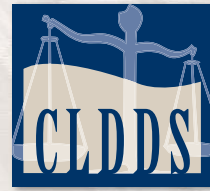


# Carluccio, Leone, Dimon, Doyle & Sacks, LLC



A quarterly letter of  
legal news and information  
for the friends of  
Carluccio, Leone, Dimon,  
Doyle & Sacks, L.L.C.

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Fall 2016

## FIRM COMMITMENT

### Four Steps to a Perfect Estate Plan

Recently *Business Weekly* published an article about how most people think that they have finished working on their estate plan once they have signed their estate documents. Yet, as the article points out, there are four additional steps to the perfect estate plan. Upon signing your documents you should:



**Communicate:** Let those named in your documents know who is responsible to make your decisions, whether financial or medical, and to also tell those individuals where your documents are located.

A common mistake people make is to go home and throw the documents in a file. Then, years later, when an emergency arises and you need assistance no one knows where the documents are or who has the authority to make decisions. This leads to confusion and stress. Don't keep your estate plan a secret.

**Share the knowledge:** This step is probably the hardest for most people. Oftentimes, parents can be reluctant to share information about their finances with their children. At the very least, they need to know where they can find an accurate list of all of your accounts and investments, as well as a list of all internet passwords. Review your medical directive with your agent and share your thoughts regarding medical care so they are familiar with your wishes.

**Out with the old:** Shred all documentation that is no longer needed. This will save your loved ones the time and energy of trying to determine the status of accounts and assets that have long been redeemed or closed.

**Update:** Finally, you need to keep your plan current. What may have been an excellent estate plan seven years ago may no longer fit. Lives change. Family relationships change. Finances change.

**Annemarie Schreiber, Esq.**  
Certified Elder Law Attorney (CELA)



### Message from the Managing Member



As Summer fades into Fall and we at CLDDS try to cling to the last warm, sunny days of "Locals Summer," we are also excited and anticipating great things to come for our firm. CLDDS continues to grow, and the addition of Danielle Rosiejka, Esq., as our newest attorney, has added breadth in the Family Division and a fresh young perspective on litigation. Danielle becomes our fifteenth attorney on an ever-growing and diverse legal team. From the founding of this firm in 1997, our goal has always been "value-added" service to our clients and community. We look forward to continuing that service into our Vigintennial Year! (That's 20 years, but who is counting?)

*Jonathan Petro*

## CLDDS FAMILY ANNOUNCEMENTS & ACCOMPLISHMENTS

On October 20th The Greater Toms River Chamber of Commerce will hold its 52nd Annual Awards Reception, where **Jonathan Z. Petro** will be honored as their *Distinguished Citizen of the Year*. This honor is bestowed upon individuals and/or organizations which have shown community concern and demonstrated outstanding, unselfish service in single or multiple fields in the civic, social, legal, cultural, religious, educational, governmental, health, athletic or business life of the Ocean County Area. An honor well deserved!



**Nancy Maynard** is extremely proud to announce that her son, Joe Gonnion, a member of the Voorhees Police Department, was promoted to Sergeant. His oldest daughter, Isabella, held the Bible as he was sworn in.



**Nancy** is also very thrilled to announce the birth of her granddaughter - Saylor, who was born on August 30, 2016. She was a hefty little thing, 8lb

6oz and 19 in. Both Mom and baby are thriving with all the love and attention from her 2 older brothers and doting father. Congratulations to Nancy on all the happy news!



**Anthony Berardi's** son Nicolas completed his Eagle Scout Project - Nicolas beautifully restored and repaired 3 benches throughout Cattus Island Park in Toms River. If you have some time... take the opportunity to enjoy a walk through nature and take a relaxing seat on Nicolas's handy-work. Congratulations on a job well done!

On September 10th **Maureen DeRose** lead a team for the 3rd Annual Celebration of HOPE Walk, to support those affected by addiction. Team CLDDS raised \$750 for Hope Sheds Light, an organization dedicated to educating families on the disease of addiction by creating awareness, providing resources and instilling hope to support a healthier community. Terrific job Team CLDDS!!

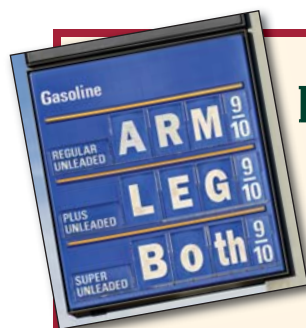


**Maureen DeRose's** daughter, and former CLDDS employee, **Caitlin Schultze** passed nursing boards and is now working in the nursing field. Congratulations!



Outside leaves are changing and inside the color of our office is changing as well. We are anxiously awaiting the final results of the CLDDS office "face-lift".





## Possible Gas Tax increase and phase out of the Estate Tax (not the inheritance tax)

It is being reported that the Governor and the Democrats in the state Senate and Assembly have agreed on a plan that would raise the state gas tax by 23 cents (per gallon I assume), phase out the New Jersey Estate Tax (but not the Inheritance Tax) and to lower the sales tax over a period of one and one half years by 3/8%.

When there is a gap in the budget, there has to be more revenue or less spending, putting aside the obvious... this means:

- (1) Fill up your gas tanks now since this needs a vote to approve it.
- (2) Estate planning changes a bit due to the phase out of the NJ Estate Tax. Why it needs to go away instead of just being raised to match the federal number or even just to \$1 million or \$2 million.



There will be more to come on this once it is (and assuming it is) approved, stay tuned...

**Joseph J. LaCosta, Esq.**  
*Attorney and CPA*



*Edward J. Dimon and Vincent J. Grasso*



*Louis A. Felicetta and Jonathan Z. Petro, golfing for a good cause...the "Children's Specialized Hospital Foundation"*

## *CLDDS would like to like to extend a warm welcome to our newest team member...*

**Danielle Rosiejka**, our new associate attorney, joined us mid September. Her specialization in family and foreclosure law is a welcome addition to the diverse areas of our practice and an essential part of the team approach followed by the attorneys here at CLDDS.



In her free time she enjoys gardening, making crafts, reading and hanging out with her dog, Bandit.

**Welcome Danielle!**

## Turkeys, Trees & Menorahs! ...with holiday plans beginning to take over our thoughts, don't "fall" behind with the cold weather prep list.

- ☐ Inspect and clean gutters and downspouts.
- ☐ Inspect your roof for damaged or curled shingles, corroded flashing, or leaky vents.
- ☐ Seal gaps and cracks around windows and doors with weather-stripping and caulk.
- ☐ Repair damaged sidewalks, driveways, and steps.
- ☐ Drain and winterize outdoor faucets and irrigation systems.
- ☐ Winterize your mower, blower and trimmer.
- ☐ Clean or replace dirty furnace filters.
- ☐ Have a professional inspect your heating system.
- ☐ Check fireplaces for soot or creosote build-up.
- ☐ Clean the humidifier plates or pads to ensure efficient operation.
- ☐ Test smoke and CO monitors, inspect (or install) fire extinguishers.
- ☐ Make sure snow shovels and salt/ice melt are ready for action (and hope for very little or none ☺).

*NOTE: The articles herein contained are provided as general information for our clients, friends and business associates. They are not intended to serve as a substitute for or supplement to legal counsel. Information in these articles is considered to be general in nature and does not apply to the reader's individual situation, circumstances, and jurisdiction.*



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