

BIER LAW BULLETIN

Be Informed. Be Prepared. Be Free.

Each month, our goal is to offer you valuable insights for maintaining an up-to-date estate plan, share some personal and firm highlights, and introduce you to one of your local experts. We also welcome your input on subjects you'd like to delve deeper into; simply respond to this email and let us know what might interest you!

[Seth and Leann Bier](#)

Things and Stuff

Recent News and Upcoming Events



HAPPY NEW YEAR!!

As we step into the new year, we want to extend our heartfelt gratitude to our incredible clients and community for your trust and support. May this year bring you joy, success, and countless moments to celebrate!

If one of your New Year's resolutions is to finally take charge of your estate planning, we're here to guide you every step of the way (see details below!). Let's make 2025 the year of peace of mind, thoughtful preparation, and protecting what matters most!

LIVE SEMINARS ARE BACK!

Avoid leaving behind an expensive, chaotic mess. Join our free educational seminar as we take you along one family's journey, helping you understand Wills and Trusts, and empowering you to move forward with confidence.

Wills, Trusts, and Probate: Everything You Need To Know

You will leave knowing:

- How Living Trusts compare to traditional planning with Wills
- What Probate means and how (and why) to avoid it
- Easy strategies to protect your children's inheritance if they get divorced, are financially immature, or if they suffer from substance abuse or mental health challenges
- How to avoid family fights over money, personal property, and family heirlooms

[Click here to register](#)

PENINSULA CENTER LIBRARY

701 Silver Spur Road
Rolling Hills Estates, CA 90274

Saturday, January 18th

10:00 a.m.

Light refreshments will be provided.

-- or --

TOTAL WINE & MORE

1505 Hawthorne Boulevard
Redondo Beach, CA 90278

Wednesday, January 22nd

6:30 p.m.

This event will have a short wine tasting.

TED TALK

*A Pawsitively Exciting Update on **FROM** CEO (Chief Excitement Officer) Teddy Bier!*

I loooooove taking my people for walks! (I know they're older than me, but seriously—why so slow?) Anyway, my walks are *always* an adventure. Sometimes I get to bring joy to random people or other doggies along the way, but recently, I discovered a new favorite stop: the bunny lady's house! (Okay, technically, it's the bunny rescue, but I like calling her the bunny lady.)

I could stare at those bunnies for hours—if only my people weren't so impatient. ("Hurry up, Teddy, I've got work to do," they say. As if I don't have important work bringing happiness to the world!) I think the little fuzzy guys are starting to like me, too. Today, the white one—I think his name is Lou, though my rabbit translation skills could be off—came right up to me!

The bunny lady loves me because I'm super polite. I don't bother the bunnies; I just sniff and stare. The Boss and the Lawyer joke that they can't tell if I want to play with the bunnies or eat them. Since answering that question could mean me never coming back, I'll have to keep them guessing!



Asked and Answered

This month's FAQs. Click for answers!

Want to see one every Friday? Follow us on [Facebook](#) or [Instagram](#)!

What the \$%^#
is Estate Planning? ?

What is an estate?

What is incapacity?

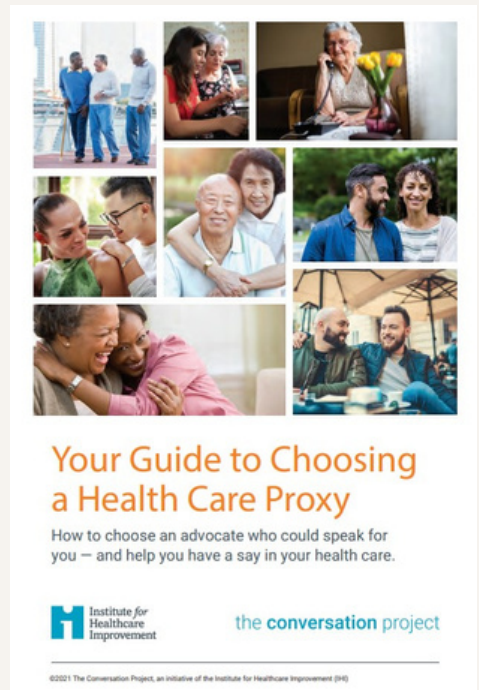
What is probate?
Explain it like I'm 9.

GUIDE: YOUR GUIDE TO CHOOSING A HEALTH CARE PROXY

In partnership with [The Conversation Project](#), we are happy to share this guide to help you choose a health care proxy (also known as a health care agent, or power of attorney for health care).

Getting the kind of health care that works for you — now and through the end of life — means talking about what matters to you with the people who matter most. It also means choosing the one person you'd want to speak for you, and advocate for the care that's right for you, if you're unable to speak for yourself.

Click [here](#) to download.



The Expert Exchange

Conversations with Local Professionals

Get to know a little more about the experts in our community.

KAREN PRYOR

Certified Reverse Mortgage Professional
[Mutual of Omaha](#)

What do you do?

I help seniors understand what reverse mortgages are — and aren't — and show them how they can use their home equity as part of their retirement plan.

What's the best part of your job?

When I see the relief that my borrowers experience when they realize they can stay in their home, or eliminate their monthly mortgage payment, or bring in care for themselves or their spouse, and basically just live their lives with less stress.

What's the most common misconception people have about your industry?

Those persistent myths! Let's see — the bank will own my home (no), you have to be poor to get a reverse mortgage (no again), your home has to be paid off (no, most of my clients have existing mortgages, but you do need substantial equity), your kids won't inherit the property (yes they will — if that's what you want!).

What would people be surprised to learn about you?

I was born in Canada and so by default, a big hockey fan! I've also been a powerlifter for the past seven years — it's awesome!

What's your favorite local restaurant?

We love [Piccini's](#) (SW corner of Anza & Del Amo)! It's Italian takeout (same owners as Gaetano's). Try the fettuccini brasato — excellent!

