

October 7, 2010 - Spoke to Nelva. I asked her if it was Ok to talk since she has a caregiver coming in to help her and I wanted to ensure that it was an appropriate time to talk. She said yes that her Daughter Carol was there helping her out. I told her that Anita had called She confirmed that she was in the hospital for a short bit and that she was home and on breathing treatments. She did not understand why Edward Jones did not transfer the funds. I told her that she should contact Ed Jones and ask them to check why the funds were not transferred and that it cost her in bank fees. She said she would. Abruptly a voice came thru also on the line unbeknownst to me that she was on the line was Daugh Carol who stated that from her checking that she was not sure that Ed Jones had gotten an instruction and that even if they did, that there would have been enough time to sell anything and sweep funds to cover the check. I recommended to ms. B that if she wants to make the gift that is her decision and I have no opinion as to the gift. However, I would recommend that she make the check payable 13K to Carl and 12 to his wife so that there is a paper trail for the IRS and that she stays below the gift tax allowance. She said she understood and she said that she should have done that in the first place.

Ms. B then said that Carl has encephalitis and that he needs to be taken off things. I reminded her that we had already taken care of these things a few weeks ago and she said, Oh thats right. Carol piped up and said that while it was taken care of that Anita and Amy were put on as the Succ tees and that she was the one that was here and close by and that she is having to wait on answers from the Sibs to take care of things here. She needs to be the one named on there as the Succ Tee with Anita. I told her that it was up to Ms. B and that I am not certain as to why it was decided by anyone how the tees should be named the last go around but that it was always something that could be modified. I suggested that if Ms. B wanted to resign as tee she could name anyone she wants and that its revocable by her ant anytime. I also suggested an account that sweeps cash into it periodically for her to have to writer her own checks for things but then the trustee can take care of writing out large checks and bills etc for her if she needs help with that. She said that she liked the idea of that. I suggested that Carol be on the account with mom since she is local. Carol stated that while its well and good that she thinks she should be CoPOA. I explained that companies do not like Co-POAs b.c they have to be able to rely on them for the decisions to be made and if they do not agree then nothing gets done. Carol hung up the phone abruptly. I asked ms. B if all was well there and she said yes it was fine. I told her to let me know what it was after they discussed as a family what would be best for her as she was my client and my concern was that she was being taken care of. She said thank you and that she would let me know but that she thought they way it was now (with amy and Anita as Co-tees) was fine. I told her that I would bring any documents she needed to be signed to her to sign since our office winds her. CLF

