

**By Matthew Crider, JD
Family Protection Attorney**

Welcome to politics in 2012! Did you sign up for what we're getting in America? In many ways, nobody is happy with the landscape. Most of us—Independents, Democrats, and Republicans alike—are unhappy (or even disgusted) with politics in general. It's at the point of being most disgruntled, however, that we need to pay the most attention. It's the point at which real transformation can occur.

Pushing through the urge to disengage and through the resistance to be involved is difficult, but if we don't all take responsibility for it, then we'll end up in a place that we don't want to be in. Think about it like this: Who is taking responsibility for our current situation? The answer is that we should all be taking responsibility, whether we played our role actively or passively.

More Reasons To Be Involved Than Ever Before

Even if the typical issues like taxes, the economy, social matters, job creation, globalization, and fiscal policy aren't enough to motivate you to be involved, there is one issue that will probably get you off the couch this election season: YOUR MONEY!

On December 31st of this year, a law that provides very good tax treatment for estates will sunset, unless it is renewed by Congress and the President. The current law exempts from taxation estates of \$5 million or less (\$10 million for married couples). That means that most folks currently fall completely outside the realm of taxation.

If the current law does expire, the law that replaces it will likely tax estates that exceed the \$1 million mark. In other words, the new law will almost certainly cast a much wider net, and if you are at all concerned about your wealth, then you should be paying attention to the 2012 elections and writing to your representatives in Congress. Every dollar in your bank account is a reason to be more involved than ever before.

It Can Actually Be Fun

The idea is to fully express yourself, and it's okay to have some fun while doing it. While the issues are very serious, there's no reason that you have to take yourself too seriously, even when you're talking politics with friends and family. When you talk about your favorite candidates, talk about the issues and encourage your loved ones of voting

age to research those issues and where the candidates stand on those issues. And smile while you're doing it!

An election year also presents an opportunity to teach your kids about our electoral system, the reasons it exists, and the importance of being involved. Kids really do believe that they can make a difference in the world, and that idea should be nurtured, since children really are our future.

What You Can Do

Even if the beneficial estate tax laws sunset in 2012, you can take action today to prevent losing significant benefits. There are several things you can do. You can give gifts, you can create a trust, and there are some other tricks that can likely help you save on estate taxes.

If you have questions about establishing an estate plan, please don't wait to call our offices. Time is ticking. If you call our office today and mention this article by name, we'll give you a Family Wealth Planning Session™ free of charge . . . a \$750 value, absolutely free of charge. Don't wait. November and election time could honestly be too late.

About Matthew Crider, J.D.

Matthew Crider formed [Crider Law PC](#) in 1999 so he could help individuals and business owners by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His estate planning practice focuses on preserving and growing wealth by providing comprehensive, highly personalized estate planning counsel to couples, families, individuals and businesses.

