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3 Ideas for the Ultimate Campout RIGHT IN YOUR OWN BACKYARD



Even though it's almost peak camping season, you and your family might opt to cancel your out-of-town trip this summer, but don't worry. Just because you don't head into the mountains doesn't mean you can't still enjoy time outdoors with a backyard campout. It might not be your favorite spot in a sprawling national park, but that doesn't mean you can't turn backyard camping into the best staycation ever with these ideas and more.

Make a DIY Tent

While pitching a tent for camping always comes with some level of frustration, making your own tent using household items like tarps, rope, blankets, and more can be a fun project for the kiddos. It's an opportunity to let them exercise their imaginations and build something they can relax, play, and even spend the night in.

Create an Outdoor Movie Theater

If you've been craving the big screen experience that you thought only movie theaters could offer, you're in luck! You can make your

own big screen at your backyard campout. All you need is a large white sheet, a home projector, and some speakers. Then, snuggle up in some cozy blankets and pillows under the stars while you watch the best summer blockbusters or throwback favorites.

Build a Fire Pit

No campout — backyard campouts included — is truly complete without a roaring campfire. With a gravel base and a simple stone barrier (as well as some quick and easy instructions available online), you can build the ultimate fire pit for warming up on chilly nights, telling spooky ghost stories, and of course, roasting marshmallows. As a bonus, you can keep a fire pit around when cooler weather rolls in too.

This is far from a comprehensive list of backyard camping activities. That said, these three ideas alone can make for several nights of outdoor entertainment. Why not explore the various ways you can have the best camping experience your backyard has to offer?

The CARES Act and Estate Planning

The United States and the rest of the world are in the throes of a pandemic. The coronavirus has had a substantial effect on our health, the economy, and the way we interact. Efforts to "flatten the curve" have come with severe disruptions to our daily lives and have forced many to seek assistance from any source they can. To provide necessary assistance for struggling families and businesses, the federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act, more commonly known as the CARES Act. The goal is to relieve the suffering endured by many as a result of the pandemic. Here's list of the most prevalent portions of the CARES Act for individuals.

1. Each qualifying individual or family unit will receive a stimulus check (starting at \$1,200 per individual, \$2,400 per couple, and an additional \$500 per dependent child age 17 and under).
2. The IRS has postponed the income tax filing and deadline from April 15, 2020, to July 15, 2020. This extension applies to individuals, trusts, estates, corporations, and unincorporated business entities. (Note: A tax return due on any other date is not eligible.)
3. The deadline for making contributions to your individual retirement account for 2019 is extended to July 15, 2020.
4. You can obtain a waiver for the 10% withdrawal penalty for distributions from a retirement plan related to the coronavirus. Similar to the Family and Medical Leave Act requirements regarding the coronavirus, this waiver is applicable for a person, their spouse, or their dependent who has been diagnosed with the disease or for those persons who have suffered financial loss due to quarantine, furlough, being laid off, having reduced work hours, being unable to work due to lack of child care, or the closing/reduction of business hours of a business owned by the individual. In addition, the withdrawal, normally considered income in the year that it is distributed, can be spread out over a three-year period in an attempt to mitigate the potential tax repercussions.



5. You can receive a deduction of up to \$300 of cash contributions to churches and charitable organizations, regardless of whether you itemize deductions. This deduction encourages contributions to these types of organizations to assist.

NOTE: This is meant to be a list of the aid granted by the CARES Act and not an opinion of whether these should be utilized. We strongly suggest discussing your particular situation with a CPA or other tax professional.

The coronavirus pandemic and social distancing guidelines have also proven to be a significant obstacle for the creation or amendment of estate plans. South Carolina, along with many other states, requires documents such as wills, trusts, and powers of attorney to be witnessed and notarized. Almost half of states allow the use of electronic viewing methods — Zoom, WebEx, Skype, FaceTime, etc. — to satisfy the witnessing requirement with regard to legal documents, while several more have implemented this ability through temporary orders.

Despite these obstacles, now is a good time to add "create/review my estate plan" to your household to-do list. Circumstances such as this often provide the catalyst for reviewing your estate plan, making necessary changes, or getting your estate planning documents in order. A majority of the process can be done electronically or by phone and without the need for in-person meetings. We are here to assist you with creating or reviewing your estate plan to ensure it meets your needs. Contact our office to schedule a phone call to review or discuss changes to your estate plan. We hope you and your family continue to stay healthy and safe!

— Jeff

LESSONS WE CAN LEARN FROM MR. ROGERS

How the Television Star Shaped Childhoods

Fred Rogers may have passed away in 2003, but the world he created remains with us. In 2018, “Won’t You Be My Neighbor?” documented his life and outlook, and in 2019, “A Beautiful Day in the Neighborhood” depicted Rogers and the journalist whose life was changed by the star of “Mister Rogers’ Neighborhood.”

These movies demonstrate that we’re still fascinated with the man behind Daniel Tiger and King Friday. Why? In part because the lessons Rogers so thoughtfully depicted are as relevant for today’s generation as they were for those who grew up watching his show.

Imaginative play is a foundation of childhood.

“Play is often talked about as if it were a relief from serious learning. But for children, play is serious learning. Play is really the work of

childhood,” Rogers said. Rogers knew that play, which can seem inconsequential to grown-ups, is an important part of childhood development. Imaginative play allows children to step outside of their own perspective and experience another. In the process, they engage in abstract thinking and expand their universe. Mr. Rogers encouraged viewers to use their imaginations by creating a fantastical world called the Neighborhood of Make-Believe.

We all deserve to be loved.

Rogers knew that not everyone has someone at home who tells them that they are special and loved. So he took it upon himself to tell viewers, ending each episode of “Mister Rogers’ Neighborhood” by saying, “You’ve made this day a special day by just your being you.”

Feelings are mentionable and manageable.

Rogers helped viewers understand that it’s okay to feel mad, sad, and scared, and he helped countless children learn healthy ways to cope with tough emotions. This was a mission dear to his heart. Margaret McFarland, a child psychologist at the University of Pittsburgh who became the chief psychological consultant for “Mister Rogers’ Neighborhood,” shared with Rogers the concept he turned to again and again on the show: “Anything that’s human is mentionable, and whatever is mentionable can be more manageable.”

You can explore more of Mr. Rogers’ enduring messages at MisterRogers.org. Share “Mister Rogers’ Neighborhood” with your children and show them a world where they can grow, learn, and play.

DO YOUR HOMEWORK!

Why Your At-Home Physical Therapy Exercises Matter for Healing



Seeking rehabilitation through physical therapy can be one of the wisest choices you make for your health, well-being, and life. But committing to a physical therapy routine is much more than just showing up for your appointments.

Your at-home workout, or home exercise program, is just as important.

Working out may seem counterproductive to healing, but your home exercise program is designed specifically for your ailments. Your physical therapist will tailor an exercise routine for you and teach you the moves while offering specific advice and providing tools to guide you through each movement.

If you can commit to doing your home exercise program on a regular basis, then you may just reap the benefit of healing faster. Think about it this way: Physical therapy heals through movement, yet you typically do not see your physical therapist for this healing movement every single day. While rest is vital to the healing process, continuing to keep your joints limber, moving, and functioning at their best is also key! So, by sticking to your home exercise program, you are effectively supplementing the extensive care your therapist provides for you at each appointment.

Additionally, doing your at-home routine while you are in physical therapy prepares you for life after this therapy ends. As much as we love seeing you at your appointments, you’re bound to return to the real world and not see us quite as often. That is the goal, after all! But in order to continue a healthy lifestyle, you have to continue moving your joints and body in a healthy way. Your at-home exercises are a great first step, and your therapist can offer progressions to continue challenging you when those moves become second nature to you and your body.

Like many things in life, physical therapy comes with a need for dedication, but any physical therapist’s goal is to make this process as easy for you as possible. If you’re struggling to commit to your at-home exercises or if you need additional instruction, talk to your therapy team. We can help you gain the confidence you need to crush those at-home exercises and get you back to the activities you love.

PET TRUSTS

Taking Care of Your Furry Family Members

The primary goal of estate planning is to transfer your assets how you want, when you want, and to whom, or what, you want. An often-overlooked aspect of the process is making sure you have an appropriate plan for your animals or pets. Whether you have a dog, cat, or guinea pig or horses, goats, or other farm animals, a plan should be put in place for what happens to them when you pass.

Most clients will say they have someone willing to take and care for them. Usually, clients want to leave a small to moderate monetary gift to the person who they believe will care for their pet. However, this type of planning is wrought with issues and potential abuse. The person you name may not actually be willing to care for your animals. They may opt to take your pet initially, but later decide to give it or sell it to a third party. Worse, the animal may end up in a shelter with no real home. Some people want to put stipulations in their will when it comes to the financial gift. For example: My friend, Bob, will get \$5,000 so long as he keeps and cares for my pet. However, these types of provisions are difficult to enforce.

The ideal way to plan for the needs of your four-legged family members is to create a pet trust. With a pet trust, you can set aside a certain amount of money to be used for the care of your

animals and put someone in charge of managing it under the guidelines you provide. Akin to life insurance calculations, the amount you choose to fund the pet trust should be enough to care for the animal(s) for a reasonable period of time, estimating the annual cost of the care needed. However, you don’t want to go overboard — see Leona Helmsley’s \$12 million pet trust for her dog, Trouble — unless you have also made a plan for where the excess funds are going. This is the best way to ensure that the money you are leaving for your pet’s care is used for just that.

A pet trust also provides for the care of your pet if you become incapacitated and unable to provide appropriate care for your animals. In order to do this, a pet trust must be set up within your revocable living trust or as a separate trust document. This is necessary because placing these types of provisions in a will could mean they are no longer enforced once your probate estate is closed.

The discussion of pets as part of your estate plan is often overlooked but can be very important. Be sure to tell us if you have any pets or animals that you own so we can have a discussion about whether a pet trust should be incorporated into your estate plan.

— Jeff

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