

**Regular Minutes of the Houston Cy-Fair Lions Club
Tuesday April 11, 2017 at 7PM at the Lions Den**

Members: 12

Guests: 2

President Paul opened the meeting promptly. He led the pledges to the flags. Lion Becca gave prayer. There was no song. Lion Chuck reported that Lion Don is home from rehab, but did not feel he wanted to come out in the wet weather tonight. Lion Keith introduced our guests, John Woodward, and Galen Gaither, who will be our speakers.

After the meal, Galen Gaither explained that he was invited to speak to us by Lion Terry. They work for Legacy Assurance Plan, a Living Trust, which is estate planning, not financial planning. By using this option, you and your heirs can avoid probate court and judges altogether. They have over 40,000 members, with 34 years of experience, and not a single complaint in the state of Texas. Sometimes he gives his presentation, but if the family is not interested, he just leaves information for them for later. Most people want to avoid probate court, making sure all debts are paid and distributions made as per their final requests. In Texas, the spouse inherits everything. Once both in a couple die, then probate is necessary. \$50,000 in assets is necessary before probate takes over, which could cost the family \$10,000 or more, and may take 10-15 months to complete the probate. The Living Trust/Revocable Living Trust uses attorneys who specialize in Estate Planning. With a Revocable Living Trust, you can change it at any time, and avoid probate, which can be done in days with no cost to the family. If you die and leave no will, the State determines where your assets goes. A hand written will is legal in Texas. "30% of wills made are overturned", as contesting a will is very easy and could be tied up in the courts for months. Revocable Living Trusts are easily updated/changed, to maintain your desires at your death. You can establish a Spendthrift clause which limits when and how much a person, grandchild, etc, receives in one lump sum, or spreads it out over many years until that child reaches a certain age as defined by you. Monies left to a child in a will may cause that person to lose any disability income, whereas a Trust does not, through a special needs amendment in the Trust that provides for them at our passing. In Texas, the Executor of a Will must also live in Texas, as a will is state specific. A Trust is federally recognized. Comprehensive Estate Planning is included with Trust Planning. Everyone needs Medical and Financial Power of Attorney. Long term care insurance is very expensive, and pays for nursing care in home or facility, but usually runs out before most people die. All cash must be liquidated, except for your home, before Medicaid pays for long term care. Then your house must be sold to repay Medicaid. There is a Lady Bird Deed which can be signed, stating to whom we can leave our home, and the State of Texas will exempt our home from Medicaid recovery. Probate is open to the public as court proceedings, and anyone can find information through public records via a will. The Living Trust is only known by whom you list on your Trust, not the public. The usual cost for filing a Revocable Living Trust in Texas is \$2700-\$3000, which is covered by an unconditional guarantee. An Assurance Plan, for \$50 per year, will review all your records and up to three properties per year, with an attorney on retainer. The Trust is a unilateral contract: only you can name and make changes. One Trust is needed for a married couple. Typically, there are multiple probates for each state where the person owns property with a will, but not with a Living Trust. Legacy Assurance Plan is a family owned business, and completely debt free. Mr. Gaither gave everyone a brochure and contact information.

Minutes to the last meeting, taken by Lion Julie, were emailed out to all. There were no corrections noted. Motion to accept the minutes as posted made by Lion Sandy, seconded by Lion Merrell, and passed.

Lion Chuck gave Treasurer's report. Our baseball tournament was successful. Dues statements were sent out.

President Paul informed all that our Club may have three voting delegates to the District 2-S2 convention. Lions Chuck and Don are also voting members as Past District Governors. Lions Sandy, Keith, and Paul agreed to be voting delegates at the election. Paperwork will be sent to PDG Ron Landers as required.

Baseball was rained out tonight, but is scheduled for Wed. and Thurs. There will probably not be a tournament this weekend, but we probably will have games the weekend of the District Convention. A Kick Ball Tournament for the Anti Bullying Organization is scheduled for July 8, 2017.

Lion Becca asked if the Club has a branding iron/embosser with the Lions logo for use for Scout projects which the Club supports. Lion Chuck explained that we cannot use the international Lions Club logo without the approval of International. The Scouts would like to make folding chairs and label them in conjunction with our Lions Club. We can use the name of the Club, just not the logo without paying LCI for that privilege.

Lion Chuck reported that the building insurance takes effect this May. There was a 5.7% increase in rate from last year. Nationwide is our carrier, as most other insurance companies don't want to handle nonprofit organizations. Our deductible is currently \$1000 per incident. Lion Bob suggested we increase the deductible, which would reduce costs. Lion Becca suggested asking our agent if this rate is due to our nonprofit organization status.

Lion Chuck reported that a person living near him needed two wheel chair ramps installed for her father, a double amputee. There was a 5 inch drop off at both the front and rear doors to the home. Lion Chuck consulted with PDG Rick Reynolds of the Cut and Shoot Family Lions Club, about cost and construction of the ramps. Lion Chuck requested permission to spend up to \$600 for materials/labor to construct two ramps for this woman, requesting matching funds from the HRF Committee. Lion Keith seconded, and motion passed.

Lion Bob discussed building repairs. He said, "the good news is the whole thing is in pretty good shape." There are some minor electrical and upkeep chores that need to be done. The main problem is cleaning, or lack thereof. The meeting room and kitchen and concession stand need to be thoroughly cleaned and brought up to the standards of our homes. Bathrooms need extra cleaning. We have a bug problem which we need to address, although we have a contract for quarterly spraying with a vendor. In the concession stand, we can 1) stop serving food, or 2) serve only prepackaged foods like bottled drinks, candy bars, chips, or 3) continue food preparation and serving but with the proper guidelines. Lion Chuck said the last health department inspection was when we opened the new concession stand in 2006. We need a major push on cleaning everything, floors, counters, machines, etc, and keep it clean. The cleaning service that we currently employ is NOT sufficient for our needs. It was unsure if expectations for cleaning were ever given to the cleaning company. We may need to bid out cleaning services with detailed expectations. We may need to reevaluate our prices for items to help cover the cost of getting the concession stand up to standard. We have lots of clutter and duplicate supplies. The TV/VCR is no longer used. There is tons of Lions memorabilia that needs to be disposed of. Drinks and supplies need to be stored at least 4 inches off the floor; Coke should be able to

provide palates for that. Currently our cleaning contract is through Real Haven Estate, which cleans the meeting room once a quarter. Lion Bob stressed that we need cleanliness issues addressed first, then stock and storage needs to be addressed.

Delegates to the State Convention in San Antonio need to be elected. Lions Chuck and Sandy volunteered and will be our voting delegates.

Lion Chuck reported that part of the monies we earn from our Bike Ride in Montgomery goes to fund two \$500 scholarships to two students graduating from Montgomery High School each year. He needs someone to present the scholarships in a short ceremony on May 15, 2017. Lion Becca volunteered to handle this.

Lion Becca reported that through redistricting, all Scouts in the Cy-Fair School District are in the same District. Therefore, there are more Scouts available to help with the Christmas Cheer Food drive. She does not think we can do more than 60 baskets because we lack the refrigerator space for more foods. She can specify that Troops collect more specific staple foods.

Lion Chuck asked who is now the liaison for the Venture Crew, as he has difficulty reaching Amber Anderson. Lion Becca said she would step up and be the liaison.

With no further business, Lion Mazher dismissed us after a hearty Lions Roar.

Respectfully submitted,

Sandy Martin, Secretary