

Welcome to Lovett & House

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Contact us at any time

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William House

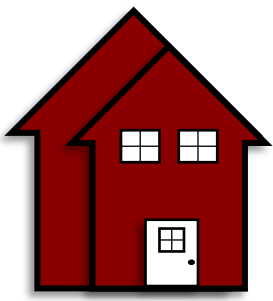
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GEORGE H. LOVETT



WILLIAM H. HOUSE

We want you to join our team of dedicated professionals

We assist clients in securing their financial futures through estate planning. When end of life considerations arise, we help preserve wealth from long term care costs. When the end has come, we facilitate distribution as efficiently and promptly as possible. At Lovett & House, we do this by estate planning with wills, trusts, and advance directives. Medicaid and nursing home planning is another form of estate planning we provide. In addition to these areas, decedents' estate administration, via probate and trust administration, as well as guardianships for the impaired, is what we do.

This handbook serves as a guide to familiarize you with our firm's practice and how you would contribute to it as a key employee. Please take time to review it thoroughly, and feel free to reach out to us if you have questions or need clarification on any topic as you start your journey with our firm.

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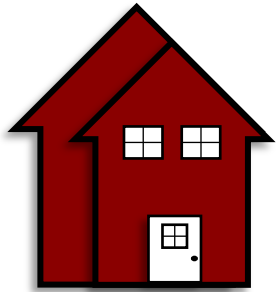
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About Us

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Lovett & House began as George H. Lovett, Attorney at Law.

- George graduated from Ohio State Law School in 1988 and passed the Ohio Bar exam the same year. George practiced in Columbus and with a Tipp City firm before opening his own shop in 1994.
- George was a general practitioner until 2008 when he made the decision to focus on estate planning, trust, probate, and nursing home planning.
- Along the way, George owned and operated his own title agency and represented several others.
- George also tried many cases, mostly in state courts but also a few in federal court.
- George has one of the groundbreaking ERISA cases. This case, *BT Dissolution v. Provident*, 175 F. Supp. 2d 978 (S.D. Ohio 2001), led to the publication of [ERISA Regulation of Life and Disability Claims](#) in Ohio Trial in 2004.

William House started practicing with George in 2013 and became a partner in 2018.

- Like George, Bill's background when joining the firm ... bankruptcy ... was something different than what the firm does now.
- Bill oversees the firm's probate and trust administration practice, with 100 or more open cases being a normal load.

Lovett & House opens between 400 and 500 files every year.

Probate, and estate planning, each represent about 45% of the firm's practice. The other 10% consists of guardianships, Medicaid planning, and a few real estate and business matters.

Our focus is transactions, not litigation.



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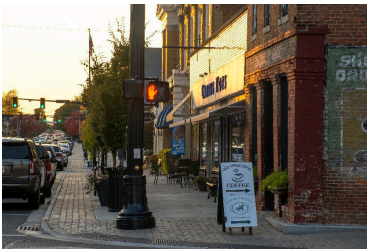
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Our main office is in Tipp City, a town of roughly 10,000 located along Interstate 75 in southern Miami County. We are about 6 miles north of Interstate 70, 15 miles north of Downtown Dayton, and 7 miles south of Troy, the county seat of Miami County.



Work production occurs in the Tipp City office. We have 7 satellite offices in Sidney, Troy, Springfield, Downtown Dayton, Kettering, Fairborn, and Eaton. We use the satellite offices for initial client consultations and document signings.

Most attorney time is spent in Tipp City, but weekly travel to satellite offices, and sometimes several days each week, is normal.

Courts in which we regularly practice are in the following counties:

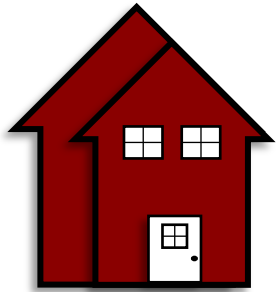
- Miami
- Montgomery
- Greene
- Shelby
- Darke
- Allen
- Clark

We file cases in several other counties each year. We do estate planning for clients in even more counties. **Each year we handle matters in 20 or more Ohio counties.**

We have a support staff of 6 employees and a full-time marketing representative assisting the 3 attorneys. We have 6 contractors who handle our computer network, payroll, web site, bookkeeping, tax, and live event support.

Our normal office hours are 8:30 to 5:00, Monday through Friday. Some remote work occurs, but the overwhelming amount of time is spent in our offices.

Our clients prefer face-to-face meetings, so we do, too!



Our Growth Past, Present, and Future

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We are all about growth!

George started the practice in his home, literally closing real estate deals on his kitchen table. Today we have 8 offices in 6 Ohio counties. We have a narrow practice area focus, market it with a systematic plan, and make quality the center of everything we do.

George grew up in a family business. He started working in his parents' bait store when he was 8 years old and stopped when his parents sold it his first year in law school. He saw his Dad grow a little bait store into a retail operation selling firearms, propane, archery equipment, and truck caps.

The retail store grew into the wholesale arena, too, eventually selling live bait in 13 Ohio counties. George drove route trucks, sold everything the retail store offered, and traveled frequently to Minnesota and Canada to buy live bait.

George carries on this entrepreneurial tradition today. When George began his own law practice in 1994, his focus was general, with mostly litigation and real estate title work. It slowly evolved into estate planning and probate.

In 2008, George hired a marketing consultant to grow the estate planning practice through live dinner seminars. The practice thrived in this niche.

George became a certified specialist in estate planning, trust, and probate law in 2011. Since then, his focus has been in this area.



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We are all about growth!

In 2012, George did two things that still drive the practice's growth today:

- Opened the firm's first permanent satellite office (Downtown Dayton).
 - Hired a webmaster to develop the firm's web site.

Our satellite offices are no more than a 30 to 35 minute drive away from the Tipp City office. We have established a solid ring of offices surrounding Tipp City.

Now our efforts are to expand the market share of our current footprint.

We have reached the point where we cannot grow without **YOU**. George envisions adding several more attorneys before he retires in 2032.

George believes 3% to 8% growth per year is realistic. As shown in *The Demographics are on Our Side*, we believe there are plenty more clients to serve in our current footprint.

None of this matters unless our work quality is at the highest level.

- We use Hotdocs to generate estate planning documents with accuracy and timeliness.
- We utilize database driven software coupled with the current standard Ohio probate forms to create pleadings with precision and consistency.
- We conduct regular staff meetings with everyone's roles well defined.
- **Associates can expect** regular meetings with George or Bill during which we review each of their cases and offer insight on how to work them up correctly.
- **Associates watch** George and Bill conduct initial consultations and signing meetings to learn how they do it before they venture into these tasks unprepared.
- **Associate drafts** of estate planning documents are critiqued until the Associate shows they can create them right every time.

Learning how to do things right, and how to do them right every time and on time, is an important characteristic of our methods and procedures.



Demographics are On Our Side

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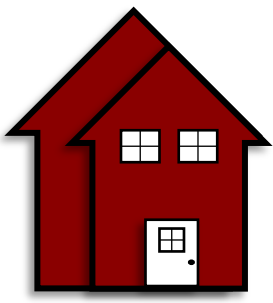
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Now is the perfect time to start practicing estate planning, trust, probate, and nursing home planning.

The baby boomer generation, and their children, will need a lot of this work for the next several decades. **At Lovett & House, this is our focus.**

- “Baby Boomers” are folks born between 1946 and 1964. World War II ended in 1945. The next year, when the GIs were home and starting families, a surge in births occurred. More babies were born in 1946 than any year in US history up until that time. This surge of births didn’t slope off until 1964.
- As a result, until the youngest of the Baby Boomers reach average life expectancy, which is roughly 80, there will be more and more of this work every year. Those Boomers born in 1964 turn 80 in 2044.
- For the next 20 years, there will be more and more people who need these legal services. This is a unique and favorable aspect of this area of law.

The demographics are favorable to expect a lot of this work for many years to come. Literally, the demographics are on our side.

- There is plenty of this work in the Miami Valley. This is the region starting in Logan County (Bellefontaine is the County Seat) that runs along the Miami River through Shelby (Sidney), Miami (Troy), and Montgomery (Dayton) Counties. The greater region includes Darke (Greenville), Preble (Eaton), Champaign (Urbana), and Greene (Xenia) Counties.
- The overall population here is just over One Million persons. The number of Senior Citizens is roughly 20%.

Over 200,000 folks in the Miami Valley need this planning right now.

- Every year, those Baby Boomers get older and more of the population enters this age group. The percentage of folks who need this work will not decline for at least another 20 years.

There is much to do, and our firm does it.



Demographics are on Our Side

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We have eight offices throughout the Miami Valley

Our clients do not have to drive far to see us.

- Because this work is complex, folks want to meet the attorney and take a measure of them before they hire their lawyer. Face-to-face meetings are the norm.
- Our attorneys meet clients nearly every day, and oftentimes in more than one office several times each week.

Over half of all Americans ... regardless of age or socio-economic status ... never get any written planning done.

- Communicating the importance of this legal work is something we do every day. Our website has some of the highest Google rankings in our area, if not the highest.
- Our attorneys do dozens of speaking engagements every year. Many of these are dinner seminars with marketing to promote the event that is tasteful and effective.
- We regularly stay in touch with all of our clients. We revise their plans and take care of their friends and family they refer to us.
- Lovett & House has a proven method to bring in business that is reliable and consistent.

We know how to get clients and how to take care of them.

- We help our clients feel safe and secure. They are grateful and treat us well.
- The satisfaction you get when folks thank you for a job well done is considerable.

Fortunately, we get to experience client satisfaction every day.

You will too when you join us.



How We Help People

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“I went to law school to help people.”

One hears this every day in a US law school from students when asked why they decided to pursue a legal career.

George and Bill gave the same answer while in law school and still do today.

Lovett & House helps people in at least 3 different ways.

The first way: **Community Service**

Here is a list of George’s community service:

- Tipp City City Council (Member, 2004 to 2011; Mayor 2006-2007)
- Tipp City Charter Review Commission
- Ohio Municipal Electric Association (Member, 2004-2011)
- American Public Power Association (Policy Planning Council, 2009-2011)
- Tipp City Mum Festival (President, 1995-1996)
- Tipp City Rotary Club (Member, 1989-present; President, 1996-1997; Paul Harris Fellow, 2009)
- Miami County Bar Association (Member, 1989 to present; President 1996-1997)
- Tipp-Monroe Optimist Club (President, 1991-1992)
- Tipp-Monroe Airport Task Force (Member, 1999-2001)
- Union-Monroe Water and Sewer Task Force (Member)
- Tipp City Chamber of Commerce (Member, 1989 – Ambassador’s Club, 1991-2004)
- Tipp City Library Board (Member, 2002-2009);
- Tri-County Board of Recovery & Mental Health (Member, 2002-2023; Chairman, 2009-2012 & 2018-2022)
- Upper Valley Medical Center Charitable Foundation Board (Member, 2020 to present; Chair 2022-2023)
- St. John the Baptist Catholic Church (Lector, 2004-present)
- Miami County Republican Men’s Club (President, 2007-2008)
- Temple Anshe Emeth, Piqua, Ohio (Member, 2002-2013)
- Tipp-Monroe Community Services (Advisory Board, 2002-present)



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Bill House received the Young Professional of the Year award from the Tipp City Chamber of Commerce in 2022 because of his extraordinary amount of community service.

Here is a list of Bill's community service:

- Tipp City Rotary Club (Past President)
- Xavier University Alumni Association – Dayton Chapter Executive Committee
- Tipp Monroe Community Services (Past Board Chair)
- Tipp City Mum Festival (Past President)
- Tipp City Library Board (Past President).

It's not an exaggeration to estimate that George and Bill have devoted thousands of hours to serving Tipp City and the greater Miami County area through community service.

We still do it and believe in it.

It's good for business.

It's good for the community.

It's good for your soul.

And it's good for your family.

When your child comes home from school and tells you their teacher, or principal, or counselor, or a fellow student says positive things about you or your practice, and you see that look of pride in your child's eye, it feels great. And it bolsters your child's sense of worth and belonging.

Nothing else can do this like community service.



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The Second way: Representing Our Clients

We touch a lot of lives in a very direct way

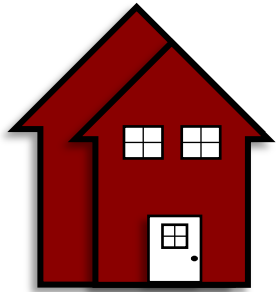
- We represent real people.
- We get hired from a face-to-face meeting with them.
- We help them resolve real problems in their lives.
- We have nothing against working for a business or government. We've done that and still do, but in limited doses. There is honor in that.
- We serve folks of more everyday means, like your neighbor, a local businessman, the postman, teachers, federal civil servants, retired officers, and your mechanic, just to name a few.
- We open or re-open roughly 500 files each year.

The Third way: We Treat Our Employees With Respect

- We treat our employees with respect, compassion, and good pay.
- We are generous with bonuses at the holidays. We reward good performance.
- We have incentive plans to encourage employees to go above and beyond.
- We make certain all of our employees have health insurance.
- We offer a 401(k), expense reimbursements for job-related tasks, vacation and mental health time, regular reviews, and merit increases.
- We encourage our employees to think about what they want to be doing in 5 years, or 10 years, and help them get there. Sometimes it means they move on to another job. Some of our employees have gone on to law school.
- We've held plenty of going away parties. We'd rather keep employees, but if a better opportunity comes along, we help them evaluate and decide what is best for them.
- We want to see our employees succeed and be happy.

Our philosophy is we'd rather train 'em and lose them than not train 'em and keep them.

Fortunately, we have a good record of folks coming and staying for a very long time.



Why You Want to be in the Miami Valley

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Our main office in Tipp City is the hub of our network of 8 offices.

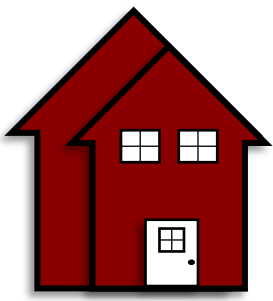
This little town in the heart of the Miami Valley, and larger cities around it, encapsulates the American Midwest.

- With only 10,000 residents, Tipp City is a small town 15 miles north of Downtown Dayton. Its origins start in the early 1800s.
- Our main office is beside a cemetery with most of the decedents having died in the Civil War era.
- One of the decedents is a veteran of the War of 1812. Downtown Tipp has buildings mostly from the late 19th and early 20th Century.
- If you love old historical stuff, Tipp City is right up your alley.
- It also has the small town security and relationships right out of a *Happy Days* rerun.
- We know folks who live on Main Street without keys to their front door. They never lock it.

Associates thinking about starting a family, or who already have children, need things to do that only a larger city can offer.

Tipp is a close drive to all that.

- Columbus is only 70 minutes away on Interstate 70.
- Cincinnati is only 70 minutes away on Interstate 75
- Dayton is only 15 minutes away on Interstate 75
- **Columbus** is home to the Blue Jackets for hockey, the Crew for soccer, the Buckeyes for football, and music events occur at Ohio Stadium, Nationwide Arena, and the Schottenstein Center. Ohio State's medical facilities are amongst the best in the country.
- **Cincinnati** is home to the Reds, the Bengals, events along the Ohio River, and even more music venues.
- **Dayton**'s UD Arena is well known for Dayton Flyers college basketball and the "First Four" tournament for the NCAA College Basketball "March Madness." Dayton is home of the Wright Brothers, who invented the modern airplane. Dayton hosts Wright Patterson Air Force Base, one of the largest military installations in the world. Thousands of persons work there. The US Air Force Museum is on the Base and has thousands of exhibits of airplanes, satellites, nuclear missiles, and a fine section of artifacts of Holocaust victims (many of which came from clients of George).



Why You Want to be in the Miami Valley

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101 North Barron St.,
Suite 101
Eaton, Ohio 45320
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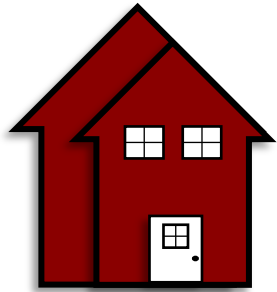
George came to Tipp City in 1989:

- Raised a daughter, who was born here.
- His daughter had Tipp City teachers for school, Girl Scouts, piano, horse riding (English and Western), dance, ballet, theater, and voice.
 - She spent her last two years of high school at Miami Valley School and decided she wanted the lights of the Big City.
 - She earned her BA and MA at Pepperdine and works in Beverly Hills in the entertainment industry.
 - Living in Los Angeles and attending school in Malibu was not a bridge too far for her because Tipp City provided a foundation for her growth that allowed her to spread her wings as far and wide as she wanted.
- Served as the City's Mayor.
- Built a thriving practice centered in this small town.

We have been blessed to represent some very interesting folks in our small town.

- George's client in *BT Dissolution v. Provident*, 175 F. Supp. 2d 978 (S.D. Ohio 2001), was a principal in a downpipe producer for General Motors who was the exclusive supplier for the Chevy S-10 pickup.
- Another George client earned a battlefield promotion to Lieutenant during the Korean War and eventually became a two-star General. This client was also heavily involved in the attempt to rescue the Americans held hostage in the US Embassy in Iran in 1979-1980.
- George represented the daughter of an Olympic gold medal winner and arranged for placement of those medals at the Smithsonian Museum's section on Black American History.
- George also represented the Holocaust victims who donated many of their family heirlooms to the US Air Force Museum.

You can't ever tell who you may meet in Tipp City.



Compensation & Work Life Balance

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Everyone wants to be paid well. Some folks want to work more than others.

- At Lovett & House, we will pay you well and give you the opportunity to earn more if you want to work more. We also offer the chance to make this your permanent home.
- During your recruitment, we will tell you the base salary we pay based upon 125 accountable hours each month, which works out to 1500 hours annually. If you want to work more than this, then we will pay you an additional amount for each hour you surpass this 125-hour minimum standard.
- **First year associates have 3 weeks of paid vacation, a week of bereavement/personal days, and all the normal holidays you expect (plus the day after Thanksgiving).**
- We pay all the things you assume a law firm will pay for its attorneys, like professional liability insurance, CLEs, and expense reimbursement for work related matters.
- **Participation in the 401(k) starts at the second year of employment.**
- **We make certain all of our employees have health insurance.** You get the coverage; we reimburse the first \$400 each month. Someday when we figure out how to get group coverage without a coverage gap, we'll do that, but this arrangement has been working fine for all of our employees for many years.
- **For the summer you sit for the Bar, we will have reasonable flexibility in your work schedule.** You will have all the time you need to pass the exam. We think you working half-time in June, and taking off July, ought to give enough study time; you tell us if you want to handle it differently and we'll talk about it. We'd look for you to start full-time in the first half of August.

Once you pass the Bar, there would be a bump in pay



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- You will need to move to Tipp City or some other area close by.
 - To help you do that, **we offer a sign on bonus.** We pay half of that when you sign your employment agreement.
 - **We pay the second half the week you start in August.** We will give you that number when we review the compensation package.

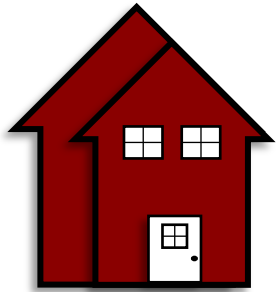
We Are Looking For Partners.

- Not every first-time job leads to a permanent position. But we hope it does for You.
That is our goal.

**If you come in and work hard, we will treat you right and
make you an offer you can't refuse!**

- Generally, partnership here is 5 to 7 years. Bill House did such a great job George wanted to make him an offer effective at the end of his 5th year.

George and Bill would love to see that happen with you!



Your Future With Us

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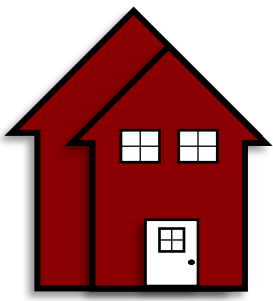
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**We want your experience with us to be a great one,
and for you to be with us for the long haul.**

- In the first weeks of your employment, we will provide you with immersion training that covers all aspects of our operations.
 - This will teach you about every one of our employees, what they do, every area of law we practice, and how to practice it.
 - You will have regular partner meetings, every one to two weeks, to review your work product and provide you with one-on-one mentoring for every case.
- You will be prepared and confident to meet with real clients for consultations within just the first 3 months of employment.
- You will be doing speaking engagements within the first 12 months of employment.

**This is not a remote job or one that leaves you in the
back room with no client contact.**

- This is fully immersive, and client driven.
- **We want associates who want to build a career here, make a good living doing it, and raise their family while practicing with us.**

Partnership with our firm is a possibility in just 5 to 7 years of employment.