

Robin Liebowitz

From: "Merrie" <merrielb@yahoo.com>
To: <rdl4@mindspring.com>
Sent: Monday, January 26, 2004 5:20 PM
Subject: Tell Mommy everything in this email!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Robin:

Remind Mommy that Janice already took her 40K group money outright for Noah in 1991!

Stress to her that Janice has said that David and Ari already have their college tuition in the bank. Janice claims that Noah does not have enough funds put away. Yet, the partnership money that Janice took was supposed to go to Noah. If it were properly invested, Noah would have enough for college within 5 years. Remember, he will be going to college when he is almost 19 because he was a December baby.

Remind her about Daddy's settlement money. Ask her permission if one of us can call Meridith to explain to her what exactly we are looking for. I know the details but I need Mommy's permission.

Perhaps, that is why Andy and Janice let David turned down a 60,000.00 scholarship to Hamilton, which is still a very good school. Remind Mommy of that.

Remind Mommy of the conversation the Ed and I had with Daddy in 1998 where we told him to use the settlement money to take Mommy on a luxury 'round the world cruise, where Daddy replied that he could not do that because he had to worry about his grandchildren. That is where, I believe the settlement money went. Or else, where is it!!!!

Daddy had to be the grandchildren's financial sugardaddy because Andy and Janice were impotent providers!!!

Yet, Andy and Janice feel that their children are entitled to gift money from Nina and GrandBob.

Also, Charles may have a clue to that in Daddy's 1997 checking account but perhaps we should wait until I or we are there in the last week of February if you change your mind about coming.

If we do not find any accounting of the 225K of the settlement, then tell her about my theory. It was plausible for Daddy to do that since the settle is tax-free due to it being applied to personal injury.

Tell her that Janice told me (Merrie) that she and Andy have been "lucky" and therefore, she did not need to work.

Yet, she and Andy expect the children to get gift money. That gift money is gravy so that Janice and Andy can allocate more of their money to their retirement instead of providing for their children's expensive and lavish education - college and beyond.

Also, stress to Mommy that she is constantly justifying Janice not working because Andy does not require it. Yet, Andy complained to me that Mommy has not gifted his children the last two years!

OOOOOOHHHHHHHHHHHHHH! She is also asked what happened to my father's Nicholas account. It is not in his Schwab portfolio. I was under the impression that it was sold. Hopefully, I can find it on his account on the internet if I can get through as POA.

Janice wanted to ask me a lot of other stuff but I was able to cut the conversation short due to the fact that I was calling from the car and did not have the statements with me.

I have not called her back and do not feel that I have to account ot her. My mother should be asking me those questions, not Janice. Janice may end up calling you for information, so be prepared. I trust that she is the last person that you want to hear from. The temperature is cold enough up there!!!!!!! Perhaps, you may say the same thing that I just told you. That my mother is your client and you do not feel that it is appropriate to be discussing these matters with her. (After all, she is not my mother's Schwab POA, either. But that is not the point.)

Could you send me Dessi's phone number? I may not be able to find it on the internet. I will try but getting the number from you would save me time in the event the I mayl not be able to readily find it. Or, find it at all!

Thanks!

Regards,
Merrie

Joanmhubr@aol.com wrote:

Dear Merrie,

I spoke with your Mom yesterday about 11AM prior to her picking up Janice on a 2:30PM arrival.

I asked her about investments and she told me to do what I thought best.

I also asked her if everything was OK with the POA to which she replied "Janice is coming but I don't know if she has it with her or not. If there are any problems, I will ask her to call you." Just what one could infer from that I don't know, but I did add that she shouldn't make any changes without contacting either me or Diane Wilkie and if this POA was not signed it would create a lot of problems in the financial area. She was very "up" when I spoke with her and even joked.

If you were looking to have Janice declared incompetant I think you will be unsuccessful. She is very emotional, insecure, unknowledgable in financial matters, and most of all scared that she and her children will be left "out". I am sure this is the persona she wants to project and in this she is successful. What can be done about this