

## Women's Group Meeting Notes from February 11, 2026

Our meeting was led by Caroline Speidel, who began with a prayer.

Caroline introduced our guest speaker and local attorney, Sam Mormino, from the law offices of Mormino & Snider, P.C. Sam primarily deals with litigation, but spoke to us about probate, wills, trusts, and powers of attorney.

### Some of the items he discussed:

- Probate – designation by the court for administering the distribution of property after death by a court-appointed executor or administrator of the deceased
- Letters of office – transfer of assets to heirs
- An estate stays open for 6 months and must be published in the newspaper for 3 weeks (if anyone has a claim against the estate)
- Assets solely-owned by the deceased must go through the probate process. Probate is avoided if assets are not solely-owned by the deceased
- When beneficiaries are designated on accounts and property, those assets pass directly to the beneficiaries; assets with a co-owner go directly to the co-owner
- Probate costs are roughly \$3,000 - \$4,000
- TODI – Transfer on Death Instrument is a deed (\$250 - \$400 cost). Assets under this pass directly regardless of what is in the will
- Estates of \$150,000 or less are considered a small estate (real estate not included)
- Don't be afraid of probate. One reason to avoid probate is if you need assets to pass quickly to heirs. Probate takes a while.
- Reasons to consider a trust:
  - Pass assets quickly
  - Assets needed for maintenance of a dependent (minor)
  - When a trustee is needed to manage and distribute assets as directed (e.g., for education, health) for a beneficiary unable to manage assets themselves
  - Taxes
- A will only covers property you still own after your death

- A will must be attested to by two witnesses who are not beneficiaries of the will
- Statutory forms (require witnesses and a notary):
  - Power of Attorney – allows someone to act on your behalf during your life, but the power of attorney ceases at death.
  - Healthcare Power of Attorney – goes beyond death so the person can designate disposition of your remains
- Get Powers of attorney lined up now.

**Please keep these people in your prayers:**

Karen Aldridge – heart issues with some blockage

Mary Lou Sutton – dizziness

Debbie Ellebracht's niece Katy and nephew Landon

Nancy Heafner's grandson who is stationed in the Middle East

Linda Jun's husband thanks you for all your prayers for recovery from his recent surgery.

**Vicki Lehman spoke briefly about the results of recent meeting regarding the upcoming salad luncheon.** The luncheon will be status quo – Price still \$15, cookies for dessert, chicken salad from Schwegel's. Sign-up sheets for bringing different types of salads and cookies were passed around. The next salad luncheon planning meeting will be Monday, March 2, at 1:00 pm in the Community Center.

**Our next meeting will be a luncheon provided by Rick Lucido.** It will be Monday, March 9, at 11:30 and will replace our regular March meeting (**NO March 11 meeting**). A sign-up sheet was passed around. Sign-up is required to provide an accurate headcount for the luncheon. If you have not signed up, please call or text Donna Reese at (618) 920-5686 to sign up. **Deadline for sign-up is Sunday, March 1<sup>st</sup>.**

Thanks to Carol Blankenship, Mary Kaizer, and Deb Hoefert for providing goodies today.

**Volunteers for desserts in March:** Debbie Ellebracht, Marilyn Lahlein, Fran Berg, Donna Narup, and Mary Jane Berry.

**Caroline Speidel gave an update on the completion of the installation of new kitchen appliances.** The total cost of the new kitchen was \$15,284.07

**Linda Jun discussed several upcoming trips in 2026.**

**Friday, March 20, 2026 – Coffee Concert at Powell Symphony Hall “A Cosmic Journey” 8:30 am – 3:15 pm**

**Tuesday, May 5, 2026 – Mystery Tour**

**July 14 – 17, 2026 – Branson Trip** - Includes College of the Ozarks tour, Clay Cooper show, etc.

**Saturday, September 19, 2026 – “Come From Away”** at Kirkwood Theater

**‘Valentine’ prizes were raffled off to 3 lucky winners.**

**The meeting closed** with a prayer.

**Again, NO meeting on March 11. To be replaced by a lunch on March 9 at 11:30**

The ladies working at the Knights of Columbus Fish Fries would appreciate dessert donations for the sale, brought to the hall after 3:00 pm on the dates of the fish fries. If you can bring a dessert or can help with cutting and portioning, please contact Carol Gregory at (618) 946-9427. Fish Fries begin Friday, February 20.