

The PACKARD PRESS

A collection of thoughts and stories to educate, entertain and inspire.

The Backward Packard Christmas

It was Christmas Eve in 1987. We were listening to Karen Carpenter's "Merry Christmas Darling" on the cassette tape player while putting the final bits of tinsel on the tree. There was a roaring fire in the fireplace — even though the Texas night was warm. All the kids were still awake and midnight was quickly approaching. An hour earlier, Dad had announced that Santa's sleigh had been spotted leaving Houston and was headed this way!

We were having a hard time containing our excitement, but we knew that if Santa saw us awake, we might scare him away and risk messing up his delivery. Sleep was out of the question. We couldn't miss the magic of actually seeing the "real" Santa Claus in action! In preparation, we moved the furniture so each of the 13 kids could have a front-row seat while staying "hidden." Suddenly, Dad peered out the window and sort of whisper-shouted, "I think I see him! Santa is coming!" Mom hit the lights and we all scrambled behind the couches. We heard hooves on the roof and somebody outside hollered, "Rudolph, be quiet over there. You're going to wake the kids!" We all giggled and then quickly shushed each other so we could hear the voice again. "Can't go down the chimney in this house. Mrs. Claus

didn't like it when I burned my pants last time!" Dad smiled as he watched his kids buy the whole thing — hook line and sinker.

I held my breath and watched as the door creaked open. Santa walked right into our house with a big white sheet slung over his shoulder, stuffed with presents! One by one, he called out our names, reassuring us that we were in fact on the nice list. While he filled our stockings with fruit and candies, he would occasionally stop and appear startled. "Who's there?" he asked. "Is someone awake?" We did our best to keep quiet until the tension passed.

Our family was very big, so he made multiple trips back to his sleigh. Between each trip, we would relish in the experience: "Did you hear him? He said my name! He said he had more!"

After the last present was under the tree and the cookies had been eaten, Santa paused to survey his work. He smiled and whisper-shouted as he left: "Merry Christmas to all, and to all a good night!" There was a thunder of hooves on the roof, and Dad strode to the window. "There he goes!" he said, pointing to a blinking light in the distance. I was a true believer.

And that's when the chaos started. We flipped on the lights and rushed to the tree. Each of us were too busy scrambling for our presents to notice my older brother come downstairs, yawning, but with sweaty, matted hair. He had a sad-surprised look on his face. "What! I missed it?!"

We cruised through the house on roller skates and played Hungry Hungry Hippo while my sisters showed off Cabbage Patch



dolls and an EZ Bake Oven. Eventually, we fell asleep on the floor with Lite-Brite pegs stuck to our cheeks. Christmas morning, we woke up to mom making pancakes in the kitchen and another full day of fun ahead fueled by sugar and adrenaline.

But that was just Christmas Eve. During the whole season, we had other (less chaotic) Christmas traditions. We trundled down the street on a hayride, singing Christmas carols while my brother accompanied us on his guitar. We put together live Nativity scenes, musical productions, and puppet shows for our friends in the community and church. Mom organized group service projects, and we visited the nursing home. She taught us the true spirit of giving. It was in these moments that we experienced the joy of loving, serving, and playing together.

These days, my wife and I have our own Christmas traditions. We have taken our favorite things from each of our upbringings, and then added some more. Our traditions are magical and they're ours. So, from my family to yours, Merry Christmas! And however you celebrate, I hope it's filled with joy, meaning, and connection.

—Michael Packard



CREATING A HOLIDAY MASTERPIECE

How to Decorate Your Gingerbread House Like a Pro

One of the most popular holiday traditions has become making and decorating gingerbread houses. The tradition began in Germany in the early 1800s and originated from Grimm's "Hansel and Gretel." Some shy away from the idea of making their own gingerbread house, but have no fear — if the Germans did it in the early 1800s, so can you!

To simplify things, many gingerbread houses come with baked pieces and a full decorating kit. This helps you have more time for the best part: the actual decorating! Each kit usually comes with fun candy and icing, so you can make something really kick-butt for the holidays!

Icing will be your best friend. Think of it as the yummy glue that holds everything together while also acting as a colorful trim for your gingerbread house. However, because it'll keep the house from falling, be sure to use a lot!

Spice drops also make for a great trim and "roofing," just use icing to hold them in place. Alternate between colors or use a variety to make your house really pop.

M&Ms are certainly a must-have for anyone decorating their gingerbread house. Not only are they delicious, but they also make cute little accents all over the house and yard.

Mini cookies of your choice may also make a deliciously good-looking roof. Try layering them up for a dimensional look! And, for extra pizzazz, strategically place mini candy canes throughout the yard and on either side of the front doors and windows.

If you want to get really detailed, try using actual candy bars as fire logs in the fireplace. Just be sure to store your gingerbread house in a cool area so nothing will melt!

Whether you prefer a simple gingerbread house or a flashy one, any and *ALL* candy can be used! Get decorating and be sure to have a bite of candy along the way!



THE TIME WE TOOK ON A CASE FOR FREE

A few years ago a woman — let's call her Susan* — walked into our office. She was 50 years old and had just been diagnosed with stage 4 cancer. Susan had just quit her job the day before when her symptoms had become too much.

"I need your help," she told our intake specialist. "I have four children still in school and just a few months to live. I want to make sure that all the Social Security Disability stuff is taken care of so that there's still income after I am gone."

Most law firms would have turned Susan away — not because she didn't need help, but because her case wasn't worth any money. You see, the law dictates how much a lawyer gets paid on a Social Security Disability case. After we win, our fee is a percentage of the money the government owes the client. To make matters worse, the government doesn't begin making payments until a few months after you've become disabled.

And since Susan had only stopped working the day before, she wasn't legally disabled

until she met with us in our office to begin her application. Therefore, the government wouldn't owe her (or her family) until months later. There would be no backpay on the line. Additionally, representing her the right way would include doing extra work to put in a special request to allow her to "cut in line" because of her terminal illness. This ensured that we wouldn't make a single dime from her case.

Fortunately, Packard Law Firm isn't an ordinary law firm. One of our core values is compassion. So, instead of sending Susan away, our intake specialist turned to Michael with a pleading look in her eyes.

"What should we do?" she asked.

Michael knew what she was really asking: Should we put in hours of time and do the extra work to help this woman quickly, even though we wouldn't get paid?

"If anyone ever needed help, it's her," Michael said. "We should absolutely do it." With a big smile on her face, the intake specialist got to work.

Years later, Michael still gets choked up when he talks about it.

"As we explained our contract, Susan saw the problem and asked, 'But how are you going to get paid?'" Michael explained that even though we couldn't get paid, representing her was the right thing to do. "When we told her the news, we all cried together and I gave her a big hug," Michael says. "Susan reminded me of my mom's situation. They were the same age and were both terminal with children at home. "

We won Susan's case and got her payments expedited. To this day, our firm still puts compassion and doing the right thing above our paycheck — at Christmas or any other time of year. If you know someone who has been turned away by another law firm, please send them our way. There may be something we can do for them.

**Susan's name has been changed to protect client privacy. She passed away soon after we took on her case.*

ESTATE PLAN FOR A CHILD WITH DISABILITIES

Make Sure Your Kids Are Provided For!

Parents of children with disabilities often make a terrible mistake when it comes to their estate planning: They make a pinky promise with one of their other children or a family friend to take care of the child with disabilities.

This might seem like the best way to ensure your son or daughter is provided for after you pass. After all, you probably picked the person you trust most! And excluding your child with disabilities from your will/estate planning ensures they don't lose their Medicaid coverage, but unfortunately, this approach still puts your child at risk.

The Worst-Case Scenarios

Imagine that you have a son with Down syndrome named Jimmy and a daughter named Susie. You leave your whole estate to Susie because she has promised that she'll look after Jimmy. But then, one of these things happens:

The Messy Divorce

Susie gets married, then the marriage goes south. In divorce court, her ex wins some of the money you left for Jimmy's care.

Sorry Uncle Jimmy

Susie passes away shortly after you do. The money intended to use to care for Jimmy now goes to her children. They may not have the ability nor inclination to care for Jimmy.



The Prodigal Daughter

Susie develops an addiction and spends the money you left her on that instead of Jimmy's care.

These are just a few ways the pinky-promise method can go wrong. As you can see, it's not as safe a bet as it seems.

A More Secure Strategy

To really help Jimmy, you need to secure his future with binding legal documents. We recommend creating a Special Needs Trust.

This ensures that Jimmy, for the rest of his life, can benefit from the funds you leave him. If this special type of estate planning is done before you pass, then you gain great flexibility in how the trust fund is used, plus you have control over what happens to the money left in the trust fund after Jimmy's death.

To learn more about Special Needs Trusts, call our office and set up an appointment with Alison Packard. She is the mother of an adult daughter with special needs and can take care of your family's special needs planning.

TAKE A BREAK



- | | | |
|-------------|-----------|----------|
| Candles | Mistletoe | Sleigh |
| Celebration | Ornament | Stocking |
| Jingle | Present | Wassail |
| Jolly | Santa | Wreath |

DIY HOLIDAY EGGNOG



Making your own eggnog is easier than you think! This creamy, delicious drink will be a hit with your holiday guests.

Ingredients

- 6 egg yolks
- 1/2 cup sugar
- 1 cup heavy whipping cream
- 2 cups milk
- 1/2 tsp nutmeg
- 1 pinch salt
- 1/4 tsp vanilla extract
- Cinnamon and whipped cream, for garnish

Directions

1. In a medium bowl, whisk the egg yolks and sugar until light and creamy. Set aside.
2. In a saucepan over medium heat, stir together the cream, milk, nutmeg, and salt. Bring to a simmer.
3. Add a spoonful of the milk mixture to the egg mixture. Whisk vigorously and repeat, one spoonful at a time.
4. When most of the milk is whisked in, add the egg mixture to the saucepan.
5. Whisk until the liquid thickens slightly or reaches 160 F. Remove from heat and add vanilla extract.
6. Pour the eggnog into a glass container and cover. Refrigerate.
7. When the eggnog has thickened, pour it into glasses, garnish, and enjoy!

Inspired by TastesBetterFromScratch.com

The Packard Family Is Here to Help Your Family

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Social Security Disability
Car Accidents
Special Needs Planning

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WAIT, WHY DO I NEED TO REPLACE MY FURNACE FILTER?

READ THIS, AND YOU WON'T FORGET



It's easy to forget that the air quality in our home isn't just magically clean! Dust, contaminants, and allergens can easily circulate in your home.

Luckily, your furnace filter is your first line of defense — but it won't clean your home's air if you don't replace it often. A dirty filter can even cause expensive utility bills and damage your HVAC equipment.

UNDERSTAND THE TRUTH ABOUT FURNACE FILTERS.

Furnace filters are designed to trap airborne contaminants to prevent them from entering your heating and cooling system! So, when you forget to change your filter, the delicate components of your heating and cooling equipment suffer.

For example, imagine your filter is dirty and clogged. Your HVAC system might continue

to run, but air won't circulate properly. Your system has to expend more energy to operate, and you'll probably turn up the heat because it's not working as efficiently. Your equipment is working twice as hard for half the result.

Many other problems can occur when furnace filters aren't changed, including "short-cycling" your HVAC equipment. Dust-heavy filters can cause your equipment to run at a higher temperature, and it might overheat and shut off. Even though it might cool down and start up again, the cycle will continue in the same short bursts, thus "short-cycling."

CHANGE THE FILTER REGULARLY.

This varies from home to home. With more people living in the house, especially those with allergies, and a few furry friends, you may want to consider replacing your

filter more often. However, a great way to determine how often to change it is to look at what type of filter you have, categorized by thickness:

For 1-2-inch filters, replace them every 1-3 months.

For 3-4-inch filters, replace them every 6-9 months.

For 5-6-inch filters, replace them every 9-12 months.

If you need more help, try calling your local HVAC professional and get their opinion! They may even give you further information and insights about keeping your home's air quality healthy.