

This Month's Articles

SCAN ME



Protecting Your Nest Egg - 1
In the Courtroom - 2
Estate Planning Tips - 3
Take A Break - 3
It's National... - 4

It's National...

Bird Day on January 5th!

According to Born Free USA, nearly 12 percent of the world's almost 10,000 bird species are in danger of being extinct, so the Avian Welfare Coalition and Born Free USA founded National Bird Day to draw attention to birds. Birds are considered living links to the past. They are the closest related animals to the evolution of dinosaurs and are a keystone species in the ecosystem. Birds signify the health and vitality of our planet.

Ways to celebrate this day:

- Pick up a bird identification book. It will help you to learn about species in your area and identify those frequenting your bird feeders.
- Enhance the attraction of your backyard. Add feeders, shelter and more. Learn what birds in your area like to eat and watch them flock to your sanctuary.
- Visit an aviary. A botanical garden, zoo, or conservation area may offer close viewing of some of the more exotic species you've never seen before.



January 2023 | Vol. 12

Estate Planning Buzz

Your Estate Plan Can Protect Your Nest Egg

Winter is when our family really thinks about birds. It began with a story book about children building a snowman to feed the birds and animals in winter. Then while on vacation, we purchased a book about the tradition of counting birds on Christmas day. Inspired by these books, this year we tried making suet for the birds. Suet is a high energy food, its concentrated calories make it beneficial for birds in fall and winter to maintain heat, and helps migrating species.

Valuable food sources can be one factor of where birds choose to nest. It is an element of security for them and their offspring. We can take a lesson from birds and take steps to protect the ones we love.

If you've created a trust, you can name it as a beneficiary of your 401(k), IRA, insurance policies and other accounts. There are many benefits to doing this, including undertaking complex planning, clarifying your wishes, establishing a way to carry out your wishes and saving time and heartache for your relatives down the line. The money will go into the trust after your death. Then, the trust will distribute the money to beneficiaries as dictated by its terms. Terms you've laid out, which means you can be specific about where the money goes and how it is inherited.

To learn more contact us at (248) 409-0256 or info@ferrilawpllc.com. I look forward to hearing from you!

Inside and Outside of the Courtroom

The Crows



In 2011, a woman and her daughter started feeding crows in a posh Seattle neighborhood after a crow ate a piece of food her daughter dropped. The little girl loved feeding the crows and could soon tell them apart. The crows showed their appreciation by bringing small trinkets, bits of worn, glass, lost earrings, and tiny scraps of trash. In 2013, the family increased their feeding and put-up large troughs with nuts and seeds.

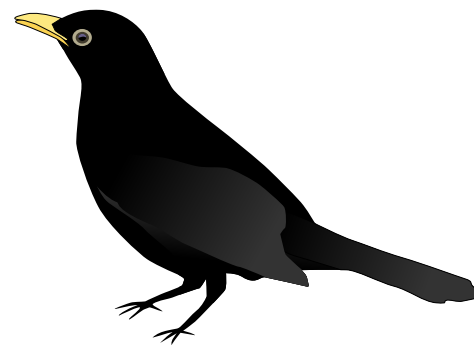
Everyone was not as enthralled by the birds and sought help to put a stop to the feedings. Petitions were circulated, government agencies were contacted, and animal control was called, but the feedings did not stop. On visits to the home, a Public Health - Seattle & King County investigator found that bird food could attract rodents but never saw any rats. Health officials sent letters to the family asking them to reduce scattered food at their home.

Two neighbors filed a lawsuit, claiming that the bird feeders were drawing rats and flocks of birds to the neighborhood.

They demanded \$200,000 in compensation for damage they claimed had been done by the birds and a court order preventing the family from setting out more than a quarter pound of animal food each day.

The neighbors were upset with the constant cawing of the crows and the increased bird presence. The family argued that the neighbors failed to show that they had been harmed in any way by the bird feedings. The family's attorneys said the neighbors were asking the court to find that "their desires should override the [family's] enjoyment of the natural bounty offered by the Puget Sound region." The family believed the neighbors' claims were exaggerated and the lawsuit was filed because the neighbors did not like the bird feeding in their classy neighborhood.

In the end the family agreed to pay the neighbors a sum of money and to restrict feedings for eight years. The case was dismissed with prejudice.



Tips for Your Estate Plan

A simple step to take: Review your beneficiary designations

If you are in a long term relationship or a newlywed: consider updating the beneficiary designations on your accounts and policies to include your partner or new spouse; and if you're living in a home one of you already owned, updating the deed to include both names can prevent a potentially lengthy and frustrating probate process in the future if something happens to one of you. Especially if you are unmarried, as you might not inherit under Michigan law.

If you are married with kids: Having a plan in place with proper beneficiary designations is key to protecting your spouse if you're not there. That way they can access any funds if needed, and remain protected. Then, your children can inherit in the way you think best.

Take A Break

Homemade Suet Recipe from the Audubon

Materials:

- 1 1/2 cups shortening (look for palm oil free options)
- 3/4 cups nut butter (any kind)
- 3 1/2 cups wild bird seed
- 1 cup quick oats
- 1/2 cup corn meal
- Ice cube tray

Steps:

1. Mix the dry ingredients of bird seed, oats, and corn meal together and set aside.
2. Combine the shortening and nut butter in a separate bowl and melt. Stir until completely combined.
3. Pour the melted mixture into the dry ingredients and stir until combined.
4. Spoon mixture into the ice cube tray.
5. Freeze for one to two hours and place in your suet feeder!



Note: Not recommended for outdoor temperatures above 50 degrees .