

This Month's Articles

SCAN ME



Don't Be Koi - 1

In the Courtroom - 2

Estate Planning Tips - 3

Take A Break - 3

It's National... - 4

It's National...



National Koi Day on July 7!

National Koi Day celebrates the Japanese Koi fish. Koi are a symbol of courage, patience, perseverance, and strength. The word "koi" comes from nishiki-go, which means colored carp. The Koi fish is a variety of Amur carp specifically bred for water gardens. Koi breeding began in Niigata, Japan, around the 19th century and identification depends on the fish's hues and patterns of the color. The most common colors of the Koi fish are white, red, orange, yellow, blue, and black.

5 National Koi Day Fish Facts

1. Koi fish and Goldfish are cousins because they are both decedents of Carp. However, the Goldfish is the older fish species.
2. The skin of a Koi fish is extremely sensitive, which means they can get sunburn if exposed to sun for long periods of time.
3. Koi fish love fruits and vegetables, including watermelon.
4. The oldest Koi fish, Hanako, lived to be 226 years old. She was born in 1751 and died on July 7, 1977.
5. In Japanese culture, the color of Koi fish symbolizes a specific value, such as wealth, love, good fortune, and success.



July 2025 | Vol. 28

Estate Planning Buzz

Don't Be Koi About Your Estate Plan

Our first dog, Annie, loved koi and koi ponds. She would spend hours watching the fish, pawing at the water, falling in and then swimming back to shore to do it again.

Watching Annie's fascination with the koi always reminded us of the value of patience, curiosity, and persistence—traits that also serve us well in estate planning. A good estate plan should be designed to move smoothly through the various stages of life, adapting to changes in family, health, or finances. Planning ahead helps ensure your assets are protected and your legacy flows in the direction you choose, maintaining balance and harmony.

In Japanese culture, koi are symbols of longevity, perseverance, and good fortune—qualities we hope to pass down to future generations. Estate planning is not just about distributing property; it's about preserving what matters most, whether that's a home, a story, or a tradition.

Koi are more than just beautiful fish—they represent resilience, transformation, and legacy. Estate planning carries those same values: preparing for the future, honoring the past, and creating a sense of calm amid life's natural currents.

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

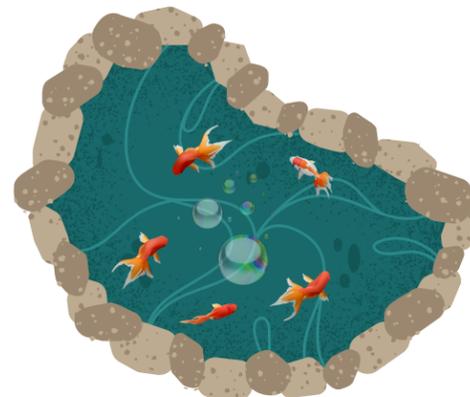
Inside and Outside of the Courtroom

People care deeply about their Koi. Enjoy these cases that illustrate this bond.

A Nevada couple, Daria Hazuda and Paul McDonald, sued their swimming pool service, Thompson Pool Service, for breach of contract, breach of implied covenant of good faith, and negligence when the pool company mistakenly added pool chemicals to the filter for their koi pond, causing the fish to die. It is unknown if the pool company had insurance that would cover the cost of the fish. Some insurance companies offer insurance for koi because koi can cost as much as \$25,000 a piece. In a separate case, a homeowner wanted \$500,000 for the death of his fish after a pool tech added chlorine to the water killing the fish. The homeowner argued that the amount included the 12 to 13 generations of fish that were lost. The insurer, United Pools Association, paid \$10,000 to settle a claim.

Bruce Smith was so attached to his koi that he sued PetSmart in Brooklyn federal court for emotional distress when the koi he purchased began showing signs of a bacterial infection and eventually died. During the pandemic, Smith had some time and decided to spend \$4,000 to build a 4,000 gallon pond and stock it with \$12,000 worth of koi. He purchased about 60 koi from other places before he went to PetSmart and spent another \$700 on a couple dozen more koi and accessories. When his fish became ill, the store manager did not do anything and referred him to corporate. Smith was so angry that the store ignored the situation and took no responsibility that he then sued PetSmart.

A Maine game warden and state wildlife biologist seized Georgette Curran's 47 koi when the Maine Supreme Judicial Court refused to overturn a lower court ruling that denied her a permit to keep the koi. Curran argued "It's insane that 49 states – the rest of the world – allows koi 'cause they're a tropical trade fish," she said. "Maine has common carp laws and they're lumping them in. They're a subspecies. They wouldn't take over our native waters 'cause they wouldn't survive." She has tried for years to move koi to a list of allowed aquarium trade fish in Maine. In the court battle, she sought permission to keep the brightly colored fish permanently and to have them in an outdoor pond in the warmer weather. After her original permit expired she sought a new one but was denied due to several permit violations, including putting the fish outside and having more than 40 fish. The court ruled the state game warden was not being overly restrictive and that the koi did pose a threat to the state's waters. Koi are a nonnative fish and are deemed invasive in Maine. To date, Koi have not been added to the list of fish approved for aquariums.



Tips for Your Estate Plan

Some considerations for your plan:

1. Koi are symbols of transformation and perseverance. Take time to reflect on your own journey and how you want to be remembered. Then, let that shape your plan. Your estate plan should reflect your values, stories, and long-term vision for your legacy.
2. Just as koi thrive in a well-maintained environment, your estate plan should create balance—between family needs, charitable goals, tax planning, and asset protection.
3. Use tools like trusts and powers of attorney to safeguard your estate from legal challenges, opportunists, or unintended heirs – just as koi need protection from birds, raccoons and other predators.
4. Keep your documents updated and clear to avoid confusion or disputes. Ambiguity in estate planning, like cloudy water in a koi pond, can be harmful to the whole system.

Take A Break

Match the color koi fish to what it means.

Good Fortune and Luck
Anger and/or Aggression

Beauty and Grace
Love and/or Passion

Overcoming Obstacles
Wealth

Red Koi.



White Koi



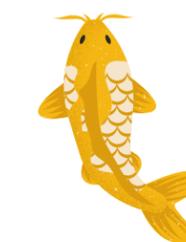
Blue Koi



Black Koi



Yellow Koi



Orange Koi



You can find the answers here

SCAN ME

