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## Celebrating 10 Years, Thanks to You



It's hard to believe we have been serving clients for 10 years! First, we would like to thank all of our clients for your support over the years. It is your trust that has made all of this possible, and we are honored that so many of you have also referred family and friends to us so we can help them as well.

We sat down to reflect during our recent 10-year celebration and were amazed at how much you all have allowed us to grow. We started off sharing a folding table with just the two of us 10 years ago, and now we own our building in Lexington and have also opened a second office in Aiken to better serve our clients.

And thanks to all of you, we have been able to put together a wonderful staff that many of you have had the opportunity to work with. We truly could not do all that we do without them.

It has been a wonderful 10 years, and we look forward to being able to serve you for the next 10 years and beyond. We have a few more photos this month than normal, including a picture from our initial ribbon-cutting ceremony and events with staff at different points along the way. We hope you enjoy those and thank you again for all of your support and referrals. It truly means a lot to us!

*- Charity and TC*



## Bring Spring Indoors

### THE MOST BEAUTIFUL MAY FLOWERS FOR YOUR HOME OR OFFICE

The April showers came and went, so now we get to enjoy May flowers! You might not buy flowers for yourself often, but it's totally worth treating yourself and your visitors, all while supporting your local florist!



To start off, **anemones** are the most mythological May plant around because of two famous Greek myths surrounding these jewel-toned flowers. Anemones are said to have sprung from blood shed by the death of Aphrodite's lover, Adonis. The ancient Greeks also believed that the god of the west wind favored anemones — hence their second name, the windflower.

Attach them as pops of color to any bouquet for a classic, romantic, or modern arrangement, or mix them with roses and trailing greenery for a more boho look.

**Carnations** are also fantastic flowers to display in May. Some people may see carnations as a cheap flower, but, when used en masse, they can have a truly breathtaking effect in a room. Try

using natural-colored carnations to create a fresh, contemporary space.

You can also freshen up the room with **sweet peas**, which have a wonderfully mild perfume. They come with an enormous range of colors — one of the biggest ranges in the flora kingdom, in fact! Delicate, ruffled, and feminine, sweet peas are sure to delight anyone who sees them.

Lastly, although **tulips** or **orchids** would be classic choices for your arrangement, consider surprising your visitors with **lilies of the valley**. These beautiful, peaceful little blooms only grow in white, which is often seen as the color of renewal and innocence, and they wear it well! Their adorable little bell-like flowers will be sure to put a smile on your face.

We hope you will consider these gorgeous flowers for your space this year. A small purchase at your local small businesses can make a big difference, just like how a few flowers can make a big difference in your home!

## Get Your Heart Pumping at Home 4 Living Room Cardio Workouts

Walking for 30 minutes a day is a great way to get in some exercise, but getting in a daily walk outdoors isn't always possible. If you're unable to enjoy your regular cardio exercise, what can you do? Try these four cardio workouts to get your heart pumping right from your living room.

### March in Place

Marching is a great way to start slowly increasing your heart rate. Start by standing in place then lifting the legs up in a steady march, lifting each knee as high as you can without losing your balance. Make sure that you are also pumping your arms in time with your feet. For the best outcome, lift your legs 20 times.

### Side Steps

Start by standing in the middle of the room with plenty of space for you to step left and right. Take a side-step in one direction, then two side-steps in the opposite direction, then move back two steps. If you're worried about keeping your balance, try doing this within an arm's

length of a wall so you can reach out to steady yourself, and remember to keep your back straight. Repeat 20 times.

### Seated Rows

While sitting in a chair, keep your spine straight and shoulders back. Extend your arms until they're out in front of you, parallel with the floor. Using your shoulder and back muscles, pull your arms toward you then back out in front, as though you were rowing a canoe. Repeat this exercise 8-10 times.

### Dance

Dancing is a great cardio exercise and plenty of fun too! Pick your favorite dance style and start moving those feet. Some styles, such as ballet or hip-hop, can be more challenging, especially if your mobility is limited. However, freestyle is plenty of fun too. No matter how you choose to dance and whether you're by yourself, with a friend, or with your spouse, turn on some music and start grooving to your favorite tunes.



**A Note on Safety:** Before you get started on any exercises, make sure that the space around you is safe. Give yourself plenty of room to move around so you don't have to worry about bumping into furniture and accidentally hurting yourself. If you're an older adult, be sure to have a stable surface nearby just in case. A chair, for example, can help you steady yourself if you begin to lose your balance.

## POWERS OF ATTORNEY FOR PROPERTY: A PRIMER

Designating your financial power of attorney, legally referred to as a Durable Power of Attorney for Property, is a key part of any estate plan. It is a way to give yourself peace of mind knowing that you have chosen the individuals you want to make decisions for you in the event you need assistance or are incapacitated.

A properly drafted financial power of attorney will include many crucial points. We just want to summarize a few of those elements here:

1. The document must be specific. Generic language, such as "My Agent can make all financial decisions for me," will no longer work in South Carolina. After major changes to the power of attorney laws in 2015, powers of attorney must specifically grant your agent the ability to do things such as manage real estate, manage bank accounts, manage IRAs and other retirement benefits, etc.

2. The document must address new types of assets. Many of us now have social media

profiles, manage our finances digitally or store pictures in the cloud. Powers of attorney must address these newer technologies and give your agent the specific ability to manage them.

3. The document may need to include gifting powers. We often recommend gifting powers be included in a financial power of attorney so that your agent can "gift" to protect assets for long-term care planning or gift to charities to which you regularly give or tithe. However, unfettered gifting can allow agents to financially abuse a person with little to no repercussions.

4. The document should address government benefits. Your financial power of attorney should give your agent the specific authority to file for and manage any government benefits you are currently receiving, such as Social Security or Medicare, and any government benefits you may be entitled to receive in the future, such as Medicaid and VA benefits.

5. The document should address decisions about future care and placement, such as hiring in-home care or choosing a nursing home or assisted living facility. Now, these may feel like "health care decisions" that would generally fall under a Health Care Power of Attorney. However, if you needed to go into an assisted living facility, you have to be able to pay the monthly bill. Therefore, it falls to your financial power of attorney to make such decisions, and these powers need to be specifically addressed in your financial power of attorney document.

This is by no means an exhaustive list. Our standard financial power of attorney is almost 30 pages long. We cannot explain all of that here, but we wanted to give you some key points. If your power of attorney does not address these items, it is time to have it updated. If you have questions about powers of attorney or need help updating your documents, do not hesitate to give us a call.

*-Charity*

## WE DO REAL ESTATE CLOSINGS!

We are happy to assist our clients with all of their real estate needs. From new home purchases to refinances, we are eager to assist you, your friends, or your family at either our Lexington office or our Aiken office.

If you or someone you know is looking to move in the next couple months or wanting a lower interest rate with a refinance, please let us know.

*-Charity, TC, and Jeff*

## EASY & HEALTHY GREEN RICE

Inspired by 101Cookbooks.com

### INGREDIENTS

- 1 cup tightly packed spinach leaves
- 1 cup tightly packed kale leaves, stems removed
- 1 1/2 cups vegetable stock
- 2 tbsp full-fat coconut milk
- 1 tsp kosher salt
- 1/2 cup yellow onions, finely diced
- 1/2 cup green peppers, diced
- 1 tbsp extra-virgin olive oil
- 3 cloves garlic, peeled and minced
- 1 cup long-grain white rice

### DIRECTIONS

1. In a blender, purée spinach and kale with vegetable stock, coconut milk, and salt. Set aside.
2. In a medium saucepan over medium heat, sauté onions and peppers in olive oil until soft. Add the garlic and cook until fragrant, about 2 minutes.
3. Stir in rice and cook and toast for 1-2 minutes before adding the blended mixture. Increase heat to bring to a boil.
4. Reduce heat to low, cover, and simmer until liquid has evaporated, 15-20 minutes.
5. Remove from heat and let sit for 10 minutes. Fluff with a fork before serving.



## In Defense of Relaxation

## Why You Need to Take Your Vacation Days

If you're one of the 50% of Americans who would prefer a higher salary over paid vacation days, then the thought of relaxing by the pool probably makes your skin crawl. According to a 2019 Allianz Global Assistance survey, most Americans would only give up their vacation days for a 48% raise, but as Forbes reports, about 1 in 5 workers would only need a 24% raise to willingly fork over their vacation days.

The rise of what experts are calling "performative workaholism" is evident in the hustle-and-grind culture of working long hours, skipping lunches, working throughout the weekend, and taking very few breaks. But medical and psychological experts caution that addiction to the hustle comes at a price.

Recent evidence suggests that working long hours over extended periods of time actually makes you a worse employee. As exhaustion creeps in, your ability to complete even the most mundane or simple task decreases. In those moments, it's important to take a short break, but it's also vital to recognize when your body needs an extended refresher. This could make you better at your job. According to the Organisation for Economic Co-operation and Development, Luxembourg, Ireland, and Norway have some of the world's most productive workers. Coincidentally, they also provide many vacation days.

So, what's great about taking a vacation? Experts at a Midwestern hospital system, Allina Health, report that stepping away from work for a short period of time can decrease your risk of heart disease, improve your quality of sleep, create a better mood, and boost your relationships. Researchers in the Netherlands even found that simply planning for and anticipating a vacation can improve your happiness level!

If you can't stand the thought of taking time off, you're not alone. More than 40% of respondents in a 2016 survey said they felt they couldn't take a vacation because there wasn't anyone to cover them. Communicate your concerns with your employer to find a compromise.

Start slow, too. Schedule a long weekend and pack your days with activities, like getting a massage, hiking, or traveling to a local destination. Look to travel sites like Expedia, Airbnb, and Travelocity for local deals and tips on the best vacation methods. Soon, you'll be the biggest advocate for taking time off.