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## Are 'Resort Bubbles' Safe? What You Need to Know Before Booking Your Tropical Trip



As vaccination numbers continue to climb and experts gain a better understanding of COVID-19, more industries are adapting. Tropical resorts in Hawaii and the Bahamas have started to host visitors in "resort bubbles," requiring travelers to complete a series of tests before full admittance.

### But are these travel options safe?

That depends on your comfort level and a resort's adherence to the rules. According to Forbes, each resort that offers this travel package may have different rules, but the gist of each experience is the same. Each resort still requires masks, unless the visitor is in their room, dining, drinking, sitting at the beach or pool, or swimming.

Then, at check-in, sanitation and temperature checks are required. After the checks, tourists are directed to an on-site clinic, where nurses ask a few questions and perform a rapid COVID-19 test. Guests are then sent to their rooms, where they must await the results. If the test comes back negative, the tourist will receive a key card and can commence with their vacation. (Some resorts set the price of lodging so that if test results are positive,

then the required flight home is part of the original cost, so it's already paid for.)

Other resorts require visitors to wear tracking bracelets for 72 hours upon arrival and a negative test result. After 72 hours and a second negative test, the guest is then permitted to leave the hotel grounds. This allows the hotel chain to track potential COVID-19 cases.

These resort bubbles offer a potentially safe alternative for travel, but they don't come without risks. A traveler could potentially contract COVID-19 while en route to the destination, and resorts that allow guests to leave the premises risk exposure. Furthermore, these precautions may not be 100% effective.

However, if you are vaccinated, have COVID-19 antibodies, or feel safe to travel, resort bubbles offer a travel alternative that can be safer than traditional vacation stays. Perhaps no industry was hit harder during the COVID-19 pandemic than the travel and hospitality industry, but with the addition of resort bubbles, the travel industry looks to return to a new normal.

## My Father and The Thief

### What I Learned From Stealing Candy as a Kid

Hey there, it's J.M. Preston here. I'm stepping in to write the newsletter this month because Father's Day is just around the corner, and I wanted to share a story about my dad, John. If you've read our newsletters for a while, then you know he has a lot of wisdom to pass on — not just about estate planning but also life in general! He started handing out those life lessons to me early, and they had a huge impact on my life. The one I remember most vividly came when I was 10 years old at one of my most shameful, embarrassing moments.

It was a bright, sunny summer afternoon. My 8-year-old brother and I were riding through town on our bikes. We were in the mood for some candy, so we decided to pedal to the local convenience store. It was a long ride but one we'd made many times before with a few dollars in our pockets. That day was different, though. When we got to the store, we realized our pockets were empty!

My first thought was that my brother and I should head home to get some money. But it was a long ride, my legs were tired, and it was almost dinnertime. So instead, I turned to my brother and said, "Hey, let's steal some candy — nobody will know." With terror and excitement churning in our guts, we grabbed fistfuls of

gum, lollipops, and taffy, shoved them in our pockets, and snuck out the door.

We made it home with our contraband and could have gotten off scot-free. But I started to feel guilty. There was a bad feeling in my stomach. Even though we'd gotten away with stealing, I knew what we'd done was wrong. So that night, when my dad got home from work, I confessed.

"Dad, we stole some candy today," I told him. "It's no big deal; it was really cheap gum. No one will care. They didn't catch us. But I wanted to tell you anyway."

I hoped that confessing would make the bad feeling in my gut go away and that my dad would let me chalk it up to experience and move on. I should have known better. My dad is a staunchly moral guy, and he couldn't let something like that go. But he didn't yell at me. Instead, he sat down and told me a story.

"When I was a teenager in high school, it was my job to drive my grandma home one night," he said. "We stopped at a red light in a very small town. There was no one else at the intersection and not another car in sight. I started to wonder, 'Why am I sitting here? What's the point of following the rules?' Your great-grandmother was nearly blind, so I



thought I could get away with running the red. No one would know, not even her. So I took my foot off the brake. When the car started to roll forward, my grandmother turned to me and quoted a famous line from Hamlet: 'To thine own self be true.' I've never forgotten that moment because I knew right away what she was saying."

I knew, too. My great-grandmother was teaching my dad that we shouldn't do the right thing just for the benefit of other people. We should be honest *with* and *for* ourselves, even when nobody's watching. After hearing the story, I felt even more ashamed about stealing. The next day, my brother and I went back to the store to pay for the candy and apologize.

I've thought about my dad's story often over the years. Whenever I'm forced to decide between doing what's right and what's easy, that Hamlet quote pops into my mind and guides me toward making the honest choice. I've come a long way from stealing candy. Today, I'm passing on my dad's lessons to my four kids. Carter, the oldest, is 14, and Myla, the youngest, is 7, so they're at the perfect age to tune their moral compasses. This Father's Day, I'll honor my dad and strive to be as good of a father to them as he has been to me.

*-J.M. Preston*

# DIY or Buy?

## Lawn Games for Family Summer Fun

The warm summer sun may be enough to beckon your family outdoors, but lawn games will guarantee hours of fun outside. If you're handy, there are plenty of great lawn games you can make yourself. If not, buy an off-the-shelf alternative and enjoy the easy setup.

### Giant Jenga: Easy DIY

All you need to build a giant Jenga tower are two-by-fours that are cut to length. If you're handy with a saw, you can do this at home. If not, ask to have the wood cut at your local lumberyard. Be sure to sand down the edges before stacking the boards to create a classic Jenga tower! For extra fun, pick a few paint colors and paint each board. Visit [ABeautifulMess.com/make-this-giant-jenga](https://www.ABeautifulMess.com/make-this-giant-jenga) to see a complete set of instructions.

Buy: Skip the project and buy GoSports Giant Wooden Toppling Tower online, which retails for about \$70 and stacks over 5 feet high.

### Classic Horseshoes: Intermediate DIY

Tossing horseshoes is a great way to pass an afternoon. To play, you'll just need to set up two sand pits in your yard. Get a handful of horseshoes, and you're ready to go! Many DIY plans are available online, including one from [HousefulOfHandmade.com/ultimate-diy-horseshoe-pit](https://www.HousefulOfHandmade.com/ultimate-diy-horseshoe-pit).

Buy: Check out the kid-friendly rubber horseshoe set from [Wayfair.com](https://www.Wayfair.com), which requires no installation, can be used indoors or alongside your

outdoor game, and is safe for younger children.

### Cornhole: Advanced DIY

The humble beanbag may be the most versatile backyard game piece. It's used in the popular game commonly known as cornhole. To build your own cornhole set, you'll need a couple of sheets of 1/2-inch-thick plywood along with two-by-fours, some hardware, and a variety of tools including a drill, jigsaw, and sander. Visit [DIYPete.com/cornhole-board-plans](https://www.DIYPete.com/cornhole-board-plans) to get both written and video instructions.

Buy: Ready to play ASAP? Cornhole sets are available from many large retailers around summertime, or you can order a customized set featuring your favorite team, family name, or characters from your favorite movies by looking at [Etsy.com](https://www.Etsy.com).

Whether you buy or DIY, remember to have fun and always supervise your children while playing outdoors, especially when it comes to yard games!



# Your Guide to the Gift Tax



## How Much Can You Give Without Extra Paperwork?

Giving large financial gifts can be tricky. Most of us would like to be generous, but it's difficult to do so without knowing which legal hoops to jump through on the way. Fortunately, your main concern when giving a large sum should be the gift tax return and whether you need to file one — and those stipulations are pretty straightforward.

### How Much Can You Gift?

The first thing to note is that the 2021 federal gift exclusion amount is \$15,000 per individual, per year. You can give that amount or less without filing a gift tax return. (This does not include giving between spouses. Gifts within a marriage are unlimited!) If you're married and gifting to another person, you and your spouse can each gift them \$15,000 per year or \$30,000 total. That goes for giving to married couples as well. You and your spouse can give \$15,000 each to both spouses for a total of \$60,000 for the couple.

### The Nitty Gritty Details

The gift tax is strictly for individuals and applies to everyone but your spouse, including family members, acquaintances, and strangers. Gifting to nonprofit organizations is another matter and does not require a gift tax return. So if that's the way you prefer to give, you can rest easy! If you make a gift of real property (or any valuable personal property), you must have the property appraised and file a gift tax return reporting its value if it's worth more than \$15,000.

### Using the Gift Tax Return

As we stated above, if you give an individual more than \$15,000 in a single year, you'll have to file a gift tax return. Your tax preparer can help you do this correctly. However, *filing a gift tax return does not necessarily mean you will have to pay a gift tax!* Yes, you read that correctly: *The gift tax return is not a guarantee you will be taxed.* It's simply a way for the IRS to keep track of your gifts and count them against your total estate tax exemption amount. In 2021, that amount is \$11.7 million. So if you make a gift of \$100,000 to your daughter, for example, you will likely not be taxed. Instead, your estate tax exemption amount will be reduced by \$85,000 (the amount of your gift that exceeds the federal gift exclusion amount) to \$11.615 million.

As with all legalese, these rules and limits are subject to change. Keep an eye on this newsletter for updates when they do!

## Sudoku

			1	7	5		
6			5				9
	4				3	2	
		5	8		4	9	
			1			7	6
							2
	7		2				8
				8			
		2	3	9			

Solution on Pg. 4



## Easy Tuna Poke Bowl

Inspired by [TheKitchn.com](https://www.TheKitchn.com)

### Ingredients

- 2 tsp soy sauce
- 1 tsp sesame oil
- 2 tbsps orange juice
- 1-inch piece fresh ginger, peeled and minced
- 10 oz canned tuna, drained
- 2 tbsps cilantro leaves, chopped
- 1 scallion, finely chopped
- 1 cup rice, cooked and cooled
- 1/4 cup avocado, cubed
- 4 cherry tomatoes, quartered
- 1 tbsps sesame seeds

### Directions

1. First, make the dressing. In a jar, add soy sauce, sesame oil, orange juice, and ginger. Secure the lid and shake until emulsified.
2. In a small bowl, empty the drained tuna and pour the dressing over top. Add the cilantro and scallions and stir until well coated.
3. Divide rice between two serving bowls. Top with the dressed tuna, avocado, tomatoes, and sesame seeds.

# Give Back by Paying It Forward

## 3 Tax-Free Ways to Share Your Abundance

**H**ave you ever been part of a "pay it forward" chain in a coffee shop drive thru or grocery store checkout? The concept is simple: Each person pays for the order of the one behind them, extending the chain of giving for as long as possible. These feel-good initiatives are worth undertaking any time of year, but they're particularly timely right now since the Worldwide Day of Giving is coming up on June 15.

You can turn to Page 3 to learn about ways to share your wealth and how they're impacted by the gift tax, but here, we're keeping it simple. There are plenty of tax-free ways to share your abundance that don't require offering money directly. Below, you'll find three ways to pay it forward in your community.

**1. Donate your time by volunteering for an activity in your office, at a local school or nonprofit, or at your church.** This could mean pitching in with an established project or offering to make use of a

specialized skill. Are you an amazing baker? Plan a bake sale. Can you write beautifully? Offer to send out the church's email updates.

**2. Give blood or organize a blood drive.** Last year, many people were afraid or unable to give blood because of the pandemic, and the shortage hit some hospitals hard. Now that things are safer, consider donating or inspiring others to do so! To learn more about where to give blood near you, visit [RedCross.org/Give-Blood.html](https://www.RedCross.org/Give-Blood.html).

**3. Start a book drive or soap-saving initiative.** Dusty books and tiny bottles of travel soap and shampoo can be life-changing in the right hands! Schools and libraries love taking in books, and you can donate hygiene products to homeless shelters or women's shelters. Simply call to see what your local spots need before you give. If you, your family members, or your friends have these things sitting around right now, consider rounding them up for a large donation. You can start by putting a call out on social media. The number of people who give may surprise you.