

# The Iowa Legal Insider™

Brought to  
you by your  
friends at...



April/May 2010  
Volume 22

## Inside this Issue

### Page 1

Explore Iowa: Trout

### Page 2

Meet our Team/Employee  
Spotlight: Debbie who handles  
real estate, probate and is John  
Billingsley's paralegal

Kids Corner: A Family Tradition

### Page 3

5 Ways to Prevent a Dog Bite

### Page 4

Do I Really Need Estate Planning?



## Explore Iowa: Trout

Just south of Des Moines and 4.5 Miles north of Indianola you will find Summerset State Park. There are two lakes there, but the south lake has something unique to Central Iowa, Rainbow trout. The Iowa DNR stocks the lake several times per year usually adding 1,500 each time. There are lakes and rivers throughout the state of Iowa that the DNR periodically stocks with trout. For more information go to <http://www.iowadnr.gov/fish/news/stockrep/trout.html> and good luck fishing this spring and summer. Remember that you will not only need your normal fishing license, but also a trout stamp to fish for trout which costs \$13.00.

Would you like to  
know more about  
Iowa's laws and  
**YOUR RIGHTS?**

**Free Books and  
Special Reports**  
available at

[www.IowaLegalInsider.com](http://www.IowaLegalInsider.com)

### Newton

208 North Second Avenue West  
P.O. Box 157  
Newton, IA 50208-0157  
641-792-3595  
Fax: 641-792-0289

### Des Moines

2545 E. Euclid, Suite 120  
Des Moines, IA 50317  
515-440-2852  
Fax: 515-440-6077

### Email

[Info@WalkLaw.com](mailto:Info@WalkLaw.com)

### Website

[www.WalkLaw.com](http://www.WalkLaw.com)

If you have been injured go  
to [www.IowaInjured.com](http://www.IowaInjured.com)



Effective, Efficient Results.



*Debbie*

## Meet our Team/Employees

Meet our Team/Employee Spotlight: Debbie has been a dedicated member of our team since 1983 after she graduated from Des Moines Area Community College with an Associates of Arts Degree with a legal secretary specialization. She handles real estate matters (including loan closings, preparing deeds, real estate contracts, etc.), probate (the legal process of dealing with the estate of a deceased person) and she

is also John Billingsley's paralegal and handles his everyday needs. We very much appreciate Debbie's commitment to our office and hope that she continues to work for us for many years to come.

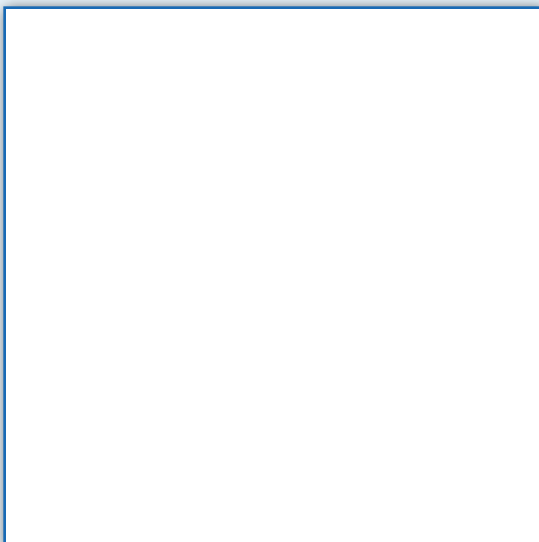


## Kid's Corner: A Family Tradition

by Sophia and Corbin Walker

Three years ago my mom and dad came home from work on Good Friday to a surprise. Corbin and I decided that we wanted to go eat at a fancy restaurant in Des Moines so we were dressed in our best clothes. Mom and dad could not say no since we were already dressed. Ever since then it has been a family tradition for us to go eat at a nice restaurant on Good Friday. We talk about the importance of Easter weekend in our lives and how grateful we are to be so blessed. It is also the only time we can ask for dessert and mom and dad say yes without us having to beg. We hope you and your family have traditions that you look forward to every year.

## Solve the Sudoku



(answers on back page)



### Preview of Next Month MAY EDITION

What does the summer have in store for the Walker Family?

# 5 Ways to Prevent a Dog Bite

by: Corey J. L. Walker

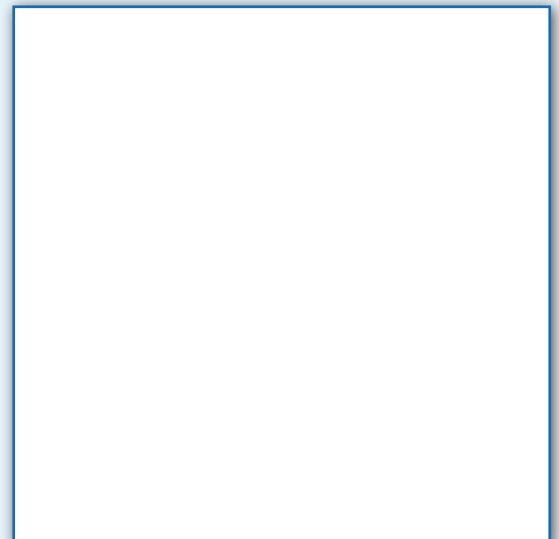
With warm weather finally here, most of us and our children and grandchildren will be spending time outside at parks and going for walks. Unfortunately, every year more than 1,000 Iowans are bitten by dogs and require medical care. Most dog bite attacks occur upon children and there are 5 basic things that we can all do to prevent a dog bite.

1. One of the most important things that dog owners can do is to raise your dogs to be gentle and accepting of people. If you hit and abuse your dog, then the dog is more likely to be aggressive and bite others. Dogs, just like people, need a good role model at home.
2. If a dog seems interested in you it is best to just stand there and let the dog sniff at you. It is important to teach children not to run from a dog because sometimes the dog will see that as a sign of weakness and will be more likely to attack.
3. Along the same lines, do not just start petting a strange dog and encourage your children and grandchildren to not do this as well. If the dog owner is around it is best to ask if it is okay to pet the dog before approaching it.
4. Do not disturb a dog, even one that you know, while it is sleeping, eating or caring for their puppies. Dogs can be frightened, protective of their food and have a natural instinct to protect their young.
5. If you or a loved one is attacked by a dog, first try to block the attack with an object like a jacket or backpack. If nothing is available then you should fight for your life by kicking, grabbing the dog's

leash and generally doing what you have to in order to get the dog to stop. If you fall or are knocked to the ground, curl into a ball, protect your face by covering your head and neck. You should teach this and the other tips to your children and grandchildren because they will likely be around dogs this summer.

To learn more about dog bites and attacks including which Iowa laws apply go to [www.IowaDogBiteBook.com](http://www.IowaDogBiteBook.com). Also, you can request our Iowa dog bite book that we offer at no cost at our webpage or by calling 1-800-707-2552 (ext. 513) (24 Hour Recorded Message). Iowans are beginning to realize that if they or their loved ones are going to be around dogs they should learn more about how to avoid a dog bite and what to do if bitten or attacked. Finally, you can learn about Iowa dog bites in the comfort of your own home with no risk, no cost and no obligation.

## Answer to Solve the Sudoku



**Walker, Billingsley & Bair**  
Attorneys at Law  
208 North Second Avenue West  
P.O. Box 157  
Newton, IA 50208-0157

**TEMP RETURN SERVICE REQUESTED**

**Do you know what the  
Iowa DNR- Department  
of Natural Resources is  
putting in our water?**

**OPEN NOW TO FIND OUT**

*You are receiving the "Iowa Legal Insider" newsletter because you are either a current client, former client, someone who has requested information or other qualified candidate. If you or a family member would like your own copy of "The Iowa Legal Insider" or if you do not want to receive future issues call 641-792-3595 and ask for Abby or send an email with your name and address to [Info@WalkLaw.com](mailto:Info@WalkLaw.com). We do not share our mail/email lists with anyone!*

*Copyright © 2010 by Walker, Billingsley & Bair. This newsletter is copyright protected, however, you are free to copy and distribute it if you copy and distribute the entire newsletter. (However, you cannot sell it). (Disclaimer: This newsletter contains general statements and is not intended as legal advice. There are many exceptions and you should consult an attorney concerning your particular legal matter).*

---

# **Do I Really Need Estate Planning?**

**by: Kathryn (Beth) Walker**

Now that tax time has passed us by it is a good idea to make sure that you are planning for the future. Part of planning for the future is making sure that you have done the proper estate planning. Whether it is making sure that your minor children are raised by the people you want or that your nephew receives a family heirloom, Iowans are beginning to realize that they should do at least some basic estate planning.

## **Q. What is a will?**

A. A will is a legal document that allows you to decide where your assets will go, who will raise your minor children, who will be responsible for dealing with your financial matters while you are gone, etc. If you do not have a will, then Iowa law will make these decisions for you.

## **Q. What is a living will?**

A. A living will is entirely optional, but if you decide to have one it is your declaration to your doctors, family, and the rest of the world that if your life can only be sustained by machines and if you have no hope of recovery that it is your desire to have life support removed.

## **Q. What is a power of attorney?**

A. There are two different powers of attorney available. A power of attorney for financial matters allows another person to pay your bills, deposit your checks and handle your financial matters while you are unable to usually because of a physical or mental disability. However, it can also be used when someone is for example overseas in the military. A power of attorney for healthcare decisions gives a person the right to make healthcare decisions on your behalf if you are unable to due to a physical or mental disability.

These are the basis estate planning documents that every Iowan should have. Most basic estate planning can be done for less than \$500. To learn more request a copy of our book entitled "What Will Happen When I Die? Iowa Consumer's Guide to Wills, Estate Planning and Probate" which exposes the "4 Things That Could Hurt Your Family". We offer our book at no cost, risk or obligation because we have seen too many Iowans leave a mess for their family because they did not plan. To claim you copy Call 1-800-850-6617 and enter ext. 516 (24 Hour Recorded Message) or log onto [www.IowaLegalInsider.com](http://www.IowaLegalInsider.com).