

CHAMLIN ULIANO & WALSH, PA

Attorneys At Law



Safe and Healthy 2025 BY , J.J. ULIANO, ESQ.

The New Year is a time for fresh starts and exciting possibilities. It's a season of optimism, where we set new goals and envision our best year yet. At Chamlin Uliano & Walsh, PA, we believe the New Year is also a perfect moment to think about how we can create a safer, happier future for ourselves and those we care about.

While New Year's Eve celebrations often feature fireworks, parties, and winter fun, adding a little extra mindfulness to your plans can help ensure that your celebrations are not only memorable but also worry-free. For instance, planning ahead for transportation—whether it's arranging a designated driver or booking a rideshare—helps you enjoy the festivities without stress. And if you're embracing the winter weather with activities like skiing or sledding, take time to double-check your gear and the conditions so you can enjoy every moment safely.

This isn't about fear; it's about setting yourself up for success. Just like we plan to achieve our personal goals, taking small steps to prioritize safety can make a big difference in keeping the New Year as joyful as it should be.

As we all turn the page to 2025, let's focus on positivity, growth, and community. Whether you're setting goals to spend more time with family, try new hobbies, or take on new challenges, know that a little preparation goes a long way. At Chamlin Uliano & Walsh we're cheering you on and here to support you in every season of life.

Here's to a year filled with joy, health, and opportunities—Happy New Year from all of us!

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New Year, New Goals: Why Now Is the Perfect Time to Create Your Estate Plan

As the new year begins, many of us focus on resolutions—setting goals to improve our health, finances, or personal growth. But there's one resolution that's often overlooked and is arguably one of the most important steps you can take for yourself and your loved ones: creating or updating your estate plan.

No matter your age or life stage, a solid estate plan is a gift to your future self and your family. If you've been putting this off, the new year offers the perfect opportunity to finally check this essential task off your list.



Why Estate Planning Matters for Everyone

Many people mistakenly believe that estate planning is only for the wealthy or elderly. The truth is, anyone who owns property, has financial accounts, or cares about how their affairs are handled in the event of incapacity or death needs an estate plan.

Here's why it's important:

- **Protects Your Loved Ones:** A clear plan can reduce family conflicts and eliminate confusion about your wishes.
- **Avoids Probate Hassles:** Proper planning allows your assets to transfer smoothly without costly or lengthy court involvement.
- **Provides for Your Children:** If you have minors, an estate plan can designate guardians and ensure your children are financially secure.
- **Ensures Your Healthcare Preferences Are Respected:** Documents like a living will or healthcare proxy allow you to make your medical wishes known.
- **Empowers You to Choose:** Without a plan, the state decides who receives your assets, who cares for your children, and even who handles your finances.

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What Does a Good Estate Plan Look Like?

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An effective estate plan is more than just a will. It's a comprehensive approach to organizing your affairs and ensuring your wishes are respected. Here's what a complete estate plan typically includes:

- **Last Will and Testament:** Specifies how your assets should be distributed and names guardians for minor children.
- **Revocable Living Trust:** Helps avoid probate and provides flexibility in managing your assets.
- **Healthcare Documents:** A living will outlines your medical preferences, and a healthcare power of attorney appoints someone to make decisions on your behalf if you're unable.
- **Financial Power of Attorney:** Allows someone you trust to manage your finances if you're incapacitated.
- **Beneficiary Designations:** Ensures your retirement accounts, insurance policies, and other assets go to the right people.
- **Letter of Intent:** Provides guidance to your loved ones about your wishes beyond the legal documents, such as funeral arrangements.
- **Periodic Updates:** Life changes like marriage, divorce, or the birth of a child make it crucial to revisit your plan regularly.

When Should You Start Estate Planning?

The answer is simple: as soon as possible. No one can predict the future, and having a plan in place offers peace of mind for both you and your family. Even young adults should consider basic estate planning documents, such as a power of attorney and healthcare directive. These tools are invaluable in emergencies, ensuring someone you trust can step in to help when needed.

Make It a Priority in 2025

This new year, commit to tackling the things that truly matter. Estate planning isn't just a financial decision; it's a way to show love and care for the people you cherish most. By addressing it now, you'll gain confidence and peace of mind knowing your wishes are in order.

If you're ready to create or update your estate plan, contact our team. We're here to guide you through every step and ensure your plan is tailored to your unique needs. Don't wait—start the year off right by planning for the future today.



J.J. Uliano was selected by the MOCEANS Center for Independent Living, Inc. as one of the recipients of the 2024 Community Connector Award at their annual Harvest of Hope event this November.

“It was humbling to share the award with other great people in the community.

As an attorney, it is a great reminder that while my career features stressful days; there are greater challenges that so many others have on a daily basis.” - J.J. Uliano



WHAT IS HAPPENING AT CU&W?

Since 1989 MOCEANS Center for Independent Living, Inc. has served people with disabilities living in Monmouth and Ocean Counties of NJ. Their mission is to support choice, promote public awareness, and barrier-free access in the community while advancing the Independent Living Philosophy in the lives of all people with disabilities.



On December 18th we delivered multiple bags of food from our Annual Food Drive to Fulfill



This holiday season, our team came together to spread some joy! We proudly adopted a family in need, ensuring their Christmas is filled with love, warmth, and gifts under the tree. Giving back is what the season is all about, and we're grateful for the opportunity to make a difference.