

BREMEN AREA CHAMBER OF COMMERCE

Minutes of the July 24, 2025 meeting

Those present: Krista Ankrom, Nakia Bailor, Nate Bailor, Tim Byers, Vince Carpico, Lydia Coakley, Jonett Haberfield, Toni Harper, Sue Henwood, Laura Kennedy, Rich Lines, Liz Lycans, Ray Meese, Dee Mowry, Sue Schmitz, Justin Self, Linda Ward, Heather Yontz, Stefani Young, and speaker Jennifer Moore.

The chamber met at the Bremen Bethel Presbyterian church at noon on July 24, 2025. President Rich Lines called the meeting to order and led the group in the pledge of allegiance. Pastor Linda Ward gave the invocation, and the ladies of the church served lunch.

The president introduced Jennifer Moore, Elder Law, Estate Planning and Probate Law Attorney with the Stebelton Snider firm.

Her topics were *Estate Plan Basics*, *Do I need a trust?*, *TOD*.

- She started with a **will** - without a last will and testament, the state probate court decides who gets your assets; this is **costly, time consuming**, and is an open **public record**. This is an important step but only one of several.
- A second document is a **Financial Power Of Attorney**, which allows an agent chosen by you to have **access to your finances but only to do what you have listed**, as per a 2012 law. (So if you have one predating 2012, you need to update!) It must be done before you are incapacitated or placed under guardianship by the court.
- A third document is a **Health Care POA**, which allows you to designate a caretaker/guardian to make health care decisions for you if you are incapacitated. This person must know your wishes while you are cognizant.
- The fourth, a **Living Will**, identifies your end-of-life health care wishes and can supersede those of a spouse or child.

Strategies for avoiding probate:

- Review estate plans every few years or when assets and/or relationships change.
- **Trusts** are useful in the case of intricate beneficiaries. **Revokable** allow you to avoid probate and access assets during your lifetime. **Irrevocable** may save assets from Medicaid in the event of longterm care needs.
- **TOD, transfer on death** clauses, allow you to list beneficiaries for assets at your death, without them going through your will. A house jointly owned, with right of survivorship, may save survivors on capital gains taxes.

In the business meeting, there being no additions or corrections voiced to the June minutes as emailed, the secretary moved their acceptance. The motion was seconded by Dee Mowry and carried. The treasurer reported the following account balances:

checking:	\$3 469.65
MoneyMarket:	8 224.24
CD:	13 295.94
CD:	14 713.86
CD:	5 469.65

Members have been updated on the website. Dee Mowry moved to receive the report, seconded by Ray Meese and carried.

In new business, Toni Harper moved to donate \$200 toward school supplies; Dee Mowry seconded the motion, and it passed. The treasurer will purchase them, to be delivered at our December meeting at Bremen Elementary, for the second semester. Heather Yontz moved to purchase an ad for the chamber in the directory for \$325. This was seconded by Dee Mowry and carried.

Announcements:

The theme for the 2025 Trail of Scarecrows is "*Fair Fun*," in honor of the 175 year anniversary of the Fairfield County Fair. Registrations open August 1, and displays will be on view from October 1 through the 31st. See the ***Visit Fairfield County*** website for forms.

The "Fast Lane Foundation" netted over \$22 000 at their fund raiser.

The Bremen Drive-In is under new ownership with Barry and Jodi Poling.

Fairhope Hospice will hold the Virginia Pickering ice cream social on August 4 from 11:00 to 1:00.

The Bremen Oktoberfest will be held Saturday, September 27; details to follow.

The chamber's August meeting will start at *Stuart Burial Vaults*, 527 **Ford** Street in Bremen and then move to the park for lunch.

Respectfully submitted,

Sue Schmitz, secretary