

Keeler & Nadler: A Closer Look

Dear Friends of Keeler & Nadler,

Welcome to our spring issue of *Keeler & Nadler: A Closer Look*. In this issue we will discuss powers of attorney for children. We also show you how Andy spends some of his time when he isn't helping clients.

Best Regards,

Andrew P. Keeler, CFP®
Richard D. Nadler CFP®, CPA, MBA



Photo by [Borislav Krustev](#) from [Pexels](#)

Did Your Tax Return Catch You By Surprise?

Here are some possible reasons why:

1. Fewer taxes withheld from your paycheck; decreasing the tax rates presumably allowed for lower withholdings on your paycheck, pension and other sources of income.
2. Your itemized deductions were lower (or not used at all) due to the higher standard deductions.
3. Interest, dividends, or capital gain income was higher than previous years.

With all the new tax laws enacted through the Tax Cuts and Jobs Act in 2017, there were many new changes to the return format, tax brackets and deductions allowed. Some adjustments may need to be made to account for these changes going forward. If you have questions or would like us to take a deeper look at your return, please give us a call!

Should you have a P.O.A. for your Adult Children?

When your child turns 18, you are still mom and dad, but in the eyes of the law, you lose the right to make health care and financial decisions for them if you do not have the legal authority to do so.

That means if a young adult is in an accident and becomes disabled, even temporarily, a parent will need probate court approval to be the child's legal guardian in order to act on his or her behalf. It is easy to avoid this "living probate" process by having your adult child grant you the authority to act on his or her behalf with a financial power of attorney and health care advanced directives.

The risk is real. Recent statistics indicate that accidents are the leading cause of death for young adults, and a quarter-million Americans between 18 and 25 are hospitalized with nonlethal injuries each year.

We suggest you contact your estate planning attorney to meet with you and your young adult to discuss these matters and have documents completed. Once completed, you should save them to your computer so they can be emailed to necessary medical providers or financial institutions when your young adult requires your parental assistance.

By: William Root, JD
Resch, Root, Philipps & Graham

Inside Andy's Workshop



When Andy isn't attending to his client's needs, he enjoys cabinetmaking and furniture building. He started tinkering in his Dad's basement workshop when he was just 8 years old, pounding nails into wood scraps. His latest project (pictured here) is a Curly Maple desk which he made for his home office.

He started it in the winter of 2017 and finished it this February, and all nine drawers are constructed using hand-cut dovetail joints.



Andy sketches his own plans and cut lists. He prefers woods that require little or no stain or have intense grain patterns-Cherry, Walnut and Curly Maple. His favorite finish is an age-old recipe of boiled linseed oil and turpentine applied with a rag and rubbed with bare hands.



The heat and texture of the hand works the oil into the wood, leaving a nice, smooth finish that brings out the beauty of the wood.

Andy's craftsmanship can also be seen in each of our conference rooms (both tables and a credenza).



Notes

Stay Connected

Join Keeler & Nadler on Facebook! In addition to investment news, we will keep you updated on the activities within our office, our community involvement and the accomplishments of our staff.



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Holiday Schedule

Memorial Day - May 27th (office and market closed)

Independence Day - July 4th (office and market closed)

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