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America's Food Truck Revival

FUELED BY AN APPETITE FOR CONNECTION

If you've traveled to any U.S. city in the past five years, you've probably run into at least one of its famous local food trucks, serving up anything from your favorite relish-heavy frank, to fresh Salvadoran *pupusas revueltas* and fusion feasts beyond your most ravenous imagination.

Food trucks and other varieties of street eats on wheels have come a long way. The rolling foundation of the food truck as we know it today — in all its tricked out glory — is thought to have been started by Walter Scott back in 1872. Scott was a food vendor who saw a need to feed the hungry staff at a Providence, Rhode Island, newspaper. He created a food wagon with a window on the side and parked it outside the office. In the late 1880s, a former lunch-counter boy named Thomas Buckley started manufacturing his own wagons. He invented one called The Owl and another called The White House Cafe. It became a massive hit and spread like a modern chain restaurant with a cart in more than 200 towns across the country.

Fast forward to 2016, and food trucks are everywhere. Some cities even boast impressive food-truck-to-foodie ratios. According to the

Business Insider, Orlando, Florida, has the most food trucks per capita, with 37.67 food trucks per 100,000 people. When it comes to a sheer volume of food trucks, however, Los Angeles takes the prize, with an amazing 269 restaurants on the road.

Want to get in on some of the action with a taste of the best food trucks in the country? We recommend attending a food truck rally, including the Halloween-themed World's Largest Food Truck Rally in St. Petersburg, Florida, this October; the H&8th Night Market rally in Oklahoma City, on the first Friday of every month through October; and the Columbus Food Truck Festival in Columbus, Ohio, on August 12 and 13, which boasts eats from Tatoheads, Pitabilities, and Schmidt's Sausage Truck.



MAIN STREET MONTHLY

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LEAVE A LEGACY *How to Create a Scholarship*

We have recently had several clients come to us interested in setting up scholarships as part of their planning. Scholarships can be a great idea if you want to leave a legacy that could last for years after your death, while supporting students going to your alma mater.

The good news is that many scholarships funded through estate plans, such as wills or trusts, do not require a donation to be made while you are alive, and may still need to utilize your assets to pay for your own personal expenses. You can also set forth in your plan that the gift will only be made if you have a certain amount of assets left.

Many people believe that you have to be worth millions of dollars to set up scholarships in your estate plan, and nothing could be further from the truth. In working with various universities and private schools, we have found that while the schools will accept gifts in any amount, to set up a scholarship fund in your name or the name of a loved one, all you need is as little as \$25,000–\$50,000. Once the school knows approximately what the size of the gift will be, they can work with you to determine how much your scholarship fund can give every year, and you can decide how many scholarships you want to fund annually based upon that gift.

Also, most institutions will let you specify the recipients of the scholarships and the criteria for eligibility. For instance, you could specify that only students from your church who have a GPA over 3.5 are eligible. Or you could specify that only students studying a specific major, such as



accounting or art history, are eligible. You can even set criteria based on demographics, involvement in athletics or extracurricular activities, or community service.

There are a lot of possibilities when looking at setting up a scholarship as part of your estate plan. We often half-jokingly tell clients that it is difficult to completely "control assets from the grave." But scholarships are a rare exception to that rule. Scholarships can be very narrow and specific, which, in many ways, does allow you to control exactly what your money is used for.

But in order for scholarship gifts to work effectively, they need to be set up in advance. In addition to specifying the scholarship gift in your estate plan, most institutions require that you set up a "letter of intent" ahead of time that supplies the school with the specific information regarding the estimated amount of the gift, the criteria for your scholarship, the formal name of the scholarship, etc.

Imagine the amazing legacy and benefit to our community if more of us were willing to help fund future educational opportunities through scholarships. With the ever-increasing cost of education, scholarships often allow students to afford schools they might not have been able to go to otherwise. If you want more information on how to set up a scholarship program through your estate plan, give us a call.

~ Charity

Check Out the Columbia Fireflies

If you're looking for something fun to do this summer, be sure to check out Columbia's new minor league baseball team, the Columbia Fireflies. I recently attended a game at the new

Spirit Communications Park, located just off of Bull Street in downtown Columbia, and was very impressed. The new stadium is beautiful and has plenty of parking located all around it.



Additionally, there are shuttles that will transport you between the parking lots and the stadium.

Since this is a Class A team, tickets are very reasonably priced, with most games starting as low as \$5 per person. However, the baseball is still of a high caliber, and most of the players have been drafted, so games are a lot of fun to watch. In addition, all of the seats on the home plate side of the stadium are under the shade for most of the day, and along with the normal concessions you would expect, there are also a number of vendors at each game.

They also have plenty of family-friendly events. Some of the special events at the stadium include half-priced drinks on Thursday nights and fireworks after most of the weekend games. To see the full list of upcoming events or to order tickets, check out their website at www.columbiafireflies.com. If you're interested in going to a game, be sure to go soon since the season ends the first week of September.

Virtual Minds

How Recent Advances in VR Could Change the Future of Mental Health Care

The treatment of mental health disorders and other psychological conditions may be on the verge of a revolution thanks to new advances in virtual reality technology.

For the past 20 years, virtual reality has been used to treat a limited number of conditions and disorders, such as post-traumatic stress disorder, certain kinds of addiction, anxiety, and phobias. Until recently, VR treatment had been limited in scope, largely due to high costs and curbed support.

Now that's changing. Consumer devices like the HTC Vive and Oculus Rift are entering the scene. Comparatively speaking, these devices are more affordable than VR of the past. The HTC Vive retails for \$799, and the Oculus Rift sells for \$599. Previous VR systems ranged into the thousands, sometimes even the tens of thousands, of dollars. Because of the lower cost, many mental health professionals expect more people will be able to take advantage of VR therapy — a very exciting prospect.

This is exciting because VR therapies seem to work. Evidence shows it's more effective than traditional approaches to psychological care. A study in the British Medical Journal revealed game-based VR therapy was an effective resource for adolescents seeking help for depression. Virtual reality was practically as effective as usual care or face-to-face counseling. Another study published in The American Journal of Psychiatry showed VR therapy led to better outcomes for patients than drug therapy.

With the recent surge in popularity for VR hardware and software, VR therapy may start to see the support that was missing in the past. Software developers are looking at VR as something worth investing in. That support means more content — content mental health specialists can study and apply to their own treatments.



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 and other information, 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. It basically allows you to receive all of the same information your child could receive.



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 you to get any information you might want to receive regarding your child's school or health care. 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.

FANCY S'MORES

WHEN IT COMES TO S'MORES, EVERYONE WANTS SOME MORE. THIS SUMMER, DAZZLE YOUR FRIENDS WITH A S'MORES BUFFET BUILT AROUND THESE FUN AND FANCY TAKES ON A CLASSIC CAMPFIRE FAVORITE.



RECIPES COURTESY OF SHARED APPETITE.

COOKIE BUTTER S'MORES

- 2 graham cracker squares
- 1 large marshmallow
- 1 dollop of cookie butter

Spread the cookie butter on one cracker. Toast the mallow. Top with second cracker and enjoy!

SALTED CARAMEL S'MORES

- 2 graham cracker squares
- 1 large marshmallow
- Your favorite caramel sauce
- Flaky sea salt*

Place the roasted marshmallow on the cracker. Pour on the caramel. Sprinkle with sea salt and cover with second cracker.

*Exchange the sea salt for some toasted coconut flakes for a Samoa Cookie S'more.

RICE KRISPIES® S'MORES

- Rice Krispies® squares
- 1 large marshmallow
- (the thinner, the better)
- 2 Hershey's chocolate pieces

Place the chocolate on the Rice Krispies®. Toast the mallow and put it on top. Enjoy this s'more open-faced or closed.