ISSUE 04 / JULY & AUGUST 2026

WEXFORD COUNTY COUNCIL ON AGING NEWSLETTER

231-775-0133

Hello Summer!

July & August 2026

Sunshine, Community & Summer Adventures

The heart of summer has arrived, and with it comes the energy and excitement of July and August in Wexford County. These warmer months bring longer days, vibrant community life, and countless opportunities to get out, get involved, and enjoy everything the season has to offer.

Across the county, summer is in full swing with a wide variety of events, activities, and local experiences. From farmers markets filled with fresh seasonal produce to lively festivals, parades, and outdoor gatherings, something is happening for everyone to enjoy. These months are a perfect time to explore local traditions, support area businesses, and reconnect with neighbors and friends.

July brings classic summer celebrations, including Independence Day festivities, community parades, and evening fireworks that light up the northern Michigan sky. As the season continues into August, the calendar remains just as full with community events, special programs, and opportunities to learn, connect, and have fun.

Several highlights this season include upcoming community resource events and opportunities to bring helpful services directly to residents, as well as special celebrations that recognize and honor older adults in our community. These moments not only provide valuable information and support but also create spaces for connection and shared experiences.

With all the excitement summer brings, it's also a time to enjoy the simple moments, whether that's spending time outdoors, visiting a local market, attending a community event, or relaxing with family and friends. July and August offer a chance to slow down, soak in the sunshine, and take part in the life of the community.

As these summer months unfold, they serve as a reminder of just how much Wexford County has to offer. Wherever the season takes you, we hope it's filled with warmth, connection, and memorable moments. Planning to attend one of these summer activities? Let WexExpress help get you there. Call 231-779-0123 to learn more about available transportation services.

CONTENT

Important Calendar Dates

- **COA Closed Friday, July 3rd**
- **SOS mobile office - July 28th**
- **Senior Appreciation- Aug 6th**
- **Medicare Monday Classes: July 6th, Aug 3rd & Aug 31st Call COA to sign-up**

WWW.WEXFORDCOA.ORG
WWW.FACEBOOK.COM/WEXFORDCOA

A Message from the Director

Summer always has a way of moving quickly, and here at the Wexford COA, we've been doing our best to enjoy every bit of it. From outreach efforts and community events to our day-to-day programs and services, it has been a full and rewarding season. We truly enjoy the opportunity to connect with and support older adults throughout Wexford County, and summer gives us even more chances to do just that.

As we look ahead, one important date this season is August 4. On that day, the Wexford County Senior Millage will appear on the ballot for renewal. This millage plays a role in supporting programs and services for older adults in our community.

We encourage all community members to stay informed and participate in the election process. Information about voting options, including early voting and absentee ballots, is available through Wexford County and the State of Michigan. We encourage you to check the Wexford COA or Wexford County websites, or contact us if you have additional questions.

In the meantime, we hope you continue to enjoy all that summer has to offer. As always, thank you for being part of our community.

-Georgie

Autumn Norton - Community Advocate

Hi everyone! My name is Autumn and I joined the team in April as a Community Advocate. While I'm still fairly new, I've been loving my time here so far! I enjoy puzzles and problem-solving, which makes this role a great fit for me. One of the most rewarding parts of my job is helping connect all the little pieces that can improve the bigger picture of someone's life.

Outside of work, you'll find me spending time with my husband, who has been my high school sweetheart since we were 16 years old. We love golfing together, and our home is shared with four cats and two dogs. I also enjoy anything related to hair, makeup, and nails. If it sparkles, there's a good chance I'll love it!

I'm excited to be part of the team and look forward to getting to know everyone better!

Jill Onstott - Human Resources & Operations Support

Hello, my name is Jill, and I am excited to be part of the newly created position that is dedicated to human resources and includes operations support. I will be managing employee personnel files and assisting in the hiring process, training, compliance, administrative support, and a variety of other tasks as they are seen appropriate to my role.

Outside of work, I enjoy being a mom and everything outdoors. I love the summer weather and being active. I find my happy place at a beach or hiking in the woods.

Wexford County Council on Aging
Board Members 2026

Director: Georgie Bump
Chair: Bob Colvin
Vice Chair: John MacLeod
Treasurer: William Potvin
Secretary: Catherine Best

Jane Leveque
Gary Taylor
Alexander Mallory
Angela Henslee
Frank DeVos
Amber MacEachern
Kendra Kloss

OUR MISSION
" TO PROVIDE RESOURCES & SUPPORT TO WEXFORD COUNTY RESIDENTS SIXTY AND OVER."

OUR VISION
"FOR SENIORS TO LIVE HEALTHY, SAFE, AND INDEPENDENT LIVES WITH DIGNITY & RESPECT."

Michigan Secretary of State Mobile Office Coming to Mesick

The Michigan Secretary of State Mobile Office will visit the Springville Township Community Center in partnership with Wexford County COA on **July 28, 2026, from 10 a.m.–2 p.m.** Residents can complete services including driver's license or ID renewals, first-time Michigan IDs, title transfers, and disability placards.

📍 **Location:** Springville Township Community Center, **105 E. Mesick Ave., Mesick, MI 49668**
To schedule a visit or learn more, contact Wexford County COA at 231-775-0133 or visit wexfordcoa.org.

Join **S.N.A.G.** (Senior Networking Advocacy Group) for a FREE **Senior Appreciation Day** filled with fun workshops, live music, a style show, door prizes, and more!
Seniors attending the workshops will also enjoy a FREE lunch during the event.

Date: Thursday, August 6, 2026
Time: 8:30 AM – 2:00 PM
Location: Cadillac High School
400 Linden Street, Cadillac, MI 49601

TWO NEW resources for our community!

The Library of Things and Memory Kits are now available at the Cadillac branch with your CWPL card.

The Library of Things, located in the teen section, includes a variety of items you can check out, such as an easel, a karaoke machine, cooking tools, crochet hooks, and more! 🎤

The Memory Kits are designed for caregivers supporting adults living with dementia or memory loss. Each themed kit, such as fishing or the 1960s, includes hands-on items, books, and conversation prompts to help spark connection, along with a list of local resources.
This meaningful Memory Kits project was made possible through generous funding from the Cadillac Area Community Foundation's Health and Education for Youth and Seniors (HEYS) Fund.

Cadillac Wexford Public Library
CWPL
•Cadillac•Manton•Mesick•Buckley•

https://www.cadillaclibrary.org

Farmers Market Locations

VSV Community Park Farmers Market
Location: 3740 41 Road, Cadillac, MI 49601
Market Days:
Tuesdays | 12 PM – 6 PM
Fridays | 9 AM – 2 PM
Saturdays | 9 AM – 2 PM

Downtown Cadillac Farmers Market
Location: 117 W. Cass St, Cadillac, MI (situated between the Cadillac 5 Theatre and After 26 Depot) **Every friday from 9am - 2pm**

Maple Leaf Farm & Creamery
Location: 3060 S 9 Mile Rd, Falmouth, MI 49632 **Hours:** Tuesday- Saturday 10 am - 4 pm
A small northern Michigan goat farm offering tours, hands-on classes, and fun seasonal experiences alongside a shop featuring fresh cheeses, homemade foods, and natural products.

NanBop Farm Market
Thursday Nights now through September
Location: 8240 Broadcast Way, Cadillac, MI 49601
Time: 5 PM - 9 PM. Weekly community market, built around local food, handmade goods, and live music

Calvin Lutz Farms
Location: 8576 Chief Rd, Kaleva, MI 49645. **Hours:** Monday-Saturday 9 am - 6 pm
Featuring seasonal produce and u-pick options, plus a corn maze and wagon rides.

Mesick Farm & Artisan Market
Location: 210 Mesick Ave. Mesick, MI, 49668 The Mesick Schools parking lot
Saturdays from 10 am - 3 pm

Mesick AMVETS Post 120
Location: 3669 N. 9 Road, Mesick, MI 49668.
Weekly on Thursdays from 2pm - 6pm Vendors Wanted! Contact Scott G, 231-409-7572

Mish-a-Mish Market.
Location: The market is on M-115 by Honor Bank in the little town of Copemish. Go see what the community has to offer Every Sunday from 10am-3pm

Below is a list of farmers signed up for Senior Project Fresh. Some of these locations are in Osceola County.

Moodlit Farm
Farmer: Kyle Warner kwarner@ecoseeds.org **|** (269) 207-9236
Location: Downtown Cadillac Farmers Market, Fridays from 9am-2pm

DeHaVen Roadside Stand
Farmer: Jodi DeHate dehavenfarm2013@gmail.com **|** (231) 250-3059
Location: 8028 20 Mile Rd, Marion, MI 49665 **|** Monday-Sunday 8am -9pm

scan here, for the most up to date list of all farmers who accept SPF

Evart Farmers Market
Location: 200 South Main St, Evart, MI 49631 Saturday: 9AM - 1PM
Farmer: Jodi DeHate **|** dehavenfarm2013@gmail.com **|** (231) 250-3059 Dehaven Farm

Cadillac Freedom Festival

Friday, July 3rd - Car & Motorcycle Show 10 am-3 pm
Saturday, July 4th - Grand Parade starts at 1 pm

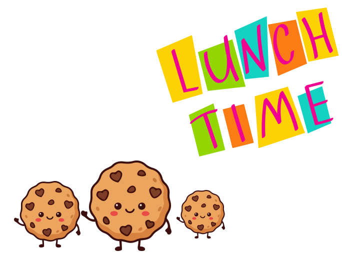
End the Cadillac Freedom Festival with a BOOM! Saturday, July 4th at dark, for breathtaking fireworks by the pros at Pyrotecnico - one of the nation's premier fireworks companies! Tune into 107.9 CDY or listen at the Rotary Pavilion to set the display to music. This high-energy show will light up the night sky with color, music, and pure patriotic magic! The fireworks will launch from in front of the high school baseball field on Chestnut Street.

CADILLAC MICHIGAN FREEDOM FESTIVAL 20

SCAN ME

Scan the QR code to view the complete list of events for the 4th of July.

Senior Lunch & Fun Series

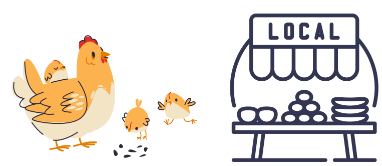


Date: Wednesday, July 8th
Location: Cadillac Senior Center, 601 Chestnut Street, Cadillac, MI 49601.
Time: 11:30 am - 1:00 pm
Join Margo Jacobs - "Cookies on the Fly"
CSC providing lunch - Hotdogs, potato salad & chips

Lavender Festival

Date: Saturday, July 11th at 10 am
Event by The Rusty Moose Garden and Gifts.
9753 S M37, Buckley, MI, United States, Michigan 49620

The Gathering at NanBop Farm



Thursday Nights now through September
Location: 8240 Broadcast Way, Cadillac, MI 49601
Time: 5 PM - 9 PM. Weekly community market, built around local food, handmade goods, and live music

Veterans Serving Veterans Community Park

Annual Craft Show, July 25, 2026 | 9 AM – 3 PM 4th
Classic Car & Military Vehicle Show, August 1, 2026 | 10am – 4pm
Location: 3740 41 Road, Cadillac, MI 49601
📧 **Contact:** nan55j@gmail.com 📘 **Facebook:** Cadillac Vets Serving Vets Farmers Market

Manton Truck Show

Date: July 24–25 (All Weekend)
10:00 AM – 9:00 PM
Live music, Semi Trucks, craft show, kids' bike drawing, Light show, and more.
The craft/vendor area is down on Railroad Park Ave, south of Latitude 44.
Saturday, July 25th, for Truck Show - Donation Pancake Breakfast at Manton Senior Center starting at 7 am

<u>Manton Market & Music</u>

Location: 107 State St, Manton, MI 49663 (Railway Park)
Join the Community market this summer on Fridays from 5–8 pm and this fall on Saturdays from 3–6 pm.

Michigan Parkinson Foundation Community Forum

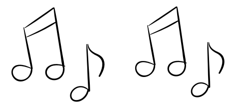
Date: July 28, 2026 | 1–3 PM |

Location: Cadillac Senior Center

Join the Michigan Parkinson Foundation for a free Community Forum bringing education, connection, and support to the Cadillac area. Open to individuals with Parkinson's, care partners, families, and healthcare professionals, this event features a presentation on balance and mobility by Dr. Kaitlyn Vanias (Mary Free Bed) and a Parkinson's-specific exercise demonstration led by physical therapy experts.

Come connect, learn, and take hopeful steps together right here in your community.

Mitchell Street Market

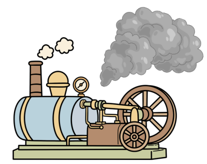


Date: Saturday, August 8th at 11 am

The 4th Annual Mitchell Street Market

On Saturday, August 8th, we are transforming Downtown Cadillac into a premier outdoor shopping destination. Mitchell Street will be closed to vehicle traffic, creating a safe, spacious, and stress-free pedestrian mall designed for the ultimate retail therapy experience.

Buckley Old Engine Show



Date: August 13th -16th

Location: 6090 2 1/2 Rd, Buckley, MI 49620

Each year, the show draws tens of thousands of attendees and brings together vendors, enthusiasts, members, and families for a memorable experience. With a wide variety of events and demonstrations, there is truly something for everyone to enjoy. One highlight of the show is the one-of-a-kind flea market, which offers far more than typical finds.

Where Exactly Is Your Pain?

A common question asked by an orthopedic surgeon during a new patient visit is: " Where exactly is your pain? The physician may ask several other questions about the pain: Can you point with one finger to the spot that hurts the most? Does the pain travel anywhere?

Why are physicians so concerned about the pain? That is a good question. For orthopedic surgeons specializing in hip and knee replacement, it is important to know the details of the patient's pain in order to make an accurate diagnosis. While each patient is a unique individual, some generalizations help physicians to accurately diagnose hip and knee problems.

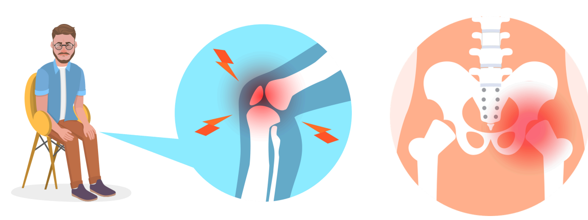
If a patient's pain starts in the buttock and travels below the knee into the lower leg, then this pain typically originates from the spine. When your television is not working, the problem is not always with the television set itself, but sometimes with the cable wires outside the house. In a similar way, even when the pain is noticed in the thigh or lower leg, this pain can be a symptom of a problem that is really in the spine. No patient wants to undergo a hip or knee replacement when the spine was the cause of their pain in the first place.

If a patient's pain is concentrated in the back of the knee, then the source of this pain can be anywhere inside the knee joint. Because the knee joint is a large space similar to a balloon, a problem anywhere inside the joint can be felt anywhere inside the balloon. Commonly, patients can develop a Baker's cyst or outpouching of the posterior capsule of the knee. The posterior capsule of the knee tends to be weaker than the rest of the joint capsule, and the joint fluid produced from an injury somewhere in the knee tends to follow the path of least resistance. This Baker's cyst can cause pain in the back of the knee, even though the real problem causing the Baker's cyst could be degenerative arthritis throughout the knee or a torn meniscus on the medial or lateral sides of the knee. In general, pain in the back of the knee does not mean that the real problem is in the back of the knee. It is very common for patients with mild or severe arthritis of the knee to have pain in the back of the knee.

If a patient's pain starts in the groin or thigh and moves to the knee, then this can often be due to a hip joint problem, such as hip arthritis. In general, a problem in the hip joint can cause knee pain, but a problem in the knee joint cannot cause hip pain. In fact, it is fairly common for a patient with severe hip arthritis to complain of knee pain. And it is also fairly common for a patient with severe hip arthritis to have significant relief of that knee pain after a total hip replacement. The real problem is when the doctor and patient are both focused on knee pain, and the hip joint is overlooked. No patient wants to undergo a knee replacement for a degenerative hip.

In summary, it is important for an orthopedic surgeon to thoroughly understand a patient's pain. Where exactly is it? Where does the pain start? Where is the pain the worst? Where does the pain travel? When a patient describes their pain well, it is easier for the physician to make an accurate diagnosis and prescribe an appropriate treatment. So, during your next visit to your orthopedic surgeon, be prepared. Be an expert on your own pain.

Joseph P. Ward, MD
Orthopedic Surgeon- hip and knee joint replacement specialist
Munson Orthopedic Institute Cadillac
8872 Professional Drive, Suite B, Cadillac, Michigan
231-779-0320



Why Hydration Matters More in Older Adults

Older adults are more vulnerable to dehydration and heat-related illness because of age-related changes, medications, and chronic conditions.

- Reduced thirst sensation means seniors often don't feel thirsty even when dehydrated
- Kidneys concentrate on urine less effectively, increasing fluid loss
- Common medications (diuretics, antihypertensives, laxatives) increase dehydration risk
- Chronic diseases (heart failure, diabetes, COPD) complicate fluid balance

Maintaining hydration supports mobility, cognition, blood pressure stability, and fall prevention, all key components maintaining independence and safety!

Hydration Strategies During Heat Waves

- Aim for 6–8 cups of fluid daily, unless on fluid restriction
- Hydrate proactively, not reactively. Drink small amounts every 1–2 hours
- **Use hydrating foods:** watermelon, oranges, cucumbers, broth, sugar-free popsicles
- **Avoid dehydrator**s: caffeine, excess alcohol, and high-sodium snacks
- Check urine color as a simple hydration indicator (pale yellow or clear indicates good hydration)
- **Keep water accessible:** bedside, in common areas, and during activities
- Encourage "sip stations" during outdoor events or exercise groups
- **Teach early signs of dehydration:** dry mouth, dizziness, fatigue, confusion, dark urine
- **Teach the red flags of heatstroke:** hot/dry skin, rapid pulse, confusion, and fainting. Call emergency services immediately

Heat Safety Tips for Seniors

- Stay indoors or in shaded areas during peak heat (11 AM–4 PM)
- Wear lightweight, loose, breathable clothing
- Use fans and AC or visit cooling centers
- Apply broad-spectrum sunscreen SPF 30+ and reapply every 2 hours
- Avoid strenuous activity outdoors; schedule walks early in the morning or evening
- Check on neighbors or residents with cognitive impairment more frequently

Good nutrition supports energy levels, bone health, immune function, and the control of chronic diseases; it is especially important in hot weather, when appetite may decrease.

- Small, frequent meals to maintain energy when appetite is low
- High protein foods (eggs, yogurt, fish, beans) to prevent muscle loss
- Calcium & vitamin D sources (fortified milk, leafy greens, salmon) for bone health
- Heart-healthy choices: fresh fruits, vegetables, whole grains, lean proteins
- Limit added sugars to support diabetes management
- Encourage fiber (berries, whole grains, beans) to support digestion and heart health.

Why This Education Protects Senior Citizens: Hydration, nutrition, and heat safety directly influence:

- **Mobility** (dehydration → weakness → falls)
- **Cognition** (fluid imbalance → confusion, delirium)
- **Cardiovascular stability** (heat → low blood pressure → fainting, falls)
- **Independence** (good nutrition → muscle strength → ADL performance)
- **Chronic disease control** (diet + hydration → stable blood sugar, BP, and energy)

-Stephanie Marsh RN

When an emergency call comes in, who are you really talking to?

My band teacher in high school had a sign up on the wall that read, “An emergency on your part does not necessarily constitute an emergency on my part.” Those are fine words to live by, but what does that have to do with fraud, you ask? Well, just because someone is calling, saying there is an emergency, doesn’t mean there actually is one.

I once talked to a guy whose local utility company was on the phone, saying they were going to shut off the power to his small business unless he sent them gift cards to clear up the balance. He had been on the phone with them for over an hour when I met with him, and I simply told him to hang up the phone. I could sense his fear of hanging up - what about his business, his customers? He needed the electricity to run his business. He took a deep breath, said “okay”, and hung up. We looked up the electric company’s real number and called; we found out all his bills were current, and there were no issues; it was a scam.

Fraudsters like to create panic, just like with this example, to scare people into believing them, no matter what nonsense they are peddling. If you are feeling pressured to act quickly, the most important thing you can do is hang up, call the number you have for the company, and double-check everything. No reasonable utility company, financial institution, department of the government, or law enforcement agency is going to mind you calling them directly to ask if everything is alright; we all want you to do that. Better safe than sorry! And besides, what is DTE (or Consumers Energy or the Wexford County Sheriff’s Office or whomever they say they are) going to do with a gift card to Target or Best Buy?? It just doesn't make sense. That’s why they create urgency with threats – so you will ignore your own common sense.

Before cell phones, we had landlines, and when it rang, you answered it. It was rude not to, no matter what, even if it was dinner time. But today, it is most important to ignore a call when it comes and let them leave you a voicemail, unless you know who is calling. This way, you don’t get tangled up with a fraudster. And even with that, it’s important to note that financial institutions, along with just about everybody else, are getting their phone numbers spoofed. A spoofed phone number means that on your caller ID, it reads Wexford Community Credit Union, 231-775-2081, but it’s actually from a call center overseas trying to get you to reveal all your personal information. Just hang up. If you do answer and give them information, call your financial institution and tell them what happened. They will need to lock the account down and help protect you, and they will also be aware that there are calls going around. And don’t worry, if it were us at WCCU calling and you hang up and call us back, we’ll congratulate you for being prepared!

At the end of the day, always err on the side of caution when it comes to phone calls. If you don’t know how to set up your voicemail, ask for help. (A voicemail message from a doctor’s office is also a great way to keep track of appointments, as well as filter out scam calls.) Stop and think – does this make sense? Why is my bank asking for my account and routing number – shouldn’t they already have that? Why would the city police want to be paid with gift cards? If you have any doubt, hang up and call back on an official number.

As always, be safe out there!

Larry Mix, *Compliance Manager*, BSACS, CUCE, CCUFC
1015 Wilcox St., Cadillac, MI 49601 | wexccu.com | 231.775.2081
Wexford Community Credit Union
Personal. Local. Trusted.

Good News for Michigan Medicaid Applicants: Asset Limits Increased

Michigan has made an important change to Medicaid eligibility that will help more older adults and people with disabilities qualify for coverage, especially for long-term care services like nursing homes and in-home care. For decades, many Medicaid programs required applicants to have no more than $2,000 in savings to qualify. That limit has never been adjusted for inflation, making it very difficult for people to cover basic expenses while applying for benefits.

What's New?

As of **February 1, 2025**. Michigan increased asset limits for many Medicaid programs that serve people who are aged, blind, or disabled:

- Single individual: up to $9,660 in countable assets
- Married couple: up to $14,470 in countable assets

Even better, these limits will now increase over time with cost-of-living adjustments.

What Counts as an Asset?

While the **dollar limits increased**, the rules about *what counts* as an asset stayed the same.

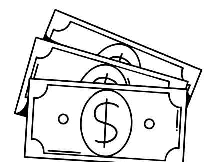
Typically counted:
- Checking and savings accounts
- Investments such as stocks and bonds
- Real estate other than your primary home

Whom does this help?

The change mainly affects **asset-tested Medicaid programs**, including:

- Nursing home Medicaid
- **MI Choice Waiver** (services that help people stay in their homes)
- **PACE** (Program of All-Inclusive Care for the Elderly)

Certain Medicaid categories for older adults and people with disabilities (Medicaid in the community)



Usually not counted:
- Your primary home (in most cases)
- One vehicle
- Personal belongings and household items
- Certain burial arrangements

Protections for a spouse who remains at home (often called *spousal impoverishment rules) are still* in place.

Why This Matters

This is one of the most meaningful Medicaid updates Michigan has made in decades. It allows people to keep a modest financial cushion instead of spending nearly everything they own just to qualify for care. If you or someone you help has delayed applying for Medicaid because of the old $2,000 limit, it may be worth taking another look under the new rules. The income limit for people 65 or older or disabled with Medicaid is single $1,330.00 a month and for Married is $1,803.00 a month.

If you have questions about how this change applies to your situation, professional guidance is still important—income limits and other eligibility rules continue to apply.

Next Medicare Monday Class Dates

Join us for the upcoming Medicare Monday classes at **4 pm on July 6th, August 3rd, & August 31st**. These educational sessions are designed to help participants better understand Medicare and available options.
To register, please call Wexford Council on Aging at 231-775-0133.
Space is limited, so early registration is encouraged.

Medical Equipment Lending Pantry

815 Lincoln St., Cadillac, MI 49601
Open Mondays and Thursdays, 12:00–2:00 pm (except holidays)
For more information, call 231-884-9623

The Medical Equipment Lending Pantry provides free equipment for individuals in Wexford and Missaukee Counties who cannot afford or access what they need. Available items include walkers, crutches, commodes, shower chairs, and wheelchairs (no hospital beds). Please return borrowed items in good condition so they can be loaned out again. Donations of usable equipment are appreciated.

Want to Be Part of Something Fun?

We're exploring a new idea for a calendar, and we're looking to see who might be interested! This calendar would celebrate the energy, personality, and uniqueness of older adults in our community, showing that fun, connection, and confidence don't have an age limit. We are putting out a roll call for individuals who would be willing to participate in a photo shoot in late August or sometime in September.

👉 What would your role be?
You'd be featured in one of the monthly photos; no experience needed, just a willingness to have fun! We welcome participants of all abilities. Right now, we're simply seeing if there's enough interest to move forward.

👉 Interested or want to learn more?
Email: gbump@wexfordcoa.org
Call: 231-775-0133 and ask for Georgie

Properly Funding Your Trust: The Step That Can Make or Break the Trust Work

By Alex Mallory of McCurdy, Wotila & Porteous, PC.

Many Michigan residents use a revocable living trust as part of their estate plan. A trust can help avoid probate, provide for the management of assets during incapacity, and simplify the transfer of property to loved ones after death. However, one of the most common misconceptions is that signing the trust document alone completes the process. That is not the case.

In reality, creating a trust is only the first step. To achieve the benefits the trust is intended to provide, the trust must also be properly funded.

What Does It Mean to Fund a Trust?

Funding a trust means transferring ownership of assets from an individual's name into the name of the trust. If assets remain titled solely in the individual's name, those assets may not be governed by the trust and could still be subject to probate.

Think of the trust as a chest. Signing the trust document creates the chest, but funding the trust is what places assets inside the chest. An empty trust may offer little practical benefit.

Why Proper Funding Matters

Avoiding Probate

One of the primary reasons people establish living trusts is to avoid probate. Probate is the court-supervised process of administering a deceased person's estate. While probate serves an important purpose, many families prefer to avoid the time, expense, and administrative burden associated with it. Assets that are properly titled in the name of the trust generally pass according to the trust's terms without going through probate. Assets left outside the trust may require a probate proceeding, defeating one of the trust's primary purposes.

Planning for Incapacity

A properly funded trust can also help if the trust creator becomes unable to manage financial affairs. The successor trustee can step in and manage trust assets without the need for a court-appointed conservator in many situations.

However, the trustee's authority generally extends only to assets owned by the trust. Assets that were never transferred into the trust may create complications and require additional legal proceedings.

Protecting Family Members from Unnecessary Stress

When trust funding is incomplete, surviving family members are often surprised to learn that additional legal work is required after a loved one's death. Proper funding can reduce administrative burdens and provide a smoother transition during an already difficult time.

Common Assets That May Need to Be Funded

Every situation varies, but assets commonly transferred into a Michigan trust include:

- Real estate, including a primary residence and vacation property
- Bank accounts
- Non-retirement investment accounts
- Certificates of deposit
- Certain business interests
- Valuable personal property

Some assets, such as retirement accounts and life insurance policies, are often handled through beneficiary designations rather than direct transfer to the trust. Because the rules vary depending on the asset type and the individual's goals, professional guidance is important. If people have questions about funding their trust, they should start by consulting with their estate planning attorney.

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Common Funding Mistakes

Some of the most frequent mistakes include:

- Creating a trust but never transferring assets into it.
- Failing to retitle newly acquired assets after the trust is established.
- Forgetting to update beneficiary designations when appropriate.
- Assuming that a "pour-over" will eliminates the need for trust funding.
- Not reviewing trust funding after major life events, such as marriage, divorce, death of a spouse, or the purchase of new property.

A pour-over will can help transfer certain assets into the trust after death, but it may still require probate. It is generally a safety net, not a substitute for proper funding.

Trust Funding Is Not a One-Time Event

Funding should be viewed as an ongoing process rather than a single task completed when the trust is signed. As assets change over time, trust ownership and beneficiary designations should be reviewed periodically.
A trust created ten years ago may no longer reflect a person's current assets or family circumstances. Regular reviews help ensure that the estate plan continues to function as intended.

Final Thoughts

Creating a trust is an important step in protecting yourself and your loved ones. However, a trust can only control assets that are properly connected to it. Without funding, even a well-drafted trust may fail to accomplish many of its intended goals.
The message is simple: signing the trust document is only the beginning. Proper funding and periodic review of that funding is what transforms a trust from a stack of legal papers into an effective estate planning tool.

This article is intended for general educational purposes and does not constitute legal advice. Individuals should consult with qualified legal counsel regarding their specific circumstances.

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