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## Visit the U.S. National Whitewater Center

The U.S. National Whitewater Center is a place to experience exciting new adventures with friends and family. There are plenty of activities, including zip lining, whitewater rafting, ropes courses, and much more! The great thing about the center is that it has both land and water activities for any age. You can plan your day ahead of time by looking at their online schedule and seeing more of what they offer on their website at [www.usnwc.org](http://www.usnwc.org).

If you are looking for a more relaxing day out, the center also offers great dining. There are restaurants, food trucks, and quick-stop dining at The Market or Trail Center. You can even bring your dog and enjoy some good food as you watch rafts pass by, then hit a walking trail. If you plan your trip ahead of time, you can even catch a festival.

Not every activity is for the faint of heart. For those thrill seekers, there are some activities that require a certain skill level. I dared myself to take on the advanced ropes course. This course requires a skill test before you start. You place two hands on a hanging rope then completely stretch out your arms to do one pull up, chin above hands!

Once that is accomplished, you get to put your strength to the test, enjoying swinging in the air and jumping from platform to platform.

For those who love water, there are a number of different water activities, depending on your age and skill level. Activities such as family rafting, flatwater kayaking, and stand-up paddle boarding are some of the more relaxed water activities that are available. Some of the advanced water activities include whitewater kayaking and whitewater stand-up paddle boarding, which both require a skill check.

If you are someone who has never tried any of these activities, the U.S. National Whitewater Center is a great place to start. There will be trainers at every activity and many different options available to try. Prices vary, depending on the activity, or you can purchase a season pass and go all year. Parking is \$5 for one day or \$40 for a season pass.

~ Tiffany



## WHO GETS PAID FIRST?

**W**e often have new clients come to us because they have been appointed as a personal representative of an estate and are confused about how to handle creditors' claims. They are also often under pressure from other heirs (such as their siblings) and want to know when they can start distributing funds. We realize this can be a very emotional and often confusing time, but it is very important that you understand when certain claims need to be paid and that you do not make any distributions until you know what the bills of the estate will be.

It can be tough to tell family members they may need to wait for a year (or more) before receiving their inheritance when they are constantly calling you, telling you how much they need the money. But, if you release a portion of the money to family members early in the estate process, you may have to come back to those same family members several months later and ask them to give back a portion of the money due to a surprise claim made against the estate. This rarely goes well in our experience.

As a personal representative of a loved one's estate, you have important responsibilities — No. 1 among them is making sure the bills are paid in the right order. In South Carolina, we have a law that lists a priority for these bills. Higher priority creditors, such as those that helped with the deceased person's last illness, need to be paid ahead of unsecured creditors, like credit card companies. Of course, you need to make sure you are always keeping up with the bills of secured creditors, such as making payments on a car or keeping up the mortgage on a home.



While there may be some circumstances where it is better to negotiate returning those assets to the bank, this needs to be handled carefully. We know that sometimes it can be hard to tell which creditors have priority, but if you mistakenly pay the wrong creditors and the estate runs out of funds, you could become personally liable to the creditors with higher priority that were not paid.

In addition, you may need to find someone to help you audit some of the bills you receive. We have found that, especially with final medical bills, there is an alarming amount of overbilling or double-billing done in the final medical claims we have received. In addition, we have had several local medical service providers submit bills to the estate that did not include a credit for the amount that was coming from the deceased person's health insurance. If you pay those bills and the health insurance later also pays a portion of that bill, it is our experience that the medical service providers often don't issue refund checks unless you know to ask for them.

If you are handling an estate and are unsure what needs to be paid and when — or if you just want help navigating the process — the best time to consult with an attorney is before you start paying claims. We can guarantee you that no creditor will refund the payment because you paid their claim rather than one with higher priority. If you are interested in getting help with this process, call our office for a free consultation with one of our attorneys. It could end up saving you and the estate significant time and money.

~ TC

# Keep Your Kids Safe: Teach Them How to Swim

"Girl, 5, Saves Mom From Drowning." That was the heartwarming headline that took the nation by storm last spring. It could have ended on a much darker note if the 5-year-old girl had not been so comfortable in the water. According to USA Today, the family wanted to share their story to shine a light on the importance of teaching children how to swim.

The Centers for Disease Control and Prevention (CDC) estimates 3,533 people drowned annually between 2005 and 2009, and one in five of them was a child. Teaching your kids how to swim is not a luxury; it's a basic survival skill.

## START EARLY

How early should you teach your children to swim? The young girl who saved her mother's life reportedly began swimming when she was 2½. The American Association of Pediatrics says children as young as 1 can start swim lessons. Up until 2010, the group had recommended holding off on swimming lessons until the age of 4 or older.

Only you can decide when your child is ready for lessons, but you can prepare them early by acclimating them to the water and teaching them water safety skills at a very young age.

## GETTING STARTED

Some kids are so terrified of the water that it can be difficult to even get them in a pool, let alone teach them how to swim. Fortunately, swim teachers have a few tricks up their sleeves, like using Starbursts as bargaining chips. These are the perfect treat because they don't fall apart in the water. If your child's not into candy or is a little too young, try using a small, waterproof toy that they love.

## DIVING IN

Start in the shallow end of the pool and make sure your child knows how to blow bubbles underwater. Practice with them and check that their eyes stay above water. Then, slowly, have them retrieve a Starburst or toy from the bottom of the pool without getting their face wet at first. Progressively move into deeper water, each time having your child grab a Starburst. Eventually, they will have to put

their face in. When you reach this point, remind them to blow bubbles. Once you're finished, let your child eat the Starbursts they've retrieved or play with the toy they've earned.



## Funding Your Trust: Often Overlooked Assets

If you've set up a revocable living trust in the past, hopefully your attorney has explained the importance of funding that trust. Basically, if something isn't properly funded, that asset could end up going through probate or passing to someone you hadn't intended for it to go to — due to an outdated beneficiary designation.

We include a checklist with our trusts to make the process easier, but we still find that there are certain assets that are often overlooked. The main ones include safety deposit boxes, home and auto insurance policies, and savings bonds.

First, for safety deposit boxes, we often advise clients to add their trust as an additional owner. That way, even if they are incapacitated, the trustee can still access and manage the contents of the safety deposit box. This also means all the contents of that safety deposit box will bypass probate, which can keep the contents of your safety deposit box from being subject to final creditors' claims.



Second, your homeowners insurance and vehicle insurance should have your trust listed as additionally insured. That way if something happened to you at the same time something happened to your home or vehicle, those proceeds would also bypass probate.

Finally, don't forget to have any savings bonds retitled into the name of the trust. These can be a huge pain to probate and can have significant value, especially if they're well past their maturity date. While it may take a little bit of effort to have these reregistered, your heirs will be thankful for it in the future.

Keep in mind that this advice is generic and may not apply to your particular situation. If you have any funding questions or want advice regarding your particular situation, feel free to give us a call and schedule a time to meet with one of our attorneys so we can review how well your trust has been funded.

## FRITTATA WITH ASPARAGUS AND HAM

SPRING IS THE PERFECT SEASON FOR FRESH INGREDIENTS AND BREAKFAST IN BED. PAIR THIS SIMPLE FRITTATA WITH A BLUEBERRY MUFFIN AND A GLASS OF FRESH-SQUEEZED ORANGE JUICE.



## INGREDIENTS

- 6 eggs
- 1 ounce Parmesan, grated
- ½ teaspoon black pepper
- Pinch of salt
- 1 teaspoon butter
- ½ cup roasted asparagus, chopped
- ½ cup country ham, chopped
- 1 tablespoon parsley leaves, chopped

## DIRECTIONS

1. Heat oven to broil.
2. In a medium bowl, blend together eggs, cheese, pepper, and salt.
3. Heat a 12-inch non-stick, oven-safe pan to medium, and add butter.
4. Once butter is melted, add asparagus and ham. Saute for two-three minutes.
5. Pour in egg mixture and stir with a rubber spatula.
6. Cook for 4-5 minutes and sprinkle with parsley.
7. Place pan in oven and broil for 3-4 minutes, until frittata is lightly browned and fluffy.

*Enjoy!*

# Manage Your Energy, Not Your Time

## Productive Tips for Managing Your Energy

People claim time is money, but an overemphasis on paying attention to time may actually prove harmful to a productive business day. The Harvard Business Review insists that truly productive individuals attempt to manage their energy over the abstract concept of time. Doing so isn't as difficult as it may seem. Here are a few great tips for managing your energy:

## IDENTIFY WHAT GIVES YOU ENERGY

Getting caught up on the latest news, playing with your kids, enjoying a snack — the things that give us energy are the same things we want to sacrifice when we feel like there just isn't enough time. In reality, these are the things we should be falling back on when we start to feel overwhelmed.

## KNOW WHEN YOU NEED A BREAK — AND TAKE ONE!

Ultradian rhythms are the cycles that occur throughout the day, in which our bodies move from high energy to complete burnout. They tend to last from 90 to 120 minutes, and when we start to feel sluggish, we're wired to think the answer is powering through with a cup of coffee. It's not. At the end of 90 to 120 minutes of solid work, it's time to take a break. Do one of those things that gives you energy. You'll come back refreshed and ready to dive back in.

## DON'T MULTITASK

The human brain is designed to truly focus on one task at any given time. While we can catch up on Netflix while doing the dishes, trying to finish your tax returns while in a planning meeting with co-workers is a disaster waiting to happen. Give your complete attention to one task before moving to another. You'll feel less overwhelmed, you'll finish quicker, and you'll find your work is better than it would have been otherwise.

## STICK TO THE RHYTHM

Once you've started focusing on your energy over your time, don't let yourself fall back into bad habits. Work, relax, work, relax. The longer you stick to a new method, the easier it becomes. Soon you'll find managing your energy is second nature, and your productivity will reap the benefits.

