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Experience Columbia *One Bite at a Time*



South Carolina is rich in history, culture, and Southern comfort food. No matter where you are, there's a museum to be toured, a plantation to be explored, and a vat of homemade fried chicken to be consumed. By now, you've probably seen and done (or eaten) it all.

Or so you think.

Columbia Food Tours offers a way to view the historic city in a different way — through your stomach. Taste some of the finest cuisine Columbia has to offer as your tour guide takes you (and two to 14 of your closest friends) through downtown Columbia, pointing out all the historical landmarks and architecture along the way.

At each stop you will be greeted by the manager, chef, or owner of the restaurant. They will not only serve you a wide array of all the different dishes they have to offer, but they'll tell you all about how they prepare it, and what makes their restaurant special or different from the others. Spend 20 to 30 minutes enjoying the ambiance before taking off for your next destination. Overall, the tour takes about two-and-a-half to three hours and includes five to seven stops.

One thing's for sure, you won't leave hungry. Columbia Food Tours start at \$42 per person, but the amount of food you get is equivalent to a feast! Sample a variety of different tastes — from Creole, to Southern comfort cuisine, to Italian — as you explore old Columbia.

Whether you're a long-time local or a first-time tourist, Columbia Food Tours is the perfect way to enjoy and explore the city, one bite at a time! For more information, visit www.ColumbiaFoodTours.com.



SPECIAL Considerations

Special-Needs Family Members & Your Will



I hope all of you are enjoying your summer break and are ready for back-to-school season! Everyone in the office has been staying busy this summer, but we want to take a minute to talk to those of you who have family members with special needs. Many people don't know that there are special considerations for leaving assets to people with special needs. So if you or someone you know plans on naming a special-needs individual in your will, here are some things you need to consider.

If you are leaving money or assets to someone with a disability, you have to be careful *how* it is left to them, because it may actually prevent them from getting government benefits.

Because federal assistance programs are usually based on an individual's assets and income, they can be limited or even revoked if that individual receives an inheritance outright. This means that if you leave an inheritance to someone with special needs, you may actually be interfering with their ability to receive government assistance, which includes healthcare coverage in most situations. This means they could end up having to spend everything you leave them just to cover their healthcare costs and normal living expenses, things that were covered by the benefits they were receiving, and then they will need to have someone help them reapply for benefits when the money runs out. This reapplication process can take months and cause serious hardship for the disabled individual. Luckily, there are ways to prevent this from happening through proper estate planning.

One possible solution to this problem is to set up a trust with special language that still gives the disabled individual the benefit of the assets and inheritance you want them to receive but which will keep those assets from interfering with any benefits they are already receiving or might qualify to receive in the future. Trusts are almost always the best way to make sure that the money goes directly to the intended family member.

I've heard a lot of people say, "Oh, I'll just leave it to another family member, then they can take care of him." In reality, that may or may not work out. If the family member inherits the money, then it is legally counted as their wealth, so if that person gets divorced, has to file bankruptcy, etc., it can be taken away. In addition, if that family member is a poor manager of money, the entire inheritance could be squandered very quickly. Appointing a family member to manage money can become messy. I have seen many cases where someone is named who says they are willing to handle everything for the disabled family member, but as years pass and the person managing things has something come up in their own life, the disabled individual can end up neglected.

This is a highly personal and important issue, and it is a very long-term commitment in most cases. While it may make sense to name a family member as the person to watch over and make some decisions for the disabled individual, we have often seen that a better option for the management of assets is a professional trustee company. These companies actually invest the money and help it grow so that it can be more effective. Also, since it is a company, you don't have to worry about them ever becoming disabled or incapacitated themselves, and you can feel confident that everything will be taken care of for your loved one in a timely manner.

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Visiting Campus: Make the Most of Your College Tour

It's never too early or too late to start visiting prospective colleges, and with the school year just starting, now is a fantastic time to tour some campuses and get the experience of college when class is in session. After all, while summer visits are great for seeing dorm room sizes and campus beauty, none of those things are as important as campus culture and education.

Test a class: When scheduling a college visit, always ask if you can sit in on a class. Better yet, audit more than one. Taking an hour or more to experience life in the college classroom will give you the best opportunity you'll have to see if the school you're visiting is a good fit for you academically. After all, while clubs and athletics are always important aspects to keep in mind, you're not picking Harvard because of its tennis team.

Sleep over: If it's an option, do an overnight stay. Many colleges offer certain visits during the year where they invite prospective students to spend a night in the dorms. This is the best chance you're going to have to see what the campus looks like after class is over. If you're a real socialite, attending a college with a healthy

array of evening activities may be something that's important to you. Parties may be an option, but sporting or Greek events are also likely on the menu, as are club meetings, religious gatherings, or other forms of entertainment.

Have a meal: While some larger universities offer a variety of chain-food options, most colleges have their own dining experience and menu. Making sure that the college of your choice has food options that will work with your own dietary needs is a priority. After all, there's only so many things you can cook in a microwave.

Get different perspectives: Finding a college that has like-minded personalities is just as important as attending a school with diversity. If you're the nerdy type who takes pride in your Star Wars posters and collection of Doctor Who paraphernalia, you want to know that there are people on campus with similar interests. Talking to students, professors, and club representatives will help you gauge the culture of the campus and decide if it's a good fit.



If the special-needs individual is a minor or needs extra care from a family member, remember to be selective in who you choose to appoint. Be sure to talk to your family members and see who is able and would be willing. Remember that you are handing over a lot of responsibility with the time commitment of another part-time job, so the new caregiver should have the time and financial responsibility to care for your loved one.

It's a lot of information, but we believe it is always important to be prepared for the worst and hope for the best. We can create the trust you need for this situation, and, if necessary, we can create a Memorandum of Intent that would provide information for the appointed caregiver which includes everything from favorite foods to care preferences and all the little things that only you would know. We can also help you choose a financial advisor to figure out the financial side of things. All of these considerations are important to make sure that your loved one is kept at the same standard of care that they are accustomed to. Although it is always hard to lose a loved one, it can either be a smooth transition, or a very jarring one if you are not well-prepared. We are here to help. We do free initial consultations, where we can see what may need to be prepared. We can also review plans that were created over 5 years ago, since many of the laws have changed since then. It's a difficult conversation, but we can do what needs to be done to ensure that your family is covered if something should ever happen to you.

~ TC

We Want Your Feedback & Testimonials!

Please take a moment to let us know what we do well. We appreciate any and all comments. Each response is entered to win an **iPad mini** in our 2015 contest as our way of saying "Thank You"!

Please mail your comments to Tiffany Armstrong at Stratton & Reynolds, LLC, 201 W. Main Street, Suite C, Lexington, SC 29072, OR fax them to **803-470-3666**, OR email them to tiffany@strattonreynolds.com. Thank you in advance for your permission to use these comments on our websites, newsletter, and in communications with our clients.

What was important to you and how did we help?

To be entered to win the iPad mini, please send us the following information:

Name: _____

Phone: _____

Email: _____

iPad mini
giveaway



Strawberry Spinach Salad WITH SUGAR-COATED PECANS



Ingredients

- Baby spinach leaves
- Strawberries
- Shredded Swiss cheese
- Red onion (optional)
- Sugar-coated pecans

Sugar-Coated Pecans:

- 1 egg white
- 2-3 cups pecan halves
- 1 cup sugar
- 1 teaspoon Cinnamon (optional)

Directions

Preheat oven to 300 F. In a bowl, beat egg white until foamy. Add pecans and toss until well coated. In a separate bowl place sugar and cinnamon (if desired) and mix together. Sprinkle over pecans and toss to coat. Spread in a single layer on a baking sheet and bake at 300 F for 25-30 minutes or until browned, stirring occasionally. Cool on wax paper.

THE FUN ZONE



Sudoku

2		1						
			6					
9	7							
			8			9		6
7			5	6		1	2	
	8			4			7	
8	9		4	7			5	
	4	7	2			6		
1								