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The Best Places to Visit in Croatia

Your Next Affordable Vacation Spot!

This gorgeous coastal nation will absolutely blow you away with its beautiful architecture, landscapes, and delicious blend of Mediterranean and Slavic cuisine. Even better, it's a fairly affordable place to visit! While many travelers land in Zagreb, the beautiful capital city and cultural hub, you wouldn't want to miss these destinations.



Dubrovnik

As the "Pearl of the Adriatic," this coastal city is one of the most popular tourist destinations in the Adriatic Sea. It's a beautiful city, featuring 13th century walls, marble stone streets, Gothic palaces, breathtaking churches, and an imposing fortress. There's so much to do in the town square — one of Croatia's

largest and most beautiful — and you'll be able to explore many historic structures nearby. Nature also has plenty to offer, with secluded coves and beaches nearby for exploration.

Plitvice Lakes National Park

Near the border with Bosnia-Herzegovina, you'll find one of Croatia's oldest and most beautiful national parks and a UNESCO

World Heritage Site. Although it's quite the drive, you won't regret it — the park has an outstanding and picturesque series of tufa lakes and caves, all connected by waterfalls. With over 16 interconnected cascading lakes, it's unlike anything else you'll see. If you get hungry, you'll love the nearby National Restaurant Licka Kuca, which is famous for its traditional Croatian preparation of lamb under a cast-iron bell.

Split

The second largest city in Croatia (the first being Zagreb) is Split, founded by a Greek colony in the second or third century B.C. Historically, Split enjoyed being an independent city-state many times, and that free spirit is very tangible, as Split is very different from any other city in Croatia. With well-preserved Roman architecture and a multitude of museums, it's no wonder Split is also a UNESCO World Heritage Site.

Although Croatia was among the first UN countries to open its doors to Americans, always be safe and check the newest regulations before booking your travel. Hopefully you enjoyed learning about this unique, wonderful country!

Supplemental Needs Trusts

Planning for Disabled Family Members

Planning for disabled family members can be tricky. It is important to consider their needs and the potential benefits programs offered through the government when putting together a plan.

Because federal and state assistance programs are usually based on an individual's assets and income, they can be limited or even revoked if a disabled individual receives an inheritance outright. This means that if you leave an inheritance to someone who would otherwise qualify for these programs, you may actually be interfering with their ability to receive many government benefits, which would include health care coverage in most situations. This means they could end up having to spend everything you leave them just to cover their health care costs and normal living expenses, things that were previously covered by the benefits they were receiving, and then they will need to have someone help them reapply for benefits when the money runs out. This reapplication process can take months and cause serious hardship for the disabled individual. Luckily, there are ways to prevent this from happening through proper estate planning.

One possible solution to this problem is to set up a trust with special language that still gives the disabled individual the benefit of the assets and inheritance you want them to receive but which will keep those assets from interfering with any public benefits they are already receiving or might qualify to receive in the future. Trusts are almost always the best way to make sure that the money goes directly to the intended family member.

I've heard a lot of people say, "Oh, I'll just leave it to another family member, then they can take care of him." In reality, that may or may not work out. If the family member inherits the money, then it is legally counted as their wealth, so if that person gets divorced, has to file bankruptcy, etc., it can be taken away. In addition, if that family member is a poor manager of money, the entire inheritance could be squandered very quickly. Appointing a family member to manage money can become messy. I have seen many cases where someone is named and they say they are willing to handle everything for the disabled family member, but as years pass, the person managing things has something come up in their own life, and the disabled individual can end up neglected.

This is a highly personal and important issue, and it is a very long-term commitment in most cases. While it may make sense to name a family member as the person to watch over and make some decisions for the disabled individual, we have often seen that a better option for the management of assets is a professional trustee company. These companies actually invest the money and help it grow so that it can be more effective. Also, since it is a company, you don't have to worry about them ever becoming disabled or incapacitated themselves, and you can feel confident that everything will be taken care of for your loved one in a timely manner.

If the special-needs individual is a minor or needs extra care from a family member, remember to be selective in who you

choose to appoint. Be sure to talk to your family members and see who is able and would be willing. Remember that you are handing over a lot of responsibility with the time commitment of another part-time job, so the new caregiver should have the time and financial responsibility to care for your loved one.

It's a lot of information, but we believe it is always important to be prepared for the worst and hope for the best. We can create the trust you need for this situation, and, if necessary, we can create a Memorandum of Intent that would provide information for the appointed caregiver that includes everything from favorite foods to care preferences and all the little things that only you would know. We can also help you choose a financial advisor to help ensure the right amount is left to your loved one. All of these considerations are important to make sure that your loved one is kept at the same standard of care that they are accustomed to.

Although it is always hard to lose a loved one, it can be even harder for disabled individuals who may have relied on that parent or close family member to care for them for decades. We can help ensure that the transition is as smooth as possible. We offer free initial consultations and would be happy to help you plan for your loved one.

—Charity

Remembering the Heroes Amid the Tragedy

The Everyday People Who Saved Countless Lives on 9/11

As we approach its 20th anniversary, Sept. 11, 2001, remains one of the darkest days in American history. Almost 3,000 people lost their lives when terrorists flew passenger airplanes into the Twin Towers and the Pentagon. The infrastructural damage was severe, but the damage done to thousands of families across the country was even worse.

While 9/11 remains a day of remembrance of these tragic events, it should also be a day to remember the brave men and women who sacrificed their lives to save others. These are just a few of their stories.

Betty Ong and Amy Sweeney

After five al-Qaida terrorists hijacked American Airlines Flight 11, Ong and Sweeney, two flight attendants, used the crew phone to call their colleagues and give them information about their attackers, including what they looked like and what seats they had been sitting in. Both attendants perished, but the information they shared helped the FBI jump-start their investigation.



Rick Rescorla

A Vietnam veteran who had earned a silver star for his service, Rescorla was no stranger to stressful life and death situations. As the head of corporate



security for Morgan Stanley in the South Tower, he defied orders from Port Authority to stay put and instead escorted 2,700 people out of the building before it

collapsed. After that, he headed back in to look for stragglers. That was the last time anyone saw him.

Passengers of Flight 93

While two planes hit the World Trade Center towers and one plane hit the Pentagon, another plane that headed for the White House never reached its destination. That's because passengers aboard this flight, upon learning their plane had been hijacked, decided to rush the cockpit and overtake the terrorists. They caused the plane to crash in an empty field in Pennsylvania, saving the White House but killing everyone on board.

Sad though their deaths may be, these heroic men and women continue to inspire people even 20 years later. We should never forget the tragedy of 9/11, but we should also remember these regular people who decided to take extraordinary lengths to save others.

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

ONE-PAN APPLE CIDER CHICKEN

INGREDIENTS

- 1 1/2 lbs boneless, skinless chicken thighs
- 1 tsp salt, divided
- 1/2 tsp black pepper, divided
- 1/2 cup apple cider
- 2 tsp Dijon mustard
- 4 tsp olive oil, divided
- 3 sweet apples, cut into 1/2-inch slices
- 2 tsp fresh rosemary, chopped, plus more for garnish

Inspired by WellPlated.com

DIRECTIONS

- Sprinkle chicken with 1/2 tsp salt and 1/4 tsp pepper. Set aside.
- In a small bowl, combine apple cider and mustard. Set aside.
- In a large skillet over medium heat, warm 2 tsp olive oil. When shimmering, add chicken thighs top-side down. Cook for 4 minutes, then flip and cook for 4 more minutes. Transfer to a plate and cover with foil. Wipe the skillet clean.
- Heat the remaining oil in the skillet, then add sliced apples, remaining salt and pepper, and rosemary. Cook for 5 minutes.
- Return the chicken to the skillet and add apple cider-mustard mixture. Cook for 5 minutes, then serve sprinkled with rosemary!

Why You *Should* Cry

The Science Behind Sad and Mad Tears

Ronda Rousey is tough. She was the first American woman to earn a medal in the Olympics for judo, and she was inducted into the UFC Hall of Fame to commemorate her six titles. Rousey is noted for her physical and mental toughness, so it might surprise you to learn that she loves a good cry.

"I really cry all the time ... Everything [makes me cry]. Especially during fight week," she told the Huffington Post.

While crying is more often associated with weakness than strength, the science of the tears we shed when we're emotional — including feelings of anger, sadness, and stress — shows that crying actually makes us healthier.

More Than Just Water

Before you cry, you may feel a welling up of tears in your eyes that makes them appear watery. While tears of all types are mainly made up of water, scientists say that they are distinguished by their chemical makeup. Biochemist Dr. William H. Frey produced foundational scientific research on the science of crying. He collected tears from research participants who cried while watching a sad movie and compared their tears to participants who cried because of a cut onion.

Frey said the emotional tears were not only unique to humans but that they're also a "unique kind of tear." Their unique chemical makeup has both a detoxifying and stress-reducing effect. Emotional tears have higher levels of ACTH, a stress hormone released by crying. They also have higher levels of endorphins and oxytocin, which are known to reduce both stress and pain.

Crying and Your Health

The benefits of crying have been explored by everyone from ancient philosophers to modern-day scientists. While philosophers noted the cathartic effects of crying, scientists have filled in the knowledge gaps about why crying feels good and how it's actually good for us.

The stress-reducing benefits of crying don't just feel good in the moment. There are several secondary benefits such as:

- Lower blood pressure, which keeps your heart healthy and helps you avoid stroke, heart failure, and dementia
- Lower manganese levels, which helps decrease anxiety, irritability, and aggression
- Decreased risk of ulcers and other digestive issues
- Decreased risk of tension headaches and migraines

Finally, crying serves an important social role. Tears elicit sympathy, signal that something is wrong, and facilitate connection during hard times. If you find yourself having chronic or uncontrollable bouts of tears, something else may be going on and you should seek professional help. But if you find yourself crying when stressed, angry, or sad, embrace your tears, knowing they're helping make you healthier both mentally and physically.

A QUICK REMINDER ABOUT PROPERTY TAXES

Just as a reminder to our clients: If you have created a revocable living trust with us in the last couple of 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 with filling those out and filing them with the documentation the counties need.

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. 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, please give us a call!



-Charity, TC, and Jeff