

E-mail log regarding Anne Wolfe Trust and Wolfe Estate Trust

Re: Flights and coordinating

Date : Wed May 29 11:31:29 EDT 2019

From : Cynthia Wolfe(cncwolfe@comcast.net);

To : Anne Wolfe(wolferanne@gmail.com); Hal Wolfe(runlikehal@yahoo.com); Alan Wolfe(al35wolfe91@comcast.net);

Subject : Flights and coordinating

Dear Travelers,

I cannot make head or tails out of the long chain of emails full of suggested changes. I booked Anne on the flights she wanted around midnight last night, using the Trust debit card, and this will get really messy if I try to backtrack all the way through Travelocity. I can totally cancel the trip by this evening but then have to start all over and none of the flights are guaranteed to be there when I try again. I am extremely busy desperately trying to get ready for leaving our house at 4 am to fly to southeastern Ohio for my mother's grave site family reunion at the 1848 farm the Wills own. I am in charge of the whole thing and there are snafus on that side (of course) and I have no time left to spend another 2 hours on this trip and risk losing the flights that worked best for Anne. Sorry.

On May 29, 2019, at 3:39 PM, Hal Wolfe <runlikehal@yahoo.com> wrote:

I'm sorry, but I don't understand. It seems to me there is room for improvement in the current Trustee oversight process.

Why can't Anne handle her own transactions with a cash advance or a reimbursement, or possibly a joint checking account, of the same type I wish we would have set up for our mom before she died. And if Anne needs help with something like a reservation, she can ask for it and in this case Alan or I could have helped her and avoided all of the stress and confusion for both you and Anne.

Hal

From: Christopher L Wolfe <clwolfe@comcast.net>

To: Hal Wolfe <runlikehal@yahoo.com>

Sent: Thursday, May 30, 2019, 12:14:00 AM EDT

Subject: Re: Flights and coordinating

#%#€£+=><{}][#%%!!

Sent from my iPhone

Re: Hello from Hal and update

Anne Wolfe <wolferanne@gmail.com>

To:runlikehal@yahoo.com

Fri, May 8, 2020 at 2:29 PM

Hal,

.....

Cynthia and I are doing okay. I paid for the computer - it was much simpler that way. (Bold font added here and other places) I jumped on it, and used my apple id and password. I also got the color I wanted - "gold" actually a copper color. It has a large hard

drive and I got virus protection for it. I will get an extra hard drive to save to once I begin downloading stuff on it - will be a while. Might use the cloud, too.
She has used my trust to pay for my symphony tickets - not all that expensive. My trust has shrunk, Chris acknowledged, due to the falling of the stock market. I didn't get specific numbers. I asked him to hang in there, not do anything rash.

.....

Thank you for your concern about the trust. If I learn any more details, I will let you know, but at present I haven't asked for more. Or asked for my computer to be reimbursed. I am not sure reimbursement would a good idea, legally. I might ask to have some computer accessories paid for.

.....
Anne

Hal Wolfe <runlikehal@yahoo.com>

To: Anne Wolfe

Sat, May 9, 2020 at 5:05 PM

.....

As to the fund value, of course it went down. The market is down about 20% from it's high in January, so if half of it was in the stock market, the Trust would be down at least 10%. But it will come back, so no need to panic. **But getting the info on where it is invested sure would be nice.** (Bold font added)

.....
Hal

Re: Dog boarding fee

On Friday, September 11, 2020, 11:17:03 AM EDT, Christopher Wolfe <clwolfe@comcast.net> wrote:

Hal,

Anne told me that she will be taking care of your dog while you and Alan are on your road trip.

I just checked the cost of dog boarding services offered in Midland, and the standard rate is \$20/day. Could you please pay Anne \$20/day for her boarding services? Please pay this in cash, not by check.

Have a great trip!

Thanks!

Chris

Hal Wolfe <runlikehal@yahoo.com>

To: Christopher Wolfe


Cc: Anne Wolfe, ALAN WOLFE

Fri, Sep 11, 2020 at 10:21 PM

Hello Chris - I'd like to say that I appreciate your initiative, but I don't. This is not your concern. Anne and I have worked out all of the details that we need to for taking care of Sandy and everything is fine. She is looking forward to the visit from Alan and also the time with Sandy.

But Anne's reply did remind me that I never charged her Trust for the trip I set for her and Alan and I in California in November of 2018. I will send you a bill for that sometime fairly soon. Take care.

Hal

| 2018 Trip to California | | | | | |
|-------------------------|----------|----------------|-----------------|--------|---|
| Expenses for Anne | Totals | Anne's portion | reimbursement | | |
| La Luna Inn | \$606.25 | 50% | \$303.13 | 4 days | November 20 - 23 |
| Yosemite Lodge (w/Alan) | \$532.15 | 33% | \$175.61 | 2 days | November 24 - 25 |
| Wharf Inn (w/Alan) | \$211.29 | 33% | \$69.73 | 1 day | November 26th |
| Hertz rental car | \$467.66 | 33% | \$154.33 | 7 days | |
| | | Total: | \$702.79 | |  |

Christopher Wolfe <clwolfe@comcast.net>

To: Hal Wolfe

Fri, Sep 11, 2020 at 11:54 PM

Send me a receipt for your payment to Anne for boarding your dog, and we can talk about it.

CLW

Anne Wolfe <wolferanne@gmail.com>

To: clwolfe@comcast.net

Cc: runlikehal@yahoo.com

Fri, Sep 11, 2020 at 1:13 PM

Chris,

I have done some thinking about it.

I appreciate that you have thought enough about my efforts and are concerned enough about my record of not speaking up for myself that you wished to speak up for me, and I understand it is out of consideration for me.

I know also I thought about that money Hal could pay me, but did not commit to asking for it.

Here is why - - Hal - and also Alan - spent money on me for my room and board and transportation last year during our Thanksgiving trip that they did not want me to pay back.

Hal has been very generous is buying me meals at restaurants when I have been down at his place -and up in Midland, and cooks for me and guests and puts me up on a guest bed he allowed me to help him choose, which is very comfortable for a twin bed. He has also taken me out to shows and movies, etc.

So I will make any money that does or does not change hands strictly between Hal and me. Hal has offered to pay me a nice sum, and I will leave it at that.

He is also, of course, providing all the food for the dog Sandy, written instructions, and he always brings up snacks for himself because I don't necessarily have food he likes when he visits. And he has also checked with the vets in the area and found where there is an emergency service should I need one - although the vets no longer have 24-hour services for pet emergencies in the Tri-Cities, and definitely not in Midland.

Thank you for being a considerate brother and for thinking of my being rewarded for my efforts.

I know I can count on you always.

Love,
Anne

Re: Anne's Special Needs Trust

christopher wolfe <clwolfe@comcast.net>

To:Hal Wolfe

Cc:Anne Wolfe,Alan Wolfe,Joel Wolfe,Susan & Joel Wolfe,cynthia wolfe

Sun, Jun 13, 2021 at 2:09 PM

Hal,

Thanks for your ideas regarding Anne's trust.

We have discussed most of these issues with Anne already and have come to an understanding with Anne.

Anne's vacations will be funded from her trust upon timely receipt of her bills, with the big ticket items (airline reservations, hotel reservations) paid ahead of time. Rather than allocating an annual budget, Anne will continue to be funded as they occur.

Anne is already getting \$225 more per month than the budget she had with Mom and Dad. Anne is doing very well. We will continue to make sure she does so.

We will provide annual trust financial summaries to Anne and other family members on request. I recently provided Anne with a financial summary. If you request one, please ask. That said, I do not anticipate the need for additional input from you or other family member regarding specific investments or investment strategies at this time. Her Trust is very carefully managed with the assistance Mom's investment advisor and along the lines of Mom's investment strategy.

Contrary to what you alluded to, Anne was not asked to "save up" to pay for her trips. She was encouraged to "save up" to pay for some of her sundries. We have discussed this with Anne many times.

Hal, we are not going to resign as Trustees to Anne's Special Needs Trust. Please stop bring up this non-issue with us.

Sincerely,

Christopher L. Wolfe, MD
Trustee of Anne's Special Needs Trust

Re: Budget reports - please read all this

cynthia wolfe <cncwolfe@comcast.net>

To:Anne Wolfe

Cc:Hal Wolff,Joel and Susan Wolfe,ALAN WOLFE

Thu, Sep 9, 2021 at 4:03 PM

#

Ok and we will work with you when the time comes that you retire. Meanwhile just read the Baird report. I sent everyone the same package with back years' worth of annual statements . You could also ask Your siblings.

You ask me all these questions and then tell me that you can't even be sure where you filed the report and have not spent much time trying to read it even. That makes me very frustrated after all the time and discussion a few months ago on this topic with you and Hal involved.

I feel disrespected, manipulated , or used a lot, so please think about that . I don't know why or who is involved in that way of functioning, but help yourself to be better , because I know you can. Just be straight forward and accept straight forward answers and let things go which don't need to be recurring themes and anxieties. How many times do we have to tell you that you are safe and taken care of well and that is that. You are not expected to understand the Trust.

Look at the annual statements I sent. Each one is divided into sections for the investments, and into debits (see all the condo dues for instance) , and then all checks written that year , and other payments out for property taxes, Income taxes of the trust money made, etc.

You are smart. Just read it and don't get overwhelmed - or don't read it at all because it does not matter one bit.

End this discussion. Chris did go over last years when he visited you but you weren't very involved or interested and you told me later he did not talk with you. He did! He offered but you did not really want to attend to it. So here we go again. I have wasted over an hour on this discussion today.

Why on earth is there a recurring theme on this issue (and others in your life) for years and years? Anne please.

Cynthia

On Sep 9, 2021, at 4:03 PM, cynthia wolfe <cncwolfe@comcast.net> wrote:

Anne, almost all the answers are pretty obvious in the complete annual statements I showed you. It was a bit confusing when your mother's investing advisor switched from Wells Fargo investment bank to Baird, but it was a good move. It should be pretty easy to make sense of the annual statements of the past two years at least! Nothing much has changed. Your trust is still making money, but when we bought the car it took a big dip obviously, for a year.

>

> Everyone else in your family also received the same packet, so if you want to peruse it with one of them, please feel free. Joel and Susan are excellent with financial matters and I do keep them up to date in case something happens to us.

>

> Technically, legally, the Trust is not yours to worry about in any way.

> Count your blessings you have all the support from your smart parents and brother (and sister in law). You need to stop adding this to your anxiety list. Do something useful for your own health and fitness instead of adding anxiety or machinations in your life which you are not responsible for.

>

> That said, IF I have time to spend doing this for you, which I do not have now, I will do so. I do count the hours I spend on your care, and I pay myself \$30 an hour. You were the one to suggest that the trustee get paid a bit for their responsibility and time spent directly the Trust and your financial matters which need attention. If you look at the checks at the end of each year in December, the last check is usually to me and is for around \$500 the past two years. It was most the first year, when you had a ton of work which needed addressing in your life. You are in a healthier state and seem to enjoy handling your own daily life without asking a parent about everything.

>

> Cynthia

Anne Wolfe <wolferanne@gmail.com>
To:Cynthia Wolfe
Cc:Hal Wolfe,Susan Wolfe,ALAN WOLFE,christopher wolfe
Fri, Sep 10, 2021 at 9:20 AM

Cynthia,

I am sorry you feel disrespected - manipulated - used.

I don't know where that comes from. You may elaborate on that if you would like. What recurring themes or anxieties are you referring to? I feel I have been quite straightforward as well.

Yes, I am intelligent. But i have never had any instruction in financial matters.
I am sorry you feel I am being disingenuous. When I said I wanted something simple, I meant it. Why did that provoke a reaction? It would be very, very transparent and easy for me to read.

If you do not want to be my trustee, please say that, and other arrangements could likely be made. You and Chris are very busy people and you should give the job to someone who does not resent doing it.

For the record, I have very much appreciated the tact and diplomacy you both have used with me, with very few exceptions. I feel you have been very kind for the most part, and your honesty makes me feel that this weighs way too heavily on you.

Please talk this over with Chris and respond to me. **I would like to work with someone who does not find it so unpleasant to work with me.**

Thank you for being open.

Anne

Chris's 70th birthday party

Anne Wolfe <wolferanne@gmail.com>
To:Hal Wolfe
Cc:ALAN WOLFE
Sun, Sep 26, 2021 at 3:21 PM

(This note was removed at Anne's request.)

Anne

Re: Some business

Anne Wolfe <wolferanne@gmail.com>

To: Hal Wolfe

Sun, Sep 26, 2021 at 4:19 PM

Hal,

This note was removed at Anne's request.

Anne

Re: I screwed up and did not communicate fully with any one - I have felt like I was an a bad spot - and not thought straight

Cynthia wolfe <cncwolfe@comcast.net>

To: Hal Wolfe, ALAN WOLFE, Christopher Wolfe, Joel Wolfe, Susan Wolfe

Thu, Dec 9, 2021 at 3:45 PM

Dear Anne,

You are not at fault. **Hal is using you for his own ends and psychological /emotional needs. He has been working on you, harassing you actually, for years.** I understand that you are a sister who cares of course about her family. And you appreciate the time he spends on you. **But there is a definite pattern of your attitude and moods after a visit from Hal, which is not good for you (your anxiety and depression, health) and definitely not for the rest of the family.**

I will say again, you are not at fault.

That said, I want to respond to the complaints you did put into your most recent email just by reminding you of the following things:

Your parents and even **yourself** have said many times that you:

1. tend to be impulsive with buying things and have a hard time saving any money
2. often order expensive and too complicated things (such as vacuum cleaners that you cannot use because they are too complex or too heavy, cell phones which are too confusing despite us trying hard to help you after you have bought them) .
3. have a poor memory and often don't remember many discussions (which is one reason we email a lot, so you have a record to read again).

I want to explain to you again, and to Hal, that despite having over a million dollars in the Trust, it is not enough for security. If you ever need assisted or nursing care outside your own home, it will cost at least \$100,000 a year- up to \$250,000 a year . Medicaid pays for nursing homes but you would have no choice at all about where you go - just the nearest one in Michigan which has a Medicaid designated spot available.

SO your Trust will be paying for your care when you are old, just as Chris and I have savings to pay for our care when we are old . We cannot know what will happen, but we should always be prepared for the worst and not spend it away on unnecessary things.

By saving, your mother built the savings for the Trust for you. Chris and I are very responsible with finances and **we are managing the Trust in her wise way.** (*Bold font added*) We have done more than our fiduciary responsibility. (Hals new lawsuit will only cost the Trust, again. THAT is not good management).

.....

I also told you of course the Trust would pay Wild's bill as we have many other bills. You were so hostile with Chris before we even knew about the bill, Anne. That was not like the real you. **I blame all of that**

on Hal. He messes with your head and emotions, but you could try harder not to fall into his toxic ways.

I also told you to go ahead and choose the clothing you need and send me the form to pay for the order.

I have not ignored you, Anne. I answered you. I guess sometimes you don't like the answers, but I really have your best interests in mind and heart. It isn't easy.

Cynthia

Re: Legal challenge to family

Christopher Wolfe <clwolfe@comcast.net>

To: Hal Wolfe, Anne Wolfe, ALAN WOLFE, puzwolfe@charter.net, cncwolfe@comcast.net

Fri, Dec 17, 2021 at 11:24 AM

I have asked before and ask again that we settle this matter as adult family members, and not in the court.

Chris

Re: Please, no more Negative arguments

Christopher Wolfe <clwolfe@comcast.net>

To: Anne Wolfe

Cc: ALAN WOLFE, puzwolfe@charter.net, Hal Wolfe, cncwolfe@comcast.net

Mon, Dec 20, 2021 at 9:52 AM

... I encourage all family members, including you, to implore Hal to drop this lawsuit and to settle any issues as adults. *(Bold blue font added in all following notes – it was not done by the sender.)*

I am very surprised at the rather hostile tone of your email. I'm not sure what you referring to as "negative arguments". The negativity, from my standpoint, is the assertions that Hal makes, aggressively, about my management of the Trust, and bringing forth this lawsuit right before Christmas.

Sincerely,
Chris

Re: Sorry if I chewed you out

Christopher Wolfe <clwolfe@comcast.net>

To: Anne Wolfe

Cc: Hal Wolfe, puzwolfe@charter.net, ALAN WOLFE, cncwolfe@comcast.net

Thu, Dec 23, 2021 at 7:32 AM

Anne,

The issue at hand is/should not be about Hal or the Lake Charlevoix property, it is about your Special Needs Trust.

Cynthia and I are being accused of mismanagement of your Trust by Hal. We do not agree with this.

You have a Special Needs Trust for a reason. we are managing your Trust with care for both your short term want/needs and long term needs.

Your Trust has approximately \$1.2 million dollars currently. **Although that may seem to be a lot, it currently would pay for approximately 10 years of assisted living at current rates. Assisted, and to a large extent, nursing home care are primarily paid out of pocket. Medicaid and Medicare do not pay for assisted living, in most situations.**

Individuals with an intact Special Needs Trust have more options, than those without.

This is not the time to go on a spending spree.

An institutional trustee is an option that was specified an option for managing your trust, after all family members have either passed away, or have declined to assume the role of trustee for you. This is quite expensive, costing 1.5% of the total assets per year. That would currently cost approximately \$18,000/year.

.....

Let's stop the craziness. *(Bold font added)*

Sincerely,
Chris