner.

A licensee is similar to a known trespasser in that the landowner is only required to inform the visitor of any known dangers. The landowner is not required to actively inspect the property to be sure it is free from dangers that can injure the visitor.

Invitees

This class of visitors is invited onto the property for the landowner's benefit. An example of an invitee is a farm market inviting guests onto the property to buy produce. The landowner has a duty to inspect and repair any dangerous conditions or to warn and keep guests away from any dangerous conditions that cannot be remedied. Obviously this is the highest degree of liability. Landowners who often have invitees should be sure that their liability insurance policy covers these guests and should have a fairly high liability limit.

Hunters

Hunters are in a special category called recreational users. Ohio law creates immunity for the landowner from injuries sustained by a recreational user. The definition of recreation use is "to hunt, fish, trap, camp, hike, or swim, or to operate a snowmobile, all-purpose vehicle, or four-wheel drive motor vehicle, or to engage in other recreational pursuits." Landowners can be compensated for the use of their land and still maintain the liability immunity. The Recreational User Statute provides significant liability protection to landowners who allow hunters, fishermen, and other users onto their property for recreation purposes. The law was enacted to encourage landowners to open up their lands for use by others. Even though Ohio law provides protection to landowners for visitors, it is still absolutely critical to have sufficient liability insurance, as this is always the best liability management strategy. A phone call to your insurance agent is time well spent to be sure that the policy provides adequate protection for your family, farm, and visitors.

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Kent Jorgensen Joins Wright Law.

Kent Jorgensen, Attorney

This past August, Kent Jorgensen joined Wright Law. Kent grew up on a farm in Idaho, raising corn, wheat, hay, and pinto beans on his family's farm; he also participated in FFA and graduated high school in 2003. Kent earned a Bachelor's degree in Communications with a minor in Spanish from Brigham Young University-Idaho in 2009.

Following college, Kent worked for several years for Syngenta as a field manager for hybrid sweet corn seed production. There he worked almost exclusively with migrant work crews coordinating communications and resolving disputes. Kent lived in Argentina for two years, where he learned to speak Spanish fluently.

Kent attended Michigan State University College of Law, with a focus on business and agricultural law, earning his Juris Doctor degree in 2013. Kent's legal interests include business establishment, oil and gas law, contracts, and real estate transactions. Kent worked as an intern for Wright Law over the summer of 2012 and is excited to join Wright Law as the newest member of their team.

Kent enjoys being active in his community and church. He resides in Powell, Ohio with his wonderful wife and two beautiful children.

Prenuptial Agreements

By Kent Jorgensen, *Attorney*

Many individuals when preparing for marriage find it in their best interest to enter into a prenuptial agreement. Prenuptial agreements establish the guidelines and rules for dividing property in the event of a divorce. Such agreements may be advantageous to individuals who have a large net worth and/or important family assets.

Although prenuptial agreements can be beneficial, those who have already entered into such agreements, or who plan to in the future, should be aware that such agreements are only valid when they are entered into and adhered to properly. In this article I will discuss how to properly enter into such an agreement and keep it valid after execution.

As the name implies, prenuptial agreements must be executed prior to marriage. Ohio law does not recognize postnuptial agreements. The most important thing to remember when entering into a prenuptial agreement is that both potential spouses must deal on an even playing field. This typically means that both spouses should understand how much property is owned by the other and what will or will not be split upon divorce. Timing is also an important aspect of forming a prenuptial agreement. If you spring a prenuptial agreement on your fiancé the day before your wedding, the agreement will likely not be valid. Both parties need to be given time to review and understand the agreement before signing it. This includes allowing time for each spouse to consult an attorney if he or she so chooses. However, merely creating a valid agreement is not enough; it must be carefully followed as well.

In the event of a divorce, there are two types of property to be considered, "Marital property" and "separate property." As the names imply, marital property belongs to the couple together, whereas separate property is considered the property of one of the spouses alone and is not shared.

Marital property is simply any real estate or personal property acquired during the marriage, or any property jointly owned, regardless of when it was acquired. Marital property can also include income or appreciation on separate property due to investments into that property during the marriage.

Separate property includes property acquired by one spouse prior to the marriage; any passive income or appreciation from such property; an inheritance by one spouse, regardless of when it was obtained; any gift made to one spouse, if it can be shown that it was meant for only one spouse; any property obtained after a legal separation or divorce; and any property intended to be kept separate by a valid prenuptial agreement.

In order for a prenuptial agreement to work effectively, the language of the agreement must be precise and must be carefully followed. If you want to make sure that any real estate you purchase individually during the marriage is kept separate, it must say so specifically. Also if you want to make sure that any income from that property be kept separate, it must clearly state that as well. However, merely identifying property in your prenuptial agreement as separate is not enough. Careful accounting practices should be used to show that the property is in fact separate.

For example, if a prenuptial agreement states that all property purchased by one spouse individually during the marriage is separate, a court could still determine that it is marital property and divide it up. This is because a judge would not only look at the name on the title to the property, but would look at the funds used to purchase the property and anything else that might indicate that it was shared. If it cannot be shown that the money used to purchase the property came only from only one spouse, then that property could be considered marital property. Therefore, careful accounting practices should be used when purchasing property during marriage, if it is intended to remain separate.

In regards to gifts given to one spouse that are intended to remain separate, that spouse must show that the gift was not intended for both spouses. This may require that the gift giver make a declaration specifically stating the intent that the gift be given only to the individual spouse.

Ultimately, if you take special care in entering into a prenuptial agreement, and carefully account for any separate property during the marriage, your prenuptial agreement is much more likely to be valid and followed by a judge in a divorce proceeding. Of course, these are merely general guidelines to follow. Each individual situation will be different, and it is always wise to seek the advice of a qualified attorney to assist you in your specific circumstances.

Chris Pullins Leaves Wright Law

We regret to inform you that Chris Pullins has left Wright Law after being with us for over 17 years, primarily as a litigation paralegal. Chris has done a great job over the years and has always placed the highest emphasis on helping clients with their needs. Chris got married on September 14th and is living in Van Wert with her new husband Scott. We will very much miss Chris but are very happy for her and wish her the best.

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Client Advisory

NEWSLETTER

SPEAKING CALENDAR

Date	Time	Location	Event
Nov. 20	7:30 am	Worthington	Worthington Estate Planning Council – "Farm Estate Planning"
Dec. 6th	7:00 am	Kenton	Hardin Extension Ag Council Meeting, Henry's Restaurant
Dec. 10th	7:00 am	Coshocton	Coshocton County Ag Breakfast. "Do You Need an LLC?"
Dec. 10th	9:00 am	New Philadelphia	OSU Extension meeting
Jan. 9th	6:00 pm	Upper Sandusky	Farm Law Education Series, Estate and Farm Succession Planning
Jan. 16th	6:00 pm	Upper Sandusky	Farm Law Education Series, Business Planning, Liability Management
Jan. 23rd	6:00 pm	Upper Sandusky	Farm Law Education Series, Medicaid and Long Term Care Planning
Jan. 25th	12:45 pm	Columbus	Ohio Farm Bureau Young Ag Professionals, "Protecting your Business"
Jan. 30th	6:00 pm	Upper Sandusky	Farm Law Education Series, Contracts, Leases, and General Farm Issues
Feb. 4th	7:00 pm	Marengo	Ag Credit Estate Planning Meeting, Morrow County, Cardinal Center.
Feb. 6th	6:00 pm	London	Farm Law Education Series, Estate and Farm Succession Planning
Feb. 13th	6:00 pm	London	Farm Law Education Series, Business Planning, Liability Management
Feb. 19th	9:00 am	Findley	Ag Credit Series, Estate Planning, Elder Care Planning, and Asset Protection
Feb. 19th	6:30 pm	Upper Sandusky	Ag Credit Series, Estate Planning, Elder Care Planning, and Asset Protection
Feb. 20th	8:00 am	Bellevue	Ag Credit Series, Estate Planning, Elder Care Planning, and Asset Protection
Feb. 20th	6:00 pm	London	Farm Law Education Series, Medicaid and Long Term Care Planning
Feb. 27th	6:00 pm	London	Farm Law Education Series, Contracts, Leases, and General Farm Issues