

A Simple Estate Plan Leads to a Family of Clients

When John Chouinard, a client relationship manager, first thought about creating an estate plan, he contacted the corporate attorneys at his employer, a public company with 2,000 employees, for a recommendation. A former insurance agent licensed in 50 states, Chouinard classifies himself as “contract fluent” with “no clue” about estate planning. Even though he knew that corporate attorneys are not estate law specialists, Chouinard was counting on them to know a trusted resource with that expertise. Both corporate lawyers made the same referral to Morgan & DiSalvo, P.C., an Alpharetta-based firm specializing in estate planning.

“When I first worked with Richard Morgan, and he drafted an estate plan for me,” Chouinard said, “he was very patient and explained his recommendations, as well as the ‘why’ behind them. For the first time, I felt like I understood estate planning and it all made sense.”

Another Generation Needs Assistance

Chouinard’s next estate planning issue related to caring for his elderly parents who were living in Florida, hurricane central. “Every time a hurricane hit, we would lose communication with them, and I would drive down to see how they were,” he said. “One hurricane did a significant amount of damage to their ranch home, completely destroying the screen enclosure around the pool!”

In addition to seeing the storm’s destruction, Chouinard noticed that his mother was showing the first signs of cognitive impairment. “Between the hurricane damage and my mother’s declining health, I knew it was time to move them to Georgia where I could keep a closer eye on them,” he said.

Plans to move his parents to Georgia were set for early 2008. Chouinard’s father sold the home in Florida about a month before the market crashed. His father decided at that time to update his will and Loraine DiSalvo was called in.

“My father was a challenging person to interact with and he could be very brusque,” he said. “Often, lawyers are intimidating, and I knew that would not go over well with my dad. The way that Loraine worked with him told me a great deal about how skilled she was. My father liked Loraine and my mother loved her. It was another really good experience.”

When his father decided Chouinard should be executor of his estate, the circle was complete. “Morgan & DiSalvo became our family’s estate planning firm right then and there,” he said. “They had proven themselves by masterfully handling my needs, a healthcare situation with my wife and now my father’s Will.”



Detailed Estate Plan Simplifies Probate Process

When his father died in 2019, Chouinard called DiSalvo to find out more about his executor responsibilities. Using his father’s detailed estate plan, Chouinard wanted to tackle his executor duties himself in order to preserve as much of the estate as possible for distribution. However, he was not willing to handle it completely alone. He called Loraine and she recommended that he complete as much of the work as he was comfortable doing, carefully following the written and detailed estate plan. She assured him that she would only be a phone call away if he hit a roadblock.



“Loraine was great to work with and she pointed out that the estate work was not complicated but could get complicated,” he said. “She totally understood that my top priority was to minimize expenses and distribute the estate’s proceeds fairly. We agreed that I would proceed on my own and check in with her regularly to report where I was with the Probate Court.”

Everything was going swimmingly until Chouinard got what most people fear most – an envelope emblazoned with the return address of the IRS. It seems that the IRS was expecting trust returns for the past nine years, not just 2018 and 2019, which he had already been preparing for his dad. Chouinard took a deep breath and placed a call to DiSalvo for help. “Loraine immediately knew what I had done wrong,” he said. “I had used the date the trust was established on the trust return. ‘Just tell the IRS you made a mistake on the trust return and use these words,’ she said. I followed her advice to the letter and that took care of it.”

“At this point, our son is single and has no children. But when he decides he needs an estate plan, I will definitely recommend Morgan & DiSalvo to him,” the senior Chouinard said.

“I would give Morgan & DiSalvo five stars,” Chouinard said. “Richard and Loraine are good lawyers and, even more importantly, they are good people. It is very easy to relate to them. They want to do the right thing for their clients. That’s the most important thing to look for in any service and that’s why I trust them.”

About Morgan and DiSalvo

Morgan & DiSalvo, P.C. is led by attorneys Richard Morgan and Loraine DiSalvo. Their reputation for personal service and compassion, combined with their experience in estate planning, tax law, and dispute resolution, has earned Morgan & DiSalvo the highest ratings from multiple attorney rating agencies, including the well-respected, Martindale-Hubbell Peer Review Rating every year since the firm’s inception in 1995. Additionally, the firm is recognized by *U.S. News & World Report* as one of the few select firms in Georgia to achieve its “Tier 1” Best Law Firms rating in the area of Trust and Estate Law. For more information visit www.morgandisalvo.com.



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