

## INSIDE THIS ISSUE

A Magical Family Experience  
page 1

Advanced Estate Planning  
Options  
page 2-3

Merry Christmas  
page 2

Cherry, White Chocolate  
Chippers  
page 3

The Fun Zone  
page 3

The Best Holiday Light Show  
Around  
page 4

## The Best Holiday Light Show Around SALUDA SHOALS PARK IS THE PLACE TO BE THIS WINTER

The Saluda Shoals Park is the place to be this holiday season. At Holiday Lights on the River you can take a two-mile turn around the park in the warmth of your car to gaze at over 400 brilliant light displays. It's "The Midland's Largest Drive-Through Light Show."

If you're feeling a bit more adventurous, check out the park's Winter Wonder Ride. Who needs snow for tubing? The Wonder Ride is 125 feet of fast-paced, snowless fun, priced at \$2 a ride. Or you can purchase a \$10 wristband good for unlimited slides.

Slower-paced adventurers can hike through the Dazzling Dancing Forest to the sounds of holiday music, while lighted trees flicker and dance. If the boardwalk is more your style, meander along the Wetland Wonderland Walking Trail to see even more holiday lights. Not feeling too much like walking in a winter wonderland? Hayrides will be available throughout the night for only \$1.

Santa has even blocked some time out of his very busy winter schedule to visit the park. He'll be there December 11-23 from 6-10 p.m. to see visitors, take pictures, and maybe even snag a few s'mores and some hot chocolate from concessions.



Other events include nightly Holiday Lights activities, the Deck the Doors Holiday Display, and a laser light show. Admission prices range from \$15 per car to \$40 per bus. And this night of fun is well worth the cost. Visit the Holiday Lights show at 5605 Bush River Road for a light-filled winter night from November 25 through December 31. For more information call 1-803-772-3903 or visit [www.icrc.net/holiday-lights](http://www.icrc.net/holiday-lights).

# MAIN STREET MONTHLY

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## A MAGICAL FAMILY EXPERIENCE

Our family took our first vacation to Disney World during the last week of October this year. I went myself when I was a child and again for a recent elder law conference, but I've never experienced Disney World through the eyes of a two-year-old. It was an entirely different experience.

When folks say that Disney is magical, it truly is. From the moment we pulled up at the Art of Animation Resort and Annabelle saw her favorite "Cars" to the moment we tearfully said goodbye, it was the most wonderful vacation we have ever had as a family. Were some of the lines long? Yes. Were some of the people rude? Yes. But to enjoy Disney, you have to come to the parks with that expectation. And the long lines and few rude people will never take away the joy of seeing the look on Annabelle's face when she first saw Cinderella's castle, or her excitement when Baloo, King Louie, and Woody danced with her during the "Move it, Shake it, Dance & Play it" parade in the Magic Kingdom.



Lots of people have asked me what my favorite rides, restaurants, and moments were. I think it is hard to narrow it down, but I tried. I have listed below my top three favorite memories from our trip.

**No. 3 — Turtle Talk With Crush.** If you have a child who loves the movie "Finding Nemo," you cannot miss this experience inside of Epcot. Crush, the surfer-dude sea turtle from "Finding Nemo," actually interacts with the audience. He picks children from the front seats to ask him questions, and his responses are hilarious. We laughed so hard, and Annabelle was squealing with delight when Dory came out and joined Crush. The fact that Crush makes reactionary facial expressions and talks to the audience is pretty impressive technology, even if you aren't a huge Nemo fan.

**No. 2 — Lunch at Akershus Royal Banquet Hall.** Akershus is a Disney Princess dining experience — meaning you get to meet and interact with several Disney princesses while you eat. It's easier to get a reservation there than at Cinderella's Royal Table, but you still get to dine in a castle setting. We loved this experience. Before I get to why we loved Akershus, I do have to preface my "review" by saying it is pricey and the food is traditional "Norwegian" food, so pickier eaters may not enjoy it. But despite that, this was my favorite meal at Disney World. Why? Because Annabelle got to meet and talk to Belle, Aurora, Cinderella, Ariel, and Snow White without any lines! We loved all of the princesses, but our favorite by far was Ariel. She took so much time to talk to Annabelle and listen to her. She also grabbed Annabelle's hand and let her walk in the front of the "princess parade." Annabelle will never forget that. She still regularly talks about walking with Ariel.

**No. 1 — Meeting the Mouse.** Walt Disney was famous for saying, "I only hope that we don't lose sight of one thing

Continue reading on page 3 ...





# Advanced Estate Planning Options

## CREATING A LASTING LEGACY



While it's important to plan for future generations, we have noticed a disturbing trend of inheritances vanishing only a year or two after being received. The unfortunate part is that it doesn't seem to matter how much the person inherits. If it's \$100,000 or \$1,000,000, it seems to go just about as quickly.

This has led to many of our clients looking for advice on how to make sure the money they are leaving their children really does leave

a legacy rather than just a couple of fun years. This can become downright scary when you consider that oftentimes this money is pulled from a qualified account (such as an IRA) that leads to serious income tax consequences the following year. This has forced more than a few heirs to mortgage or sell assets they bought with their inheritance to cover the taxes.

While we can't make a child or grandchild manage their money wisely, there are some techniques clients have used that have set the next generation up for success while slowing down how fast the money is spent. In this article I will be highlighting a few of our clients' favorite techniques and the benefits of them. Of course, if you want to discuss which of these might be best for you, please give us a call to set up a time where we can sit down together and really discuss your specific situation.

One of the techniques we have been using, which we have found to be especially good for younger heirs, is an income-matching trust. The way this works is that the person you have named as trustee will match a certain percentage of the beneficiary's income up to a set limit. For instance, you could say that the trust will pay 50 cents for every dollar of income a grandchild earns starting at age 22 up to a cap of \$50,000

per year. So if the grandchild got a job earning \$50,000 per year, they would receive an additional \$25,000 per year from their trust. Many clients like this type of plan because it incentivizes heirs to work for their inheritance, and by its very nature guarantees the money will last for several years. However, you have to understand your heir's situation, as you would not want to set this up for a child who is a stay-at-home parent.

Another technique that has been popular lately is to set up a monthly income stream for a child, with the major portion of their inheritance being held to help prepare the child for retirement. For instance, you might leave a child a monthly income of \$1,500 indexed for inflation (keep in mind a good portion of this money may be tax-free), with the balance of their inheritance being paid in several annual or monthly installments, starting at age 55 or 60. Again, the plan here is to help a beneficiary get ahead while younger, while guaranteeing they will have something for when they are older. This is especially helpful if you know your children are getting close to retirement age and haven't really gotten around to preparing for those years.

These are just a couple of the many techniques we have seen clients using to make their legacies last. If you or someone you know is interested in discussing the options available for your estate plan, please give us a call to set an appointment.

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— that it was all started by a mouse." And for Disney World, nothing topped meeting Mickey Mouse. Unlike all of the other "stuffed" characters you could meet, Mickey Mouse — located in the theater inside of Magic Kingdom — was the only non-human character that could talk and interact with you. And he was perfect. When we walked in to meet Mickey, he noticed Annabelle's Rapunzel dress, and he immediately told her what a beautiful princess she was and asked her if he could be her prince. He got down on one knee and posed for pictures with her, cuddled her, and made her feel so special. She could not believe that she met Mickey Mouse, and he made our last day at Disney completely magical.

I could go on and on about Disney. (We are already planning our 2016 trip!) But stay tuned next month when I write an article specifically geared toward taking toddlers to Disney. I had so many people try to talk us out of taking Annabelle because she was only two. "She'll be overwhelmed;" "She will cry the whole time;" "She won't remember it": That was the type of unsolicited advice we received prior to our trip, but we had a wonderful time. You can too, but planning is key. I have some helpful tips for you to ease your vacation if you are planning on taking a young child or grandchild to Disney. I will pass these tips along in our upcoming newsletter.

~ Charity

## CHERRY, WHITE CHOCOLATE CHIPPERS



### Ingredients

- 1 cup (two sticks) butter, at room temperature
- 1 cup sugar
- ¼ cup light corn syrup
- 1 egg
- 1 teaspoon pure vanilla extract
- 1 ¾ cups all-purpose flour
- ¾ cup unsweetened cocoa powder
- 1 teaspoon salt
- 1 ½ cups white chocolate chips
- 1 cup dried cherries

### Directions

- Preheat the oven to 350° F and line two baking sheets with parchment paper.
- In the bowl of an electric mixer set on medium speed, beat the butter with the sugar for 2 minutes. Add corn syrup, egg, and vanilla, and beat until fluffy.
- Sift together the flour, cocoa powder, and salt. Sift over butter mixture and beat until there are no streaks of flour visible in the dough. Don't overbeat! Stir in white chips and cherries (\*the dough will be very thick)
- Drop the dough from a teaspoon onto prepared baking sheets, leaving about 2 inches of space between the cookies.
- Bake for 6-8 minutes, rotating the pans top to bottom and back to front midway through, until the cookies are golden brown on the bottom and just set on the top. Watch carefully, as it is easy to overbake these cookies without realizing it. Immediately transfer the cookies to a wire rack to cool completely.

## MERRY CHRISTMAS From Our Family to Yours



## Sudoku

### THE FUN ZONE

		5						4
4				7				3
3			7	4				5
			5			6	8	
				8		4		9
9				8				6
	3			7	6		5	
8	2				5	3		

### Answers

6	8	3	2	4	9	5	7	1
7	1	5	8	6	3	9	2	4
4	9	2	1	5	7	6	8	3
3	6	8	7	9	4	2	1	5
2	4	9	5	3	1	7	6	8
5	7	1	6	8	2	4	3	9
9	5	7	3	2	8	1	4	6
1	3	4	9	7	6	8	5	2
8	2	6	4	1	5	3	9	7