

JULY/AUGUST
2024

Planning for Pets (and Horses)

Over the years, many of our clients have expressed serious concern for what might happen to their pets if something happened to them. While we always recommend asking family or close friends if they would be willing to continue to care for pets, this isn't always an option.

We understand this because many of our attorneys are pet owners as well, and no one wants to see their beloved pet neglected or worse after their passing. Unfortunately, over the years, we have heard numerous horror stories about pets being abandoned in shelters or euthanized because no one wanted them when their owners passed away. These situations could have all been avoided with just a little bit of additional planning.


Some of our clients have set up Pet Trusts, where funds are set aside for the caretaker of the inherited pet to use for food, health care, and other needs of the clients' pets they are leaving behind. This can be a good solution when someone might be willing to care for your pet but isn't sure they can afford it, which can especially be an issue when the pets are older or have a preexisting condition.

Some organizations are also willing to care for or potentially rehome pets in exchange for a donation. If you don't have a friend or family member to take care of your pets if something unexpected happens, these organizations can be a great alternative.

For those with larger pets, such as horses, we might also want to discuss setting up an Equine Trust. This is similar to our standard pet trust but with some additional language for anyone taking care of these larger animals, which often need additional facilities and cannot just live in a friend's house or backyard.

Horses can be especially important to plan for since they typically have more substantial care needs as they age and can be much more expensive to care for due to the extra space and facilities they require.

In all cases, these Pet or Equine Trusts will have provisions stating that the trust will terminate upon the death of the final pet beneficiary. You can then dictate where any leftover funds go, whether it's to family members or an animal charity of your choice.



If you are concerned about what might happen to your pets if you are no longer able to care for them, give us a call. We would love to discuss options for taking care of your pet, including potentially setting up a trust to cover their expenses or adding a bequest to an organization that could care for your pets to make sure your pets will have a good home even after you are gone.

-Charity and TC

BACK TO SCHOOL

Tips for a Successful First Day of Class

With summer break tragically ending (as it does, sadly, every year), it is time to get back in the groove and prepare for the new school year. If you want to get over the first-day jitters and start out strong, employ these tips to make your first day back at class so successful that others will want to study it.

Getting a Head Start

According to research by the Center for Economic Security and Opportunity, students lose as much as 25%–30% of the knowledge they accumulated the previous school year over summer break. Reading and math skills are particularly affected and see the highest regression rate. And the higher your grade level, the more you are likely to forget. The best way to combat this summer slump is to keep learning. Try reading books and practicing arithmetic at least three times a week to ensure you can maintain what you have previously worked so hard to learn.

Shopping Spree

You also want to come to school prepared! Shopping for school supplies is a great way to get everything you need for the year ahead, including a snazzy new outfit for the first day, notebooks,



organizers, and favorite brands of pens and pencils. It's also important to write your names in your notebooks to make them easier to identify if they end up in the lost and found!

Mental Map

No one likes getting lost. Whether returning to the same school as last year or heading into a new environment, finding your way can be daunting. If you arrive at school early, you can figure out where each class is and plot your path beforehand. Getting a feel for where you need to go throughout the day can be a great way to help you feel more prepared and comfortable. Many schools also have physical maps, which can be a great resource to store in your backpack if you ever find yourself turned around.



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, some counties require tax exemption forms to be filled out a second time. We are happy to help our trust clients with filling those out and filing them with the documentation the counties need. There is no additional fee for this service if you did your trust with us previously.

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!

TAKE A BREAK!

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PSYCHOLOGY OF SUCCESS

Harnessing the Power of a Growth Mindset

While there are no treadmills for the mind or ellipticals for our neurons, science tells us that mental exercise can help us obtain a growth mindset. The American Psychological Association defines a *growth mindset* as “the belief that a person’s intelligence and abilities can grow and improve with practice.” A growth mindset is the antithesis of a “fixed mindset,” which people exhibit when they quickly give up if they can’t solve a problem. Nurturing a growth mindset, in contrast, can help you view failure or setbacks as opportunities for learning.

More Than Effort

Having a growth mindset is about more than just effort. It is the belief that you can develop your abilities and talents, as well as a *perspective* on how you approach life’s lessons and learning. That belief allows you to learn more quickly and achieve greater results, no matter what you aim to achieve. This does not mean simply having an open mind; it also means finding a way to continue striving to improve your knowledge, attitude, and performance. Some call it having “grit.”

Cultivating Success

With a growth mindset, success plays second fiddle to self-improvement. Celebrating the effort we put into each task motivates and encourages us to work harder and accomplish more in the future. Rather than focusing on the destination, the focus is on the journey. A growth mindset is a great way to become more positive, successful, and adaptable. By incorporating more facets of a growth mindset into your life, you will be well on your way to changing things for the better.



Tasty Cucumber Sushi Rolls

INGREDIENTS

- 1 cup uncooked sushi rice
- 1 1/2 cups water
- 2 tbsp rice vinegar
- 1 tsp salt
- 2 sheets of nori
- 1/2 a cucumber, sliced lengthwise into thin strips
- 1 tsp sugar

DIRECTIONS

1. To make sushi rice, combine rice with water in a small saucepot. Add vinegar, sugar, and salt. Bring to a boil, cover, reduce heat, and simmer for 15–20 minutes until water is absorbed. Let cool.
2. Lay a piece of nori on a flat surface. Spread half of the sushi rice evenly over the nori, leaving a 1/2-inch border on one end.
3. Place half the cucumber strips along the other end of the nori.
4. Using your fingers, moisten the 1/2-inch border of the nori with water.
5. Gently roll up the nori, starting from the end with the cucumbers. Then press to seal. Repeat with a second sheet of nori and remaining cucumber.
6. Slice with a serrated knife into 1-inch sections and serve.



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JET-SET TO PARADISE

Discover 2024's Top Tropical Getaways

Palm-fringed beaches, crystal-clear waters, and intimate jungle views — if you're ready to fly off to a tropical paradise in 2024, this year's trend is small beach resorts and private retreats. If you want to book a tropical trip, you should check out these destinations that travel experts can't stop talking about. Grab your sunscreen and a sense of adventure because these three destinations are sailing atop the charts!

Costa Rica

There's a reason Travel + Leisure named Costa Rica the best destination in 2024. Known worldwide for its lush rainforests, beautiful beaches, and unique biodiversity, this peaceful nation is a haven for nature lovers. You can explore the jungle and view native animals by visiting one of the country's volcanoes, nature preserves, or the Terraba-Sierpe

Wetland, Costa Rica's largest mangrove swamps. If you want the most luxurious experience possible, the Nayara Tented Camp is one of the newest hot spots for a glamping trip. The resort is made up of private tents at a spot with incredible views and offers five-star amenities.

Panama

If you want a mix of old-world charm and modern splendor, Panama has established itself as one of the "it" destinations for travelers. This country offers a little bit of everything, from rainforests and beaches to vibrant cities. Whether you want to stroll down the historic neighborhood of Casco Viejo and marvel at the architecture or visit one of its museums, Panama gives guests a mix of activities and chances to spoil themselves.



Saint Kitts

The island of Saint Kitts is a nature-lovers paradise in the West Indies. With rainforests, mountains, and serene shores, you can explore by land or relax on the beach. Catch a glimpse of elusive green vervet monkeys at Mount Liamuiga or step back in time by visiting the Brimstone Hill National Fortress. Snorkeling and golf are popular pastimes in this growing hot spot of the Caribbean.

As you plan for your next great tropical escape, set sail for one of 2024's hottest destinations. Whether you want to traverse nature or lounge on immaculate beaches all day, your seaside oasis awaits you!