

The Iowa Legal Insider™

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Solve the Sudoku

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(answers on back page)

Lee (who also goes by Ken) and his wife Randa have been in Florida in their motor home since just after Christmas. They started with 2 weeks in Key West, spent a few weeks in the Tampa Bay area and then met their sons Corey and Kerry with their families in the Orlando area. They enjoyed the parks at Disney and Universal. They also saw several sprint car races at East Bay and Volusia. This is a picture of Ken and Randa just north of Daytona Beach camping on the beach. That is if you want to call staying in an air-conditioned and heated motor home camping.

Would you like to know more about Iowa's laws and YOUR RIGHTS? Free Books and Special Reports available at www.IowaLegalInsider.com

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Estate Planning and My Children What Happens to Them If I Die?

By Kathryn (Beth) Walker

One of the biggest reasons that new parents come to us for estate planning is to name a guardian. Generally, if one of the parents dies then the other parent will have custody of the minor children. But what if something were to happen to both parents? If good planning is not complete, a long battle between family members can ensue and is not good for the children. This article explains the two most important things to do when planning for your children in case of your death, appointing a guardian and forming a trust.

Continued on page 3.

Effective, Efficient Results.

Iowa Workers' Compensation

Q & A- Questions and Answers

After having represented hundreds of injured workers, here are some answers to questions that I often hear.

Q: Is my employer and/or their insurance company responsible for the medical expenses caused by my work injury?

A: Yes. They are responsible for paying for all medical care necessary to treat your work injury. This includes all forms of care and treatment, whether hospital, medical, therapy, nursing, diagnostic testing, surgery, physical rehabilitation or pain management. Also, you are entitled to be reimbursed at the rate of \$.585 per mile effective July 1, 2008, for all mileage you incur going to and from doctors' appointments, physical therapy visits, obtaining prescriptions, etc.

Q: Am I entitled to cash payments if I am unable to work?

A: Yes. While you are healing and unable to work, you will receive cash payments to replace your usual earnings. The amount of your payment is based upon your earnings prior to your work injury.

Q: Once I am done treating, if I don't make a full recovery does my case end?

A: No. If your work injury causes a permanent injury, then you should receive compensation for your disability. The amount owed is determined by the nature of your injury (ie. hand, back, neck, shoulder, etc.), your earnings prior to your work injury, your impairment rating, and other factors.

If you or a loved one has been injured at work then you may be worried or confused about what to do next. To learn more including the "7 Mistakes To Avoid If You Are Hurt At Work" Call 1-800-850-6617 (ext. 511) (24 Hour Recorded Message) for a Free Book entitled "Iowa Workers' Compensation- An Insider's Guide to Work Injuries" or log onto www.IowaWorkInjury.com.

COBRA Law Changes

As part of the stimulus package signed by the President in February, effective March 1, 2009 people laid-off between September 1, 2008 and the end of 2009 are eligible for a 65% subsidy of their COBRA health insurance option. Most COBRA plans cost between \$400 and \$1,000 per month and not only will employees receive the 65% subsidy, but there will also be a less expensive option available. Employees who did not elect to take COBRA within 30 days of their lay-off should have recently received a notice giving them an additional 60 days to sign-up for the subsidy.

Preview of Next Month
— New Section — "Kids Corner"

Corey and Beth's children Sophia and Corbin will share what they have been doing for fun. Also, learn how you can leave a comment about our new webpage and receive a \$49 gift absolutely FREE.

Appointing a Guardian

To avoid a custody fight over your minor children, you can prepare a will and appoint a guardian in the event that both parents die and the children are still minors. Please keep in mind that it is usually best to appoint one person as the guardian or there could be another child custody dispute if you appoint two people who then later divorce. You should take some time and seriously consider who is best suited to raise your children and who your children are best suited to be raised by. Also, you should talk with the proposed guardian to make sure they are willing to perform the task if it should be required. While it may seem best to appoint a family member, it is important to consider the family structure and habit when choosing the best person to care for your children. They will be taking over all care of your children, including deciding when they see the rest of your family, what activities they are involved in, and religious upbringing, among many others. This is not a decision to make lightly. If you have a will, but do not define who will be the guardian, there is likely to be a fight over who the children will live with. The kids could be in limbo until a decision is made and the legal system does not always move as swiftly as we would like. Therefore, a decision made today can prevent a lot of heartache down the road.

Forming a Trust

If both parents are to die and the children are still minors, someone will have to be responsible for any money they inherit. If a trust is not created with a trustee named to manage the money, a Conservatorship may become necessary. Most people do not want their children to inherit money at a young age when they are ill-equipped to make good decisions with money. A trust can prevent all of these problems. In a will, a trust can be created that only occurs upon the death of both parents. Through the trust, you can choose who will manage the money, how it will be used, and the age or ages you want the children to receive it in the future. It may be a good idea to appoint co-trustees so that more than one person is supervising the money in the trust. This is not necessary, but does add an extra layer of protection for the money. I generally recommend that the guardian and trustee *not* be the same person. This too gives more protection. There are two people involved with the money so it will be easier to avoid temptations for misuse. When you form your will with the trust, you can choose ages when the children will receive portions of the money. This allows for the money to be preserved as the children grow into adults and can better handle the money. The money is still available prior to those ages, but the Trustee would have to approve the use.

It is imperative for young families with children to make these decisions sooner rather than later. While it does not seem likely and is a topic many people want to avoid, estate planning is necessary at all ages. A new **FREE** book entitled “What Will Happen When I Die? Iowa Consumer’s Guide to Wills, Estate Planning and Probate” exposes the “4 Things That Could Hurt Your Family” and “How to **Avoid the Death Tax.**” To find out more you can log onto www.IowaLegalInsider.com or to hear a brief recorded message about how to order your **FREE** copy, Call 1-800-850-6617 and enter ext. 516. (24 Hour Recorded Message). **Why offer a Free Book?** Our attorneys have almost 100 years of experience and we have seen too many clients make mistakes before they had the “right” information resulting in them losing thousands of dollars and in some cases, their freedom. Finally, you can learn about your legal rights and responsibilities in the comfort of your own home with no risk or obligation.

The Iowa Legal Insider names Corey J. L. Walker Attorney of the Year for 2008

In 2008, Corey helped recover more than \$3,000,000 for his injury clients. In response to the award Corey commented that “what stands out in my mind the most in 2008, is helping several injured workers who had lost their jobs due to work injuries. I was able to put a smile back on their faces when I helped them make a recovery which gave them enough money to go back to college and get a 4 year degree.”

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60% of Americans Still Report Pain One Year After Accident

A recent study published in the Archives of Surgery found that 60% of Americans injured in personal injury accidents, such as car accidents and work injuries, experience pain for more than one year after their accident. The majority of the pain was in the joints and limbs with a large percentage also reporting ongoing back, neck and head pain. It is important that if you or a loved one are injured in an accident that you follow 3 basic guidelines for medical treatment. 1. Seek treatment immediately, a delay of even a few days can cause problems. 2. Tell your doctors and medical providers about all of your pain and limitations. 3. Follow your doctors' orders and do not stop treatment before you are completely healed. Along the same lines make sure that you attend all of your doctors and physical therapy appointments. Failing to show-up for appointments can damage your claim.

A new FREE Book entitled "Iowa Personal Injury and Wrongful Death- The Legal Insider's Guide" reveals 7 Common Mistakes Made by Injured Iowans including 4 other treatment guidelines. *Why offer a Free Book?* Since 1997, Iowa Personal Injury Attorney Corey Walker has represented hundreds of injured Iowans and has seen too many clients make mistakes before they had the "right" information resulting in them losing thousands of dollars. Finally, you can learn about personal injury accidents in the comfort of your own home with no risk or obligation. However, this is a limited offer so Call Now while supplies last 800-707-2552, ext. 712 (24 Hour Recorded Message) to learn how to avoid costly mistakes or go to www.IowaInjuryBook.com.

Answer to Solve the Sudoku

5	8	3	6	7	4	9	1	2
2	1	4	3	9	5	8	7	6
7	9	6	8	2	1	4	3	5
4	2	9	5	3	7	6	8	1
3	7	5	1	8	6	2	9	4
8	6	1	9	4	2	7	5	3
6	3	7	4	1	8	5	2	9
9	4	2	7	5	3	1	6	8
1	5	8	2	6	9	3	4	7

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