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Gary, Lori & Joe

PLANNING TO CONSIDER BEFORE *Tying the Knot*

by: Whitney N. Keltch

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Will to Survive

Since the U.S. Supreme Court's recent ruling on same-sex marriage, there is an influx of couples rushing to get married. But couples should be warned, before running down the aisle, it's important to first do some planning.

A prenuptial agreement, also known as a premarital agreement or prenup in Texas helps a couple define rights and obligations and protects both parties in the case of death or divorce.

A premarital agreement is most commonly used to characterize assets and debts during the marriage and divide property in the event of divorce. It can also be used for the following:

- **Determining the responsibility for premarital debts;**
- **Defining the ownership of the marital home;**
- **Estate Planning and distribution of property after death;**
- **Deciding which items are community property and which are separate property;**

- **The resolution of future financial disputes;**
- **Spousal support (alimony) obligations;**
- **Support of existing children;**
- **Allocation of taxes &**
- **Protection of business interests.**

What if you are already married and didn't sign a prenup?

If you and your spouse don't have a premarital agreement, there is another way to protect your assets. A postmarital agreement is similar to a premarital agreement, the only difference is that it's written, agreed to, and signed after you're married.

While premarital and postmarital agreements may have a bad connotation for some, these legal documents are incredibly important in the event of divorce, death or even for creditor protection during the marriage, and can save you a lot of time, aggravation and money. ■



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What's the ratio
of a pumpkin's
circumference to
its diameter?



Answer Inside.

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Will to
SURVIVE



**Every Woman
Should Have
Peace of Mind**

*We are proud to support
National Breast Cancer
Awareness month by offering
free basic Wills for Breast
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What Happens to Your Online Accounts After You Die?



With the continual growing use of our online activities, and our lives being lived, and stored online, it has become necessary to have an estate plan for your digital assets in addition to an estate plan for your traditional assets. There are too many issues that can arise if you do not have the proper plan in place for your digital assets.

It's important to know what happens to your digital assets when you die and things to consider when planning for these digital assets. Below are a few examples of what happens to your online accounts after you die.

Facebook

After you die, Facebook allows your immediate family, upon verification, to memorialize your account, delete your account or remove it. Recently, there has been a new option added to Facebook called a "legacy contact".

In February of this year, Facebook announced a policy that allows you to designate a "legacy contact," who'll be allowed to pin a post on your Timeline after your death. The contact won't be able to log in as you or read your messages, but will be allowed to respond to new friend requests, update your cover and profile photos, archive your Facebook posts and photos. You can find the "legacy contact" in the security section of your Facebook.

Twitter

Twitter is very clear that it will not give anyone access to a deceased user's account. However they will accept a request from an immediate family member, or estate representative, to deactivate the account. Keep in mind, Twitter has a list of the required documentation for an immediate family member or estate representative to show proof they are who they say they are.

Pinterest

As with Twitter, Pinterest will not give anyone a deceased account user's login information, and like Twitter, a Pinterest account can be deactivated, as long as the list of required documentation can be provided.

Instagram

Instagram requests someone gets in contact with them regarding a deceased user's account, which can be found in their privacy statement.

Google Accounts

Google will work with immediate family members and -

representatives to close online accounts in some cases once a user is known to be deceased.

Before your death, you can use Google's Inactive Account Manager to let them know who should have access to your information, and whether you want your account to be deleted.

Email Accounts

Have you actually read the fine print when you sign up for online services? My suspicion is that you have not. We recommend as you set up your estate plan for you digital assets you review the "fine print." Most account's "Terms of Service" (TOS) will explain what happens to your email accounts when you die, as well as other digital assets.

Terms of service almost always gives you a nontransferable license. What does this mean? It means that no one else can access your account after you die. It is always important to remember there is strict federal law that governs the release of private messages, like email. Federal law does not allow any email services to release any email communications without a Court Order, or consent from the individual user. Although there may be options that would allow heirs to gain access, we strongly urge that you speak to a qualified attorney to ensure your loved ones act within the law.

Financial Data

Your Financial Data is perhaps one of the most crucial, and monetarily valuable, of your digital assets. The greatest gift you can give your loved ones is a list of all of your pertinent information including, but no limited to, your username, password, account number, the service provider you use to check on your investment or banking account, etc.

Whoever you put in charge of your assets when you die must be aware of the laws that govern their ability to access this information and the legal documentation required to access this information.

It is important to outline what you want to happen to your digital assets and have all of your affairs in order. In addition to having an estate plan for you traditional assets, you now must also have an estate plan for your digital assets. The bottom line is to be RESPONSIBLE.

Being prepared will save your loved ones time, money and stress! ■



Katy Trail 5k



Texas Scottish Rite Hospital's Christmas in July

Firm Events



Christmas in July



CHEF JOHN'S PUMPKIN PIE

Ingredients

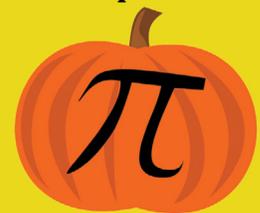
Recipe makes 1 9-inch pie

- 1 (15 oz) can pumpkin puree
- 3 egg yolks
- 1 large egg
- 1 (14 oz) can sweetened condensed milk
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground ginger
- 1/2 teaspoon fine salt
- 1/4 teaspoon freshly grated nutmeg
- 1/8 teaspoon Chinese 5-spice powder
- 1 9-inch unbaked pie crust

Instructions

1. Preheat oven to 425 degrees F.
2. Whisk together pumpkin puree, egg yolks, and egg in a large bowl until smooth. Add sweetened condensed milk, cinnamon, ginger, salt, nutmeg, and Chinese 5-spice powder; whisk until thoroughly combined.
3. Fit pie crust in a 9-inch pie plate and crimp edges.
4. Pour filling into the pie shell and lightly tap on the work surface to release any air bubbles.
5. Bake in the preheated oven for 15 minutes.
6. Reduce heat to 350 degrees F and bake until just set in the middle, 30 to 40 more minutes. A paring knife inserted into the filling, 1 inch from the crust, should come out clean. Allow to cool completely before serving and enjoy!

Joke Answer:
Pumpkin Pi



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