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PERFECT YOUR SOUP RECIPE WITH THESE 3 TIPS



Soup is perfect for sick days and alongside grilled cheese, and Grandma always seemed to have a recipe to make everything better. For as simple and comforting as soup can be, re-creating those memories from your stovetop includes a few tedious steps. Become a soup master with this go-to guide to winter's favorite dish.

Mind your peas and carrots.

The magic of a hearty minestrone or old-fashioned chicken noodle soup comes from the flavors of vegetables to create the perfect blend of comfort and taste. However, overcooking or undercooking vegetables can ruin this delicate balance. So, consider the vegetables you want in your soup and plan accordingly.

Start by chopping vegetables into bite-size pieces that will easily fit on a spoon. No one wants a spoonful of soup that's just carrots after all! Then, add vegetables to your soup based on cooking time and flavoring. Carrots, onions, and celery should "sweat" in the pot with oil and seasoning *before* you add the broth to capture the fullest flavor of these ingredients. Potatoes and other root vegetables can be added in the boiling phase, while leafy

greens only need minutes in the pot toward the end to capture their full flavor.

Simmer to blend flavors.

Simmering is the key to a great soup. Once all your ingredients are in the pot, reduce the heat to a low simmer. This allows the flavors to play together without overcooking. If a soup is boiled for too long, the vegetables, meats, and/or pasta can become mushy and underwhelming.

Season gradually — but generously.

No one enjoys a bland soup, but too much seasoning can overpower the natural flavors of your ingredients. Add your seasoning to vegetables as they sauté in the pot before adding the stock. Then, add the stock and the remainder of your ingredients. Only add more seasoning as the soup simmers and do a taste test. Add a bit of salt and pepper until it's perfect! If you over-salt, don't panic. Adding more stock, potatoes, noodles, or cream can fix your soup in a pinch.

Bonus Tip: Always serve your soup with bread, toast, or crackers. It's the perfect vehicle to soak up all the flavors!

Finding Harmony

The future is often full of unknowns. For parents of children with special needs, there are even more unknowns. This month, we are pleased to welcome a special guest to the newsletter: WC Hoecke! WC is a pastor who also works in the furniture repair business. Currently, he's helping spearhead a major project designed for adults with special needs and their parents. It's called Harmony Christian Community. Here's what WC has to say about this incredible undertaking.

"What will my child's future look like when my spouse and I pass away?"

This is a question often asked by parents of children with special needs. Parents wonder how their children will live and who will be there for them. It's a major concern because there are so many unknowns. As parents age, that question becomes even more important.

There are always housing and nursing home options, depending on the specific needs of the child and the family, but in many cases, those options aren't up to par. Many people don't want their child in a place where they're simply watched, and that's it. They want their child in a place where they are cared for and have a community to thrive in.

This is where the idea of an intentional neighborhood stemmed from. Harmony Christian Community is a Christ-centered community for differently-abled individuals and their families. But more than that, it's designed to be a sustainable community. Not only is it an intergenerational neighborhood with younger adults along with retirees, but it also incorporates a farm and micro-businesses created by those with special needs within the community. It's about creating a sense of purpose and belonging.

Individuals with special needs may live independently from their parents in their community. The parents live in their own space which is a full step down retirement community. Their child gets a home to call their own and helps create greater independence for their future. It sets healthy boundaries but ensures everyone's needs are met.

For instance, initially, there would be 2 homes (4 young adults in each) and 8 homes set aside for each of their sets of parents. For parents, the community allows them to age in peace and enjoy retirement as their own needs change.



While Harmony offers a place to live, it's also a place to thrive. There will be events at the community center; residents and volunteers can work on the farm. The residents with special needs will have the opportunity to create their own microbusinesses that tap into their talents or let them explore new talents and interests. It's another way to find that purpose and belonging.

Right now, Harmony Christian Community is a work in progress. The land Harmony will call home has been identified, and the next step is fundraising. Once the land is officially secured, the building will begin. It will start small and go from there.

The possibilities are endless. Harmony represents a new future for individuals with special needs and their parents. It answers their question, "What will my child's future look like when my spouse and I pass away?" People living in Harmony will see the answer play out before their eyes as they get to watch their child live a life they might not otherwise have.

To learn more about Harmony Christian Community or donate, visit **OurHarmony.org** or scan the QR code. Also, we are going to match up to \$1,500 of donations through the end of January. We are incredibly grateful for everyone who donates and supports this community and everything it represents!



— WC Hoecke

OUT WITH THE NEW, IN WITH THE OLD!

4 Old-School Hobbies Making a Major Comeback

January is National Hobby Month — and for good reason! As people set goals for 2021, they're also thinking about trying new hobbies. But with so many out there, picking just one can be a hobby in itself. Thanks in part to COVID-19, many people have rediscovered old-school hobbies. Some of these have been around for decades or even longer, and others have established communities that can rely on one another for support, sharing information, and more. Here are four great examples.

Making Bread

Over the last year, interest in this ancient hobby has skyrocketed. Homemade bread is tastier and more nutritious than store-bought, and it's so satisfying to watch it come together. Not to mention it's a great skill to have! With so many types of bread to try, you're not going to run out of ideas any time soon.

Collecting Cards

No matter what people were into during the '70s, '80s, and '90s, there was a trading card game for it. And even going into 2021, that tradition has been kept alive. When many people were stuck at home last year, they rediscovered their card collections and remembered how much fun they were. As a result, card sales went through the roof, and online card communities lit up with activity from all over the world.

Restoring Cars

Car restoration is a hobby that lets you get your hands dirty, and it's one that you can do with your kids or grandkids. It can be not only educational for them but also fun! Together, you can track down parts, talk to folks who are also interested in restoration, and learn about the history of your car. Though car restoration

can be a bit costly and time consuming, it's certainly a journey worth taking.

Embroidering

Embroidery has taken off because it's both inexpensive and fairly easy to get into. Plus, many people have fallen in love with its meditative quality. One of the great things about embroidery is that you can use it to make amazing personalized gifts, like pillows, wall hangings, and kitchen towels!



LONGEVITY AND YOU

Putting Together a Plan for Long-Term Living



If there is one thing we don't know, it's how long we will be on this earth. These days, more people are living longer than ever before. It won't be long until a record number of people celebrate their 101st birthday. Because of this upward trend, it is essential to put greater thought into estate and retirement planning, especially when it comes to longevity.

People are living longer for many different reasons. They are eating healthier diets and focusing on getting daily physical activity as well as keeping their mind stimulated with hobbies and general interests. On top of that, health care is better than it was just 30 years ago. Advances in medicine have also contributed.

In terms of retirement, people should have a plan in place for longevity. More people in their 80s and 90s are still active and in good health are realizing they may have underestimated their expenses in retirement. They may look at their income and wonder if they will be able to make it work as was intended.

In terms of estate planning, longevity may mean you review or update your plan more frequently (twice a year versus once a year). People you have listed as heirs or beneficiaries may have passed away or left the family through a divorce. The executor of your estate may no longer be able to function as such. Over time, it becomes increasingly essential to make sure everything you've spelled out in your plan is an up-to-date reflection of your estate's current state of affairs.

As you plan for the future, it's important to work closely with retirement and estate planning professionals to ensure all of the pieces of your estate plan puzzle are exactly where they need to be. It's important to talk with your retirement and estate planning team at least once a year so that you and your family are set up for long-term success.

A FEW QUICK REMINDERS ABOUT PROPERTY TAXES

Property Taxes Going Up? Here's What You Can Do

As one year comes to an end and another begins, if you have created a revocable living trust with us in the last couple years and have seen your property tax rate change on your primary residence, please give us a call.

After your home is transferred into your trust, the county often requires the tax exemption forms to be filled out a second time. We are happy to help fill those out and file them with the additional documentation that the counties need. We'll help make it one less thing you have to worry about!

Also, remember that you will qualify for the homestead exemption the year after you turn 65. This can lead to a significantly reduced property tax bill.

If you believe you may qualify, be sure to contact your county auditor's office or feel free to call us with any questions. Again, this is something we can help you with or at least point you in the right direction. Keep in mind that a surviving spouse may also qualify for this exemption if their deceased spouse qualified or would have qualified.



If you have any questions about any of the above, let us know, and we'll be happy to help! As always, we're here to make sure you and your family start the new year off on the right foot!

- Charity, TC, and Jeff

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