After a meet and greet session from 11:30 - 12:00, Cheryl welcomed all the attendees to the Luncheon. Food was then served.

At 1:00 pm Cheryl introduced our speaker, Nikki Leith who is from the Sanders Law Group. Nikki talked about Estate Planning, Health Care Directives, and the two Powers of Attorney, Financial and Health. She also discussed the pros and cons of a will versus a trust. In the state of Washington, a will is the preferred vehicle. All people should have a written will regardless of age. It states the individual's preferences as to how their worldly goods will be distributed. She explained that probate is a way to take care of the person's debts and settling of ownership in a timely fashion. She explained the need to have witnesses to the document and that they should sign a notarized document to make the will/trust a binding one. She suggested that the witnesses not be named as beneficiaries, executor, etc.

At the end of Nikki's talk, Cheryl presented her with a framed certificate of appreciation.

Shoreline Superintendent Rebeca Minor was unable to attend.

Jan spoke about the November Brunch. It will be held November 14th at the First Lutheran Church of Richmond Beach with a meet and greet at 9 am and food being served at 9:30. Keith Lindaas and Tom Russell, representing AARP, will talk about "Cybercrime". We will also have the Northshore Superintendent Dr. Michelle Reid give an update on the Northshore School District.

Virg explained our service project of the year, Washington Kids in Transition. He had both opportunities for donations and for working stuffing the bags of food for the kids. He explained that the kids are homeless and that this food may be the only food they get until they are back at school. The "job" involves packing paper bags with 3 different types of snacks. These are then put on special buses that transport these students "home". The donations are used to buy those snacks. That opportunity will be from 10:00 am - noon on Saturday January 4, 2020 at the Edmonds Methodist Church.

Respectfully submitted,

Jan Phillips, Secretary