

## CASE Credit Union Hosts Seminars

C & T attorneys will be speaking at several upcoming seminars to be hosted by CASE Credit Union. Please contact CASE Credit Union at (517) 393-7710 to register.

- *How To Avoid Common Pitfalls in Estate Planning*  
March 26, 6:00—7:30 PM, Delta Branch  
Douglas G. Chalgian, Certified Elder Law Attorney
- *Planning for Long-Term Care*  
April 21, 6:00—7:30 PM, Pennsylvania Branch  
Douglas G. Chalgian, Certified Elder Law Attorney

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## Other Scheduled Speakings

### Grand Haven Living Center, Lansing, MI

*Legal Issues and Dementia—Alzheimer’s Association*

February 25, 6:30—8:30 PM

Douglas G. Chalgian, Certified Elder Law Attorney

Contact Lisa Vickers at (517) 999-3336 to register.

### Presbyterian Church, Lansing, MI

*Caregiver Retreat—Basic Estate Planning and Medicaid*

March 19, 9:30—10:45 AM

Douglas G. Chalgian, Certified Elder Law Attorney, and  
Attorney Rosemary Howley Buhl

Contact Sherry Gast at (517) 507-5117 to register.

### MSU Federal Credit Union, East Lansing, MI

*Medicaid and Long-Term Planning*

March 26, 12:00—1:00 PM

Attorney Amy R. Tripp

Contact Melanie at (616) 975-2864 to register.

If you would like an attorney from C & T to present to your group, go to [www.mielderlaw.com](http://www.mielderlaw.com) or call (888) 956-9600. For a full list of C & T presentations to professional organizations and conferences, visit [www.mielderlaw.com](http://www.mielderlaw.com).

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# Elderlaw & Estate Planning Update

## Welcome to BOB on Trowbridge (and Pardon Our Dust)

Here we go again. Chalgian and Tripp Law Offices has moved its East Lansing office to 1019 Trowbridge Road.

“We call the project BOB on Trowbridge – as in Big Old Building on Trowbridge – sort of named after The Bob in Grand Rapids,” explains Attorney Doug Chalgian. “It’s really a term of

affection. We love the building and we look forward to being here for a long, long time – but this place has been a landmark on Trowbridge

Road since the 1960s – and it’s been used by a lot of people for a lot of different things. So, it’s going to take some time to get it in the shape we want.”

“At least for the first few months,” Chalgian explains “Our offices will be all located on the top floor, while renovations are completed throughout the rest of the building. So it’s going to be a “pardon our dust” operation for a while.”



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## Q&A: Challenging Your Real Estate Assessment

The economic downturn has created many challenges for Michigan residents, and perhaps a few opportunities.

“Michigan’s real estate values have declined significantly over the past few years,” says Mark Kellogg, attorney and certified public accountant, “But in many cases we have not seen property tax assessment reductions reflect those declines. As a result, many people who own real estate may be paying higher taxes than they should be.”

### Do I have a basis to appeal my property’s assessed value for property taxes?

First step, understand the difference between the *state equalized value (SEV)* of your property and the *taxable value*. Remember you are not appealing the taxes, you are appealing the SEV (50% of the fair market value of your property). By appealing the SEV, you reset the SEV and potentially the taxable value. If the taxable value of the property as listed is more than 50% of the property’s updated assessed value (new market value), then it should benefit you to review or appeal the property’s assessed value.

### Who benefits the most?

The most likely beneficiaries of a tax assessment challenge are people who have recently purchased or transferred real estate (thus causing an uncapping of the taxable value) and that have experienced a decline in market value, thus reducing the gap between the taxable value and the assessed value. Also, if you recently purchased property that was in foreclosure, or for a substantially reduced purchase price, make sure the next assessment reflects a reduction, consistent with the purchase price. This would also reduce the taxable value of your property and therefore reduce the property taxes.

### What should I do if I want to appeal my assessment?

The following steps are required:

1. Determine whether your city or township assessor requires an informal assessment review. Call your local

assessor for this information and, if required, go through the informal review.

2. In March of the tax year, appeal to the city or township board of review.
3. If not satisfied with the decision of the local board of review, appeal to the Small Claims Division of the Michigan Tax Tribunal by May 31 (commercial-, development- property, etc.) or July 31 (residential property).
4. If not satisfied with the decision of the Small Claims Division of the Michigan Tax Tribunal, appeal to the court of appeals.

**NOTE OF CAUTION:** Make sure you comply with all filing deadlines or you could lose your right to challenge your assessment.

For assistance with challenging your property tax assessment, or for help analyzing the potential costs and benefits, contact Attorney Kellogg.

## Kellogg Joins Regional Chamber of Commerce Board

Mark Kellogg, partner with the Chalgian and Tripp Law Offices, was recently selected to serve on the Lansing Regional Chamber of Commerce Board of Directors.

Mark, who is both an attorney and certified public accountant, is recognized as one of the top business lawyers in the area. “I look forward to working with the Chamber to help Mid-Michigan through these difficult economic times,” he said.

In addition to his credentials as a leading business and tax attorney, what many people don’t know is that Mark is a former academic All-American Football Player at Hillsdale College.



Attorney Kellogg

## Cathy’s Story

The Grateful Dead sang, “Once in awhile you get shown the light in the strangest of places if you look at it right.”

Meet Cathy Jackson.

Over ten years ago she fell while jumping on a trampoline and lost the use of her limbs – all of them.

Despite the catastrophic change in her life, Cathy forged on. She continues to work for the same radio station that employed her before the accident. She continues in her role as a devoted mother to her four children, Chris, Michelle, Matthew, and Ashlee, and as a fiancé to Tom, who was, and still is, with her through thick and thin.

Credit it to love. Cathy always had the love and support of her family and her community. Cathy says look to your community when adversity strikes. Her friends, her family and her community in rural Lenawee county came through for her.

The details of how Cathy and her family adjusted and worked through her sudden disability inspires others dealing with similar issues, and provides a wake-up call to the rest of us. As Cathy says, “People who don’t appreciate the little things they have need to spend one day in my life. You will appreciate the ability to scratch your own head, brush your teeth and even wear make-up. These are the things that people take for granted. It isn’t the monetary things that are important. It is the little things that you do everyday that you don’t appreciate... you have to get used to letting other people and things control your life.”

“It isn’t easy,” she admits, “I would never say that it is easy, but if you’re going through something like this, remember—during the bad days don’t give up because the good days are coming too!”



Cathy Jackson