



DANIEL  TIMINS
LAW OFFICES

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CANCELLED

I woke up this morning when, to my surprise, I read a comment that a Facebook Framily member might have insinuated that I had been **CANCELLED**. As I walked to my office I could not help but notice what I assumed was glares of disgust on the masked faces of my neighbors, Uber drivers and pedestrians.

As I entered my local coffee bar for my morning cold brew the barista asked me “Milk with your coffee?” I froze. What should I do? I prefer heavy cream, but that seemed too extreme, tone deaf, too creamy. Was milk even P.C. anymore? In my panic, the part of my brain that blurts out words before I think things through took over, and I feebly whispered the words “Half & half?” That now-familiar look of pious judgment beaming from her eyes on her mostly concealed face told me just how wrong I was. I really had no idea why I was being **CANCELLED**, but I assumed my barista knew why, and she knew why I should already know why but would not tell me why since I was clearly a lost cause.

Upon arriving at my office I reviewed all my social media accounts, scouring my online posts and rolling-laughy-face icons of picture of people’s pets dressed like Baby Yoda in the desperate hope of

trying to figure out what exactly I had done to justify being **CANCELLED**. The palpable loathing had reached the point of complete strangers threatening products I buy, shaming people who might be my friends, even insinuating I liked Michael Buble’s ketamine-glorifying rendition of “Baby It’s Cold Outside.” I couldn’t help but start imagining the Twitter Mob posting mean-spirited memes of me online.



As my day progressed it became even more clear – read on and you will see – that the courts did not want to pick up my calls, clients no longer wanted to meet me face-to-face, tried-and-true legal documents that were mainstays of my practice were placed on the



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chopping block, indeed it seemed like people were avoiding Midtown Manhattan itself, all because of me. I could no longer deny that I had been added to the despicable ranks of such terrible humans as J.K. Rowling, Jimmy Kimmel, Ellen DeGeneres...Kanye! Enough was enough. I could no longer live with myself having my own thoughts and opinions. I endeavored to change my mindset, my perspective, and me.



Baby Yoda. A genocidal maniac who **CANCEL** we shall!

So today I am apologizing. I confess all my past Will drafting suggestions, Medicaid recommendations and misguided-yet-formerly-hilarious blogposts were wrong, wrong, wrong. Today I swear allegiance to the media, corporate America, academia and Hollywood, and proudly join them as a member of The Resistance, and just like them I do so without any ulterior motives whatsoever. And while I am not sure why Robert Downey Jr. has not yet

article continues onto page 2 —>

been **CANCELLED** for his role in Tropic Thunder, I'm certain the right time and right reason for his **CANCELLATION** will make themselves known...if they are supposed to...unless someone tells me they are not.

And as my first act of repentance, I humbly ask you to join me to see how this brave new world is progressing by **CANCELLING** all vestiges of the past which we once loved or at least begrudgingly tolerated, but should now know were actually wrong all along for some reason we should already understand but clearly don't.

Filing for Probate: **CANCELLED!**

You know those horror stories of someone's Will taking 5+ years to be probated? That used to be the exception: Maybe there were fighting family members, exotic or missing assets, a wrongful death action, an incompetent attorney, or a busy AND incompetent attorney, whatever, it did not happen too often. And then almost overnight came Covid, and electronic filing of court paperwork, and a reboot of Rosanne Barr's sitcom (**CANCELLED**...and not a minute too soon). It was like the Surrogate's Court was on fire but there was no Preparation H or fingers to be found anywhere, so the pain just slowly sizzled away at your nerves.



The future of justice: Awesome new face of an impartial arbiter, or more of the same old stuff but court sessions will finally convene on time?

With their clerks being stuck at home due to this horrible pestilence and binge-watching Golden Girls reruns (but mostly because of coronavirus),

the courts were forced to haphazardly implement e-filing for all Surrogate's Court matters ahead of schedule. So the act of filing a Probate or Estate Administration petition in person at a courthouse was off the table since no one other than dog walkers and dazed lawyers who didn't get the memo were there. And if you called the court you could forget about obtaining any answer beyond that infuriating "The mailbox is full and you can kiss my grits. Goodbye" voicemail message. Your friendly neighborhood attorney was now forced to input Aunt Dorothy's estate proceeding on an online portal created by a former tech support zombie deprived of his brains and triple espresso breakfast.



Confess: This looks less exciting than last week's broccolini

Let me give credit where it is due: A handful of counties outside of NYC have functioned well (with strong complements going to Nassau), and a few of the 5 boroughs performed adequately. But if your estate matter is taking place in a county named after a member of a monarchical order or rhymes with the word "Pronx" you are facing a race between getting your Decree signed by the judge and waiting for the Andromeda Galaxy to gobble up the Milky Way. I have sadly had more than one client's matter held up to the point of the estate losing tens of thousands of dollars.

And this delay isn't limited to uncontested estates. If your proceeding requires a court date or (God forbid) an actual trial, you may consider settling with your opposing party for the sake of saving time on distributing estate proceeds. Plus, you can forget about handling your deceased family member's e-filed estate on your own: It is difficult for non-attorneys to even get access to

the court's online e-filing portal, and even if you do you still have to learn the system which, as I already insinuated, is about as user friendly as using the blade of a Swiss Army Knife to brush your teeth.

My takeaways from the current state of the Surrogate's Court e-filing system are:

- (1) Revocable trusts are even more preferable now than they were before,
- (2) If a family member dies you might as well file for preliminary jurisdiction over the estate if there is even a slight chance of the estate being disputed, and
- (3) Accept that you will have to work with an attorney for even simple court-related matters.

Yes, the eventual return to physical access to courthouses will ease some of these pains, but e-filing is here to stay, so start thinking of a good cocktail party story for why Uncle Mickey's estate won't be settled until a vaccine for Covid-25 has been developed.

NY's 2009 Power of Attorney: **CANCELLED (Finally)**

If you have worked with me we have almost certainly executed a Power of Attorney ["POA"]. You may remember that a POA allows you to name a trusted family member or friend to help you make financial decisions, file legal paperwork, change investments and sign contracts on your behalf. You may also recall the POA's rambling format made about as much sense as the 2020 New York Times Opinion section on any given day. So it should come as no surprise that attorneys were relieved to learn that Governor Cuomo finally signed new legislation creating New York's new POA as of June 2021 and **CANCELLED** the old POA like he **CANCELLED** Christmas, New Years, and indoor beer pong tournaments.

One problem was that the POA – last modified in 2009 – had three distinct sections: (1) A section where you, as principal, named an agent to assist you in making financial decisions for your benefit, (2) a second section where that agent agreed to faithfully perform the position, and (3) an optional third section where the principal stated whether the agent could gift money to other people during the principal's life. While this format was fine for someone working under the guidance of an attorney, most people who tried to create a POA on their own inevitably screwed up Section 3 for any one of several reasons. Fortunately, the new POA combines Section 1 and Section 3, so hopefully the document will be a little less unwieldy for people trying to execute the new POA without a lawyer present.

The bigger problem in the past was that financial institutions and services providers faced no legal liability whatsoever for not accepting the old POA. Want to let your daughter pay your bills from your bank account? Too bad, Citibank only respects their own corporate power of attorney. Your grandmother needs someone to sign her lease for her? So sorry, the landlord has no idea what this document is and won't accept anyone signing other than her. Want to move your stocks out of Computershare? Boo hoo, its Tuesday and they are jerks, what are you going to do about it Schmucko?

So for decades there was no way to force these institutions to accept your choice of financial agent to help you with your finances, and millions of hours were wasted by agents and attorneys alike trying to help you protect yourself by financial gatekeepers trying to protect themselves. The good news is that the new legislation creates penalties for companies who don't accept the legitimacy of a POA. While this is awesome and welcomed news, I cannot for the life of me think of any sensible reason why it took the state so damn long to pass just this part of the legislation, since attorneys and non-attorneys alike have been complaining to lawmakers about this toothless tiger for decades.



Though in a state that reelects politicians whose financial acumen barely surpasses that of freshwater mollusks, I suppose we were getting what we deserved

And new the big question: Dan, should I run to execute a new Power of Attorney?

Answer: No, not if you have an existing POA, as it is "grandfathered/mothered/grand he/she'd (?)" into the legal system, and there is every reason to believe the new legislation will apply legal accountability to both new and old POAs. But if you do not have a POA or your existing POA no longer suits you, then 100% YES, execute a new POA after June 10th.

1 Month Medicaid Look Back: **CANCELLED... AGAIN... PROBABLY**

Do you recall 2012 when I warned you that community (i.e. homecare) Medicaid was changing soon, so you better apply for it NOW? Then remember how I told you in 2016 that we somehow got an extension, so if you missed the Medicaid train

you could still hop on board the caboose but you should do it NOW? And then in my last Newsletter 6 months ago I swore to you this was it, you had one last chance to milk the government's buxom teat if you planned for community Medicaid before October 1st, so you should help dad apply for Medicaid but seriously do it NOW?

**Make sure to read my June 2020 newsletter to recap the many changes coming to Medicaid soon*

Just like Pete Townsend promised us The Who were going on their last tour in 1990 then toured for the next 30 years, by now you rightly feel like I'm a panic-peddling salesmonger just messing with your heads and wallets when I say "Don't wait, apply for Medicaid NOW." Again. But this time I mean it even more. Your family members need to apply for homecare Medicaid NOW, and here is why:



Is it proper to use the word "irony" to explain being continually lied to by a man who wrote the song "Won't Get Fooled Again"?

Medicaid is technically a two-step process: (1) Financially planning in advance to one day qualify for Medicaid benefits by decreasing your apparent financial resources, and (2) submitting a Medicaid application for the government to begin paying the vast majority of your personal and health care needs. The time between step 1 & 2 (referred to as the "lookback") should be at least 5 years if a family member is expecting to need "institutional" Medicaid at a nursing home. However, for community Medicaid, the lookback period was only 1 month...but then increased to 30 months starting in October of 2020. And as I mentioned in my last Newsletter, New York even passed the legislation during the beginning of the coronavirus pandemic so you didn't even get a chance to protest against the move. Everything seemed clear for the implementation of a longer lookback period, so what happened?

You can thank some unlucky fella in Wuhan who had a hankering to eat the wrong pangolin, that's what happened. What state legislators didn't realize was that while they successfully **CANCELLED** Medicaid's old rules while you were rushing to turn your 20-year-old Drambuie into hand sanitizer, the coronavirus pandemic forced state employees who review Medicaid applications to do so from their homes. This has proven to be incredibly difficult, because unlike E-filing for Probate, the Medicaid application process still requires the submission of a ton of physical paperwork, which must now somehow make its way (1) from grandpa (2) to you (3) to the Dept. of Social Services (4) to the right employee's home without any face-to-face handoffs. So now there is (a) even more work to do (b) while relying on an already-outdated system (c) being implemented from a government worker's home instead of her office, and (d) throw on top of this a ton of changes to the rules these same employees must follow but (e) not explaining how they will need to implement them. Realizing there was no one capable of untying this Gordian Knot, the state rolled back their deadline to file under Medicaid's old rules to April 1.



Seriously, someone actually thought they could untie that? It's more twisted than Ozzy Osbourne after a music festival

The experience for attorneys has been that Medicaid applications are currently being rubber-stamped for approval: I have yet to see one denied application since March. But let me be crystal clear how you must proceed if you want to take advantage of this swansong to the 1-month lookback rules for homecare Medicaid:

- (1) Any asset properly transferred before October 1, 2020 will qualify for the 1-month homecare lookback period regardless of when you apply.
- (2) Any asset you transfer before April 1, 2021 will also qualify for the 1-month

homecare lookback period IF you ALSO apply for Medicaid before April 1, 2021.

(3) Anyone who transferred any property on or after October 1, 2020 who does not apply for homecare Medicaid until after April 1, 2021 will face a 30-month lookback period.

(4) A person needing nursing home Medicaid must still meet a 60-month lookback period on any transferred assets.

So you can see, once and for all, that NOW is the LAST time to almost immediately qualify for Medicaid homecare benefits. But don't hold me to it.

Should I **CANCEL** My Current Tax Planning Before a Biden Administration?



FINALLY, A president who knows how to wear a facemask

It doesn't take a Trump University degree in Tarot Card Reading to know that another 4 years of rancor and wonky rap battles between politicians dropping bombs rhyming with the words "ombudsman" and "poo" will reconvene in Washington in January. But after having to endure the most agonizing 6 months of Facebook political demagogues telling us how – yet again – this is the most important election of our lifetimes, we are now left wondering: What will a Democrat trifecta in the Administration and Congress do to our taxes? Will the Supreme Court vote along party lines to block them?

Do you secretly want to see Chris Cuomo fight Tucker Carlson in a steel cage match to determine the winner of Arizona's 5th Congressional District? What can you do to protect your assets before January's political smackdown??!



C-SPANights still airs Queen Nanyzsi's May 3rd "House Schooling" of McConHeir:

"Your sequestration motions ain't getting any traction

Cause your style is so old that it tried frontin' Andrew Jackson!"

With the burn properly served, Senate Bill 2020-342A3 died in Sub Committee

My take: Who knows, so do not rush to do anything dumb. Some of the worst tax savings strategies have been made by people rushing to make a decision before a president and Congress passes legislation, only to find that decision cost them a lot of money in legal fees, transferred assets in a way that limited control over them, and in the end proved unnecessary or contrary to what they wanted to accomplish. Here are three potential tax savings mechanisms that are on the political chopping block that – sadly – you have little control over, and probably would not benefit by making a rushed decision anyway:

Non-Qualified IRA Conversion to a Roth IRA

This has been a handy trick used by upper-middle class income earners for years. People who have a retirement plan through work cannot also receive an income tax deduction on Traditional IRA contributions, but they can invest money in a non-deductible IRA and have it grow tax deferred (much like a non-qualified annuity). So, people have been contributing to these non-deductible IRAs and then immediately converting them to Roth IRAs income tax free. Thereafter, these funds grow tax deferred and may be withdrawn in the future without owing income taxes with the added benefit that the account owner does not even need to take required minimum distributions if he does not want to.

Say what you will about his choice of hair coloring: The Trump tax plan locked in this awesome tax savings strategy. But while it is currently super-helpful to those people who use this time-intensive process, it is not a

big-ticket item (the maximum you can convert is between \$6,000 and \$7,500 per year). This is an obscure enough loophole that it is easy for a tax-hungry Congress to get rid of without too much fuss from taxpayers, and it is not likely you can protect yourself by planning ahead since this type of legislation can be passed in December of 2021 and nullify the contributions you made as early as January of 2021. The best you can do now is cross your fingers this trick slides under Congress's radar screen a little while longer.

Trump's Huge Estate Tax Deduction

Yes, if your family is worth over \$11.72 million this might be a good time to lock in gift and estate tax savings by gifting this amount of money to your children or an irrevocable trust created for their benefit. That way you can avoid needing to pay estate taxes on these funds if you wait to transfer them after 2025.



Congratulations! You have found the secret "Donald Trump has been CANCELLED" Easter Egg. You may now go back to reading the newsletter

Be mindful that this estate tax deduction automatically halves at the end of 2025 – in 2026 you can only gift approximately \$6 million per person without estate taxes - and it is pretty rare that Congress goes out of its way to raise taxes immediately after an election, especially when the tax break will reverse itself in a few years. Also, with the increasing financial affluence of liberal voters, this tax strategy likely affects more registered Democrats than Republicans (imagine that turn of events!). Plus, if you and your spouse had more than \$24 million in your name, are you sure you are ready to gift the vast majority of your money to a trust for your children without having full control over the trust? If you haven't already gifted these funds, consider waiting for

legislation to pass that specifically targets the Trump estate tax cuts, or wait until 2025 to make the transfer instead of rushing to give up control of a huge chunk of your net worth.

Step-Up of Cost Basis at Death

You know that Amazon stock you bought 20 years ago that has a cost basis of \$3 per share? If Jeff Bezos sells that now he will face HUGE capital gains taxes. However, if he punts on selling the stock until after he dies, his cost basis increases to the stock's value at the date of his death. This "step-up in cost basis" at death has been the preferred strategy for megamillionaires to save a ton of money on capital gains taxes when they transfer their company stock to their children. It is also, however, how your mother's home (which she bought for \$30,000 in 1954) avoided a capital gains tax when it was sold (for \$800,000 in 2020). So, while this tax break has helped uber-wealthy people for decades, it has also helped families with far less money hold onto not-inconsequential savings.

Sadly, there is not much you can do to lock in this strategy other than join your ancestors, and by that I mean die and die soon, since a Biden administration and Democrat Congress and Senate decision to limit or totally nix step up in basis rules doesn't leave you any recourse. If you choose to gift highly appreciated assets to another person during your life that person receives the asset with your original basis, thus gifting during your life is already not a suitable option. And it is likely any administration would ask that there be a limited step up in basis at death maintained for all taxpayers, so rank-and-file citizens will likely keep some type of step up. My advice: Do not make a reflexive gift that may turn out to be worse than doing nothing.

Coming from a guy who gets paid to help people plan for saving money on taxes, I suggest you not rush to do any hasty tax planning. The next biggest election of our lives is only 2 years away, and just because one political party is in charge of the presidency and both houses of Congress does not mean they will be

willing to make sweeping changes to tax laws.

City Living: *NERFED!*

Aaahhh, urban life. Aside from bone-numbing outdoor dining, unmasked Covid deniers coughing next to you on the subway, and crowds of people wearing Guy Fawkes masks peacefully protesting against bodegas having unbroken windows, city living is just swell. And if any one of these little things turns you off too much (or all three of them in the span of one evening) you too can join the throngs of panicked patricians fleeing urban environments like a conspiracy theorist running from a forced vaccination program.



Snake Plissken, visionary and eyepatch model, wisely foresaw the exodus and escaped New York in 1997.

In a mass migration that feels less like a horse-and-wagon convoy winding down the Oregon Trail and more like a stampede of citizens fleeing Godzilla tail-smacking a guy wearing a squid costume in 1970s Lego Tokyo, an unbelievable number of people have been abandoning New York City in order to, you know, live. Indeed, the suburbs are looking pretty sweet, provided you already own real estate there, but keep in mind the many long-term consequences this urban flight entails:

1. Effects on House Prices. If you own a home in the suburbs you are probably feeling pretty good that its value has increased by 10 – 20% in one year's times. That's great, provided you intend to realize those gains by selling your home which, of course, you do not because then you'll have to move in with your daughter and son-in-law in Long Island which, in fairness, is not as bad as living in a North Korean labor camp but still more than a half-step backward toward achieving your life's goals. So you'll be holding onto your now-appreciated homestead and paying

higher real estate taxes – since they tend to be based on the value of your real estate - than you did last year, and thanks to the Trump tax law changes your income tax deduction on real estate taxes is now limited to \$10,000 a year.

2. Children Living in the Suburbs.

And if your children have decided it's time for them to leave the freewheeling life of thirty-somethings doing twentysomething antics in the city by settling down in the suburbs with you, get ready to fork out an even larger down payment than you would have if they moved last year. Plus, while mortgage interest rates are lower than they have been in decades (a fact which has only helped to make suburban real estate even less affordable), it is possible your child will face a lot of competition to strike a deal, so offering anything short of a 20% down payment is a non-starter.

3. Education Expenses.

In this zany world where liquor store employees are considered essential workers but vitamin shops are closed due to public health concerns, it should come as no surprise that teachers got stuck between being told to become video home schooling professionals one week, and then the next week being told to play in-person Russian roulette by teaching a hoard of snot nosed petri dishes milling around Alfred Hayes Junior High. For suburban districts with historically high operational costs (Chappaqua / Scarsdale / Great Neck already charge blood-letting taxes with the excuse being that their public education should be good enough to send a 10th grade chemistry graduate directly to NASA), flip flopping from busing to needing to pay for student computer equipment are the stuff of wildly increased municipal budgets and comptroller war stories.

4. Capital Gains Taxes.

Lastly, your home's increased value could mean you may now owe capital gains taxes if you sell it, since each homeowner is only entitled to a \$250,000 capital gains tax exclusion at the time of sale of their primary residence. I know, I know, this only applies when you sell your bucolic

homestead, and many people are okay paying taxes on an investment that earned them so much money, but I have yet to meet anyone who was happy about paying taxes on the sale of their home.

DAN SAYS: Technology Edition!

It is hard to see how the world will change long-term due to the coronavirus, but it is likely more personal and business communications – from doctors' appointments to court appearances to professional consultations - will take place from the comfort (or technology-deficient) confines of your home:

- **Upgrade your software.** If you plan on doing any work with professionals (Hint: Updating legal documents) consider buying Microsoft products. Many professionals use Microsoft software, which does not translate well to Apple or Google software.
- **Buy a printer / scanner / computer camera.** Video conferences with both family and services providers (doctors, lawyers, accountants) are here to stay. Likewise, the days of not having the ability to scan and email documents are now 100% gone. Do not join the Neanderthals! Stay up to date and evolve with technology and hardware.
- **Purchase antivirus software to protect your computer from spyware.** Everyone everywhere is trying to steal your information (and your money) in every way possible. Opening the wrong email attachment could compromise your data; take steps to protect yourself from mistakes you do not know you are making.
- **Use one email address for family and personal affairs, and another for online services.** Wading through 12 junk emails for every email you actually care to read is a miserable existence. Have important emails come to your primary email address, and necessary one-time emails from service providers and app confirmations go to a secondary email you can check once per week.
- **Find a preferred backup system to save copies of your files.** Cloud services such as Dropbox are a cheap way to back up your files in case your computer breaks down overnight. You can also learn to share access to certain files (such as legal documents, taxes, health care and brokerage account statements) with trusted family members.
- **Treat yourself by buying plenty of paper and ink.** You deserve it. And so does everyone else you are trying to do business with. Sheesh, they've been around for 2,000+ years.



Me, willing to adapt with the times, during my last court appearance from the comfort of my living room.

TEACHERS TRYING TO KEEP UP WITH THEIR CLASSES



How Will You Remember 2020?

THE YEAR 2020 IS OFFICIALLY

CANCELLED

Instead of including a “What’s Dan Been Doing?”, “Game Zone” and “Thank You” section in this newsletter, I’ve decided to recognize the historical significance of this past year. And what a year 2020 was.

2020 was disruptive. We entered the year with some silly superstition that it would be ultra-special since there were two 20s in it. Then came Covid-19, which included bad behaviors ranging from hoarding toilet paper to some people stating freedom of choice and expression were more important than wearing a mask to preserve public health. Job losses, home schooling leading to children’s uninterrupted presence, and cautious walks on otherwise vacant streets followed. There were protests, then riots, then looting and helicopters for those of us unlucky enough to be trapped in urban areas. And finally, an election that proved half the people out there will always disagree with everything you think is right.



In the past, my street had no open parking spots and was jam-packed with traffic

Our relief often required us to share our frustration with friends and family, usually on social media. But 2020 taught us to fear our opinions, and any statement we made risked our being publicly shamed by someone who felt it their McCarthyesque duty to expose us as a terrible person merely because we did not view things the RIGHT way. White elitists sitting from the protected confines of their suburban living room left people with no choice: Fight

injustice (Black Lives Matter) by ensuring no justice (Defund the Police). Others demanded freedom of congregation (no public facemask mandates) and stated you had no right to dispute their rights (thereby risking infection and your death). Even social media and YouTube video’s with titles like “(My Person) DESTROYS (Not My Person)” were engineered to invoke our inner bloodlust against those who we disagreed with instead of providing any rational basis on how to understand other people’s opinions.

I cannot remember a time in my life when people were so filled with rage that they tried not only to destroy your reputation, but went out of their way to make you so toxic that your friends and family were to be judged for merely being associated with you. I believe the anger and self-righteous attitudes that created 2020’s cancel culture were expressions of these people’s helplessness and fear, and there was plenty of both this year. Everyone has their breaking point, and many otherwise well-intentioned individuals reached that point and became disturbingly intolerant at some time in 2020.



Police barricade outside my apartment during rioting following the George Floyd protests

But 2020 also showed us the empathy we build when we share our hardships. I will never forget the sights and sounds of my quarantined neighbors hanging out the windows of their Greenwich Village apartments, banging on pots and pans at 7:00 PM every day for three months to cheer for health care workers who risked their lives to care for the infirmed. I will not forget the employees at the local pharmacy, grocery store and post office who could have chosen to stay home and collect unemployment but

instead went to work so society could continue to function and I could buy my Frankenberry cereal.

I will remember the first time I timidly removed my facemask to dine outdoors and took my first unobstructed breath of fresh air in 3 months, seeing two strangers dining 10 feet away from me also removing their masks, knowing they too were experiencing the same cautious optimism and catharsis I was feeling at that moment, and each of us making eye contact and sharing the beginnings of a smile. And I will remember many of the 2,000+ Zoom chats and phone calls I had with friends, family, clients and occasionally-obnoxious opposing counsels who chose to band together and stand up to adversity by simply doing their best to live usual lives during unusual times.

We are lucky to live a lifetime full of memories, but how often does an entire year define a moment? How many years are their own epoch, a 366-day period that was not defined by the events that took place but was itself the event? 2020 was the experience. 2020 was the topic. 2020 was the bad guy, the force we endured, the measure by which we compared past memories and will continue to compare several journeys ahead of us. It was a terrible year of loss, injustice, helplessness and divisiveness, a time we too-often felt isolated, different, vulnerable, afraid. But 2020 also reminded us how much we take for granted, how lucky we are to be in each other’s presence, how even if we are alone in our homes for 9 months we are still a part of something bigger. 2020 was a year none of us will ever forget. We should remember we made it through 2020 together.

And Thank God for 2021!!



It’s all uphill from here, right?

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