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5 Ways to Prepare for End-of-Life Decisions

It's a tough conversation to have, but it's an important one. It's a conversation every family should have because it's something every family will have to deal with eventually. The sooner you have this conversation, the better.

We're talking about end-of-life planning. There are several practical steps every person can, and should, take in order to prepare their family for the end-of-life situation. These steps give you peace of mind and make things easier for your family when you're no longer around to help. Here are five ways you can prepare:



1. Store documents in a safe but accessible place. This goes for any and all estate documents, insurance, financials, investments, deeds, contracts, you name it. All pertinent documents should be in a secure place, but your family should also be able to find and access these documents as needed. Lockable file cabinets are a popular choice.

2. Maintain an updated list of assets. This is another document you should have and keep in a safe place. A lot of people don't like to tell their kids or other family members what they own. They keep it to themselves instead. This includes life insurance policies, bank accounts, and many other things, even collectables. If no one knows about these assets, they can be lost indefinitely, which ultimately means they go to waste.

3. Keep a list of passwords for online accounts and social media. Once you're gone, if you never saved or wrote

down the usernames and passwords for your various online accounts, those accounts may be unrecoverable. If there is anything online you wish to pass to family, such as online bank accounts and social media accounts with photos, make sure they are accessible. You can keep these passwords with your other documents, as mentioned above.

4. Have an updated personal property memorandum. In South Carolina, you can list out certain items intended for specific people. For example, if you have a family heirloom intended for your daughter, you can spell it out. A lot of clients, before coming to us, didn't keep an updated list of who gets what. Later on, they realized an item was lost, sold, or given away, but they never wrote that down. This can cause major headaches after you're gone.

5. Write out your funeral plans. We've met with many people who do not have these plans in writing. In South Carolina,

when you die, the fate of your body is left up to your next of kin, whether it's a spouse, children, or anyone else. They have to decide what to do. We've seen cases where several kids could not agree on what happened to their mother's body, and they were tied up in litigation for years. It's tragic. You can have written funeral instructions on file with your estate plan or even with your chosen funeral home. You can even prepay for everything, which is the best possible route.

While every family situation is different, these are five steps just about every family can use. These five steps don't take much time to do, and they're completely worth the effort.

-TC

The Meow at 10,000 Feet

High on the slopes of Bristen, a mountain in the Glarus Alps in central Switzerland, a pair of skiers discovered something unexpected. At 4:30 a.m., the skiers climbed toward the summit of Bristen when they realized they weren't alone. They were being followed by a cat — not a lynx or a wildcat, but a little mewling house cat.

How does a house cat end up on the slopes of a snow-covered, 10,000-foot mountain? This was an answer the skiers wouldn't get. They weren't even sure what to do with a cat in general. It's likely that it simply wandered away from one of the nearby towns or villages near the base of the mountain, but even for a human, that's a major undertaking.

Lost, the cat followed the only sign of civilization it could find: the skiers, Cyril and Erik Rohrer. "She started to shiver, and



her paws began to bleed from the hard snow," Cyril noted. "We picked her up and carried her when she was too exhausted to walk uphill anymore. We were definitely confused. I felt really sorry for the cat. She was really exhausted on the ridge underneath the summit."

The cat stayed with them for some time before they met up with another group of hikers who were headed down the mountain. The cat joined them for what would hopefully be a journey back home. And it was! Remarkably, the cat's owners were found. They revealed

that their cat had vanished four days earlier and apparently followed yet another group of hikers up Bristen. "Animals do weird things. And they are way tougher than humans. They'll never give up. Even though they are hurting really, really bad," Cyril said of his feline hiking companion. Hopefully, that will be the little feline's last trip up for some time!

Fun Facts About the Fourth of July You Can Share With Your Kids

What do your kids know about the Fourth of July? Do they know it's a day when you have a barbecue, spend time with friends and neighbors, and watch a fireworks show? These hallmarks of the holiday certainly do make it fun and memorable, but they don't really exemplify why we celebrate the Fourth of July, the anniversary of when the United States declared its independence from Britain.

So, along with the sparklers and hot dogs, here are a few fun facts about Independence Day you can share with your kids to help them understand the significance of the holiday.

The Fourth of July marks our country's independence because it's when the Continental Congress ratified the Declaration of Independence. This fact might seem like a no-brainer, but it contextualizes the holiday for kids. It's a great jumping-off point to talk about why the United States wanted to be



its own country, what the Continental Congress was, what the Declaration of Independence said, and what it means to "ratify" something.

Two future presidents signed the Declaration of Independence: John Adams and Thomas Jefferson. They both died exactly 50 years later, on

July 4, 1826. This fact is an interesting coincidence sure to fascinate both kids and adults. It's also a great way to introduce kids to some of the Founding Fathers and share how they helped shape the United States today.

In 1776, the year the United States was founded, only 2.5 million people lived here. Today, the U.S. population is 331 million. Lots of people have been born in the United States since it was founded, and millions more came here from other places, hoping to find a better life. Many succeeded, too. Many people want to call this country home!

On the Fourth of July, around 155 million hot dogs are eaten in the United States. Okay, so this fact might not have anything to do with American history, but it's still pretty funny! If anything, the fact that we have so many hot dogs to eat on that day is evidence of the prosperity so many people enjoy in the United States of America.

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

PLANT-BASED BLUEBERRY MUFFINS

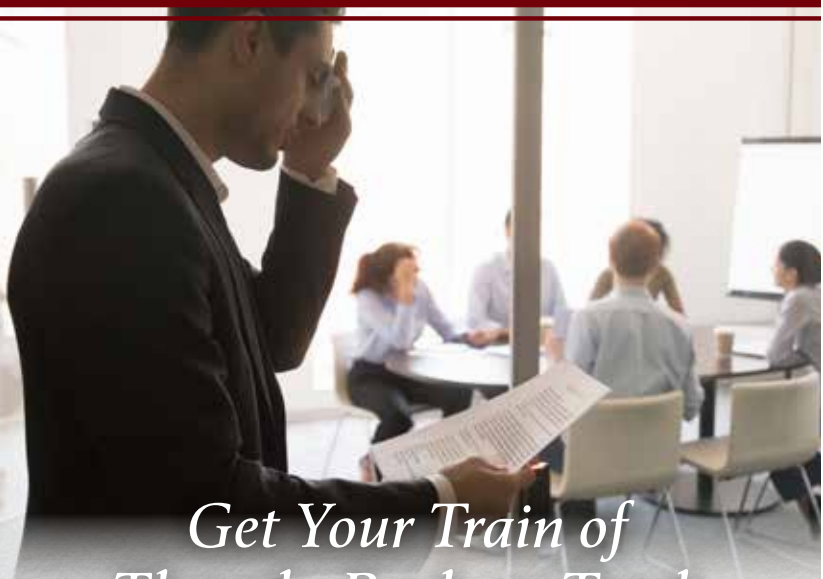
Inspired by MyDarlingVegan.com

INGREDIENTS

- 1 cup soy milk
- 1/2 cup plus 2 tbsp sugar
- 1 tsp apple cider vinegar
- 1/4 cup plus 2 tbsp canola oil
- 2 cups flour
- 1 tsp vanilla extract
- 2 1/2 tsp baking powder
- Zest of 1 lemon
- 1/4 tsp baking soda
- 2 cups fresh blueberries
- 1/2 tsp salt

DIRECTIONS

1. Preheat oven to 375 F. Grease a muffin tin and set aside.
2. In a bowl, combine soy milk and apple cider vinegar. Set aside.
3. In another bowl, combine flour, baking powder, baking soda, and salt. Set aside.
4. In a third bowl, combine sugar, oil, vanilla extract, and lemon zest. Add milk mixture and stir, then add flour mixture. Stir to combine until well-incorporated but not smooth. Fold in the blueberries.
5. Spoon batter into muffin tin, filling each well 3/4 full. Bake 20–25 minutes, cool, and enjoy!



Get Your Train of Thought Back on Track Recovery Hacks

Have you ever been in the middle of a conversation, presentation, or debate, stringing together thoughts in a way you hope is coherent and insightful when — poof! — you lose your train of thought? It's frustrating. You just want to make yourself understood, but your brain has other plans. What if there were a way to keep your train of thought on track? Well, the good news is that recovering your train of thought is easy with the following hacks in mind.

Repeat, repeat, repeat yourself.

Paraphrasing your last few thoughts out loud can help you remember where you were going. Think of it as retracing your steps: You go back to the last words you remember saying, and more often than not, you'll find your direction again.

Take a short pause.

Pausing briefly is a great way to make recovering your train of thought seem natural. This hack works really well if you're answering a question and you need time to think, and you also don't want to be bogged down by a chorus of "ums" escaping from your mouth.

Write it all down.

This hack works well when you know beforehand that you'll be speaking with someone or in front of people. Even if you never refer to your notes while speaking, simply writing down a road map for your train of thought can help you recover from a detour and speak more confidently.

Remember your overall point.

The easiest way to drive your train of thought into the weeds is to forget your overall point — or not to have an overriding point at all. Always have a short, overarching point you can use to recenter yourself and get back on track.

With these hacks, your brain will have to work a lot harder to make you lose your train of thought! Now you'll be more prepared to tackle any subject matter, no matter how deep or technical, that comes your way.

DO YOU HAVE A CHILD GOING TO COLLEGE?



For many parents, having a child leave home to go to college is both exciting and a little scary. This is a time when many changes will take place in a child's life, but also a time when they still need support from parents. Unfortunately, our laws make it tough to continue doing a lot of things for your children once they leave home unless you have the right documents in place.

For instance, if you want to get copies of grades or have other questions for your child's college, you may find the school completely unwilling to cooperate, even if you're the person paying the tuition. The good news is the school is usually happy to work with you if you have a power of attorney for your student. A power of attorney will allow you to request information and can also allow you to do things such as deposit money in your child's bank account or help them manage their bills.

Even more important is getting a health care power of attorney for your child. Without one, you may find their doctors unwilling to communicate with you regarding their health care decisions even if there is an emergency. Having a health care power of attorney on file with the child's doctor at school will also ensure the doctor's office has your contact information in case of an emergency.

Just having these two basic documents drawn up will ensure that you can continue to help your child while they're away at school. These documents will also allow your child's school to talk to you and allow you to talk to their health care providers. If you or someone you know has a child going off to school this fall, be sure to give us a call so we can help get these basic documents put together for them.