

Law Office of
Sativa Boatman-Sloan, LLC
 & 417 ELDER LAW

NEWSLETTER



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WHY A BENEFICIARY CHECK-UP IS IMPORTANT

When was the last time you reviewed the beneficiaries on your accounts? Time goes by quickly and, as they say, “life happens.” Things change in your life and because you are so busy, there’s a tendency to put it at the bottom of your To-Do list or even forget about it altogether.

You may understand that you can designate a beneficiary for your life insurance and retirement accounts, but do you know and understand that the beneficiary designation form controls those assets absolutely? This means the person(s) who you designate as your beneficiary(ies) will receive the asset, regardless of how long it has been since you designated them, what your current intentions are, or even what your Will or Trust may say.

That is why your estate plan should be reviewed at least every three to five years.

Don’t make the mistake of waiting too long without reviewing or updating your choices. Events like a change in your health, the death of a primary beneficiary, marriage, or divorce may make your beneficiary designation obsolete. There could

even be a change in your family dynamic or your charitable contributions that may warrant a review.

You may have many accounts that require designation of beneficiaries, from insurance policies to bank accounts to retirement plans. If you have a Trust in place, it can be named as the beneficiary when that decision is best suited to meet your goals.

You don’t have to feel overwhelmed about completing this task. At Law Office of Sativa Boatman-Sloan, LLC & 417 Elder Law, we assist you in reviewing your beneficiary designations to ensure they are consistent with your estate planning goals and structured to avoid probate.

During your beneficiary check-up, it’s a good time to review and update other documents such as Wills, Trusts, real estate titles, business ownership agreements, and power of attorney forms.

Regular review of your beneficiary designations and legal documents helps to ensure that your assets will transfer to your heirs the way you intend.

417-887-4170

4650 South National, Bldg C4
 Springfield, MO 65810

www.417lawfirm.com • www.417elderlaw.com

The choice of a lawyer is an important decision and should not be based solely upon advertisements.

DATES TO REMEMBER

Here are a few dates to jot on your calendar. Some well-known, others sometimes forgotten.

July 17

National Ice Cream Day

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July 24

Parents' Day

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August 26

Women's Equality Day

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September 5

Labor Day

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September 11

Grandparent's Day

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September 11

Patriot's Day

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September 17

First Day of Autumn

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September 23

Native American Day

ASSOCIATE ATTORNEY SPOTLIGHT



AMANDA
FICK

I grew up in Fayetteville, Arkansas. While earning my Bachelor of Arts degree in editorial journalism from the University of Arkansas, I took a course on Constitutional law and was inspired to go to law school. While in law school, both of my grandmothers passed away. During this time, I helped my parents with my grandmothers' estates, and it became clear that I wanted a career in estate planning and probate work.

I enjoy sitting down with people and helping them make a plan that will transfer their assets according to their wishes. It is very rewarding to see the relief my clients experience knowing everything has been put into place for their loved ones down the road. I also enjoy assisting clients through the probate process. Experiencing the loss of a loved one is a difficult time and the idea of probate can be especially daunting. I always remember the year in law school when I watched my parents go through the pain of losing their parents. On top of dealing with their grief, they had to figure out what to do with all the "stuff." My goal is to guide my clients through the probate process and make it go as smoothly and quickly as possible.

Away from the office, I am busy with the schedules of my three children, actively volunteering with the PTA, and love reading historical fiction novels.

I was born and raised in Springfield, MO. I attended Glendale High School, then went to Evangel University studying Biblical studies. I transitioned into law school and attended University of Missouri's Law School in Columbia. In May 2015, I received my degree and was accepted into the Missouri Bar.

I returned to Springfield with my wife Julianna and young son, to be close to our family. We enjoy the community and the family ties we have here. We are especially excited to announce our family is growing with an arrival of a little one in August.

Being a husband and a father is something I thoroughly enjoy. Julianna and I are very involved in our church and we enjoy spending time with our friends and family.

For me, I became an attorney to help educate and ease anxiety. The law can be confusing. It can scare and intimidate some people. Becoming an advocate has been an important part of my life. I truly enjoy helping people navigate the legal issues of Wills, Trusts, and estate planning. It's important to me to help protect what my clients have worked so hard to build and alleviate any anxiety they may have with the process.



CLAYTON
CAMPBELL

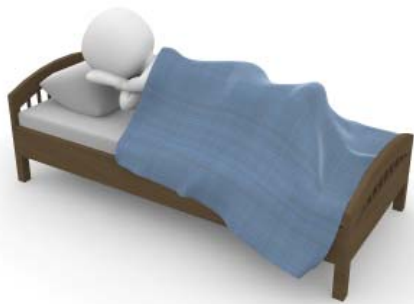
7 STEPS FOR A BETTER NIGHT'S SLEEP

Too often, sleep is placed at the bottom of the priority list. After all, you've got too many things to do, who has time for sleep?

There are many benefits of getting adequate sleep, so don't short change yourself. Sleep is important because it's the time your body heals and repairs itself. The older you get the more important sleep is. Sleep deficiency is linked to an increased risk of heart disease, kidney disease, high blood pressure, diabetes, and stroke. One of the major contributors of poor health is "sleep-deprivation."

Try these 7 steps to help you get a better night's sleep.

1. **Go to bed and get up the same time each day.** Your body thrives on regularity.
2. **Sleep in a dark room.** It's tough to get to sleep with the bright sunlight shining through your bedroom window.



3. **Avoid watching TV or using your computer right before you go to sleep.** The light

emitted from either will hinder you getting enough of the REM sleep you need.

4. **Keep your room cool.** It's easier to sleep in a cool room than in a room that's warm or uncomfortable.
5. **Make sure you have a comfortable bed.** One mistake people sometimes make is to buy one of the cheapest mattresses on the market. That can affect the quality of your sleep. Think about this. You spend about "one-third" of your life in bed trying to sleep. Why not invest in a very good mattress that's comfortable and will help you get a good night's sleep and rejuvenation?

6. **Install low wattage lights in your bedroom.** If you have to get up in the middle of the night for any reason and you need help navigating the room, the lights should be kept dim.

7. **Avoid eating right before bed.** If you eat a big meal right before you go to bed, then your blood supply will be diverted to help with digestion. This makes it more difficult for you to get to sleep.

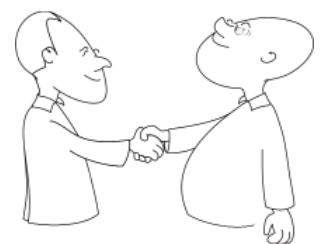
Work on getting a good night's sleep and you'll be amazed at how much better you'll feel.

AVOID THE "HANDSHAKE AGREEMENT"

When any type of business entity has more than one owner, having the proper written documentation is essential. Some entrepreneurs are reluctant to take this step as it may be seen as a lack of trust. On the contrary, written agreements demonstrate good business and are designed to protect all parties involved.

Business owners usually split with one another eventually. Sometimes it is a friendly split, but sometimes it is not. When the business relationship is not in writing, each owner has a different opinion concerning who owns which business assets and how the business should be divided. Having the agreement in writing reduces potential conflict.

Your business is important to you. Let us, at Law Office of Sativa Boatman-Sloan, LLC & 417 Elder Law, help you protect your business by advising and helping you setup your company, preparing contracts that help protect your interests, or preparing for the sale or transition of your business.



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ADDRESS CORRECTION REQUESTED

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Our Team, Proudly Serving You



From left to right: **Jackie Dame** (Paralegal), **Amanda Fick** (Associate Attorney), **Sativa Boatman-Sloan** (Attorney), **Clayton Campbell** (Associate Attorney), and **Valerie Coonis** (Paralegal).

October marks Sativa's 20-year anniversary of practicing law. Be sure to watch for an announcement in our next issue for the date of a special celebration and open house honoring her anniversary.