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# See Spring Bloom

#### In These Beautiful Locations

Spring is here, which means beautiful flowers are finally showing themselves after a long winter. Here are some of the best places in the U.S. to see flower blossoms and welcome the season.

#### **Great Smoky Mountains**

The Great Smoky Mountains National Park stretches across North Carolina and Tennessee, and while its scenery is beautiful year-round, the park is especially alluring to nature enthusiasts during the spring. Through this season, miles of lady's-slipper orchids, irises, cardinal flowers, and lilies dot its lush green landscape. It's dubbed "Wildflower National Park" throughout this time of year, and you can experience it by car or on foot. Before visiting, check NPS.gov for updated information on park closures due to COVID-19.

#### Crested Butte

Crested Butte, Colorado, is best known for its winter sports and summer hikes. But recently it has drawn the attention of flower enthusiasts for its unique pink, orange, and gold alpine wildflowers that appear in the spring. This natural phenomenon even inspired the creation of the annual Wildflower Festival in midsummer, which features nature walks, art, photography, culinary experiences, and more. For a truly unique

experience, you can even ascend the town's titular Crested Butte to spot some rare alpine sunflowers next to the picturesque West Elk Mountains.

#### **Antelope Valley**

The California Poppy Reserve in Lancaster, California, is a 1,780-acre park that features sloping hills covered with fields of vibrant orange, yellow, and red poppies in the spring. Warm temperatures and heavy rainfall across Southern California during this time of year create a brief period of thick blooms as far as the eye can see. And while the poppies can be enjoyed from the comfort of your car, the best way to experience them is to walk the leisurely Antelope Loop Trail for a breathtaking, up-close adventure. Visit Parks.CA.gov for the latest information on visiting the parks during the COVID-19 pandemic.

Spring flora is gorgeous and naturally attracts large crowds of people every year. If you plan to visit any of these destinations, just remember that their ecosystems are delicate. Respect park signs, stay on designated trails, and do your part to make sure these flowers return year after year for future generations to enjoy.





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# Selfish or Shy?

#### Is It So Wrong to Keep to Yourself?

Years ago, I attended a presentation where the speaker encouraged those in attendance to share their gifts and talents. The message was fairly innocent until he said, "Shy people are selfish!" I was both offended and shocked. I consider myself to be a rather shy person but certainly not selfish. If he had said, "If you have a big nose, then you're ugly," I would still have been shocked but less offended. Over the years, I have given his statement a lot of thought, and I think I understand the nuance of what he was actually saying.

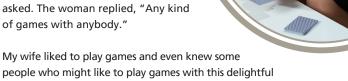
Without any preconception of these two words, take a look at their meaning. In the dictionary, the definitions of "shy" and "selfish" are remarkably similar. Both deal with keeping something in reserve, whether it be your possessions or yourself. So, the more I thought about it, the more I began seeing the logic in the gentleman's message. We all have talents and gifts. Quite bluntly, if we are shy (selfish), then our gifts and talents are not shared.

The morning after I had heard this philosophy of "shy versus selfish," I shared it with my wife, LuAnn. She didn't say much, so I assumed she was offended. After all, I had been offended when I first heard it. What I discovered several days later, though, was that her silence was not the result of being offended. Rather, she was contemplating her talents and how she could share them. What happened next became a blessing to many for years to come.

The first thought that came to my wife's mind was a lady she knew who was in her 90s and pretty much homebound. This 90-year-old lady was caring for her 66-year-old son who was suffering from multiple sclerosis. "Their needs are great, but how can I help?" thought my wife. Being a little shy, she did not want to intrude and didn't know how to help, but she didn't want to be selfish, so she went to visit the lady.

My wife was welcomed into this lady's home, and the two of them had a delightful conversation. Imagine being homebound and having someone come to sit and visit with you and take your mind off of your troubles for a spell. Just when she thought that her job was done, my wife asked the lady what her favorite things to do were. Without hesitation, she replied, "Play games!"

"What kind of games, and who do you like to play with?" My wife asked. The woman replied, "Any kind of games with anybody."



lady. That was the hard part: She needed to call these people. Being a little

shy, but not wanting to be selfish, she started to make some calls.

The first on her list of people to call were individuals who didn't get out much but who were not necessarily homebound. You might say they were shy. Although none of them knew the lady, they were willing to set aside their "shy" and show their "share." All they needed was a little encouragement and a ride. My wife could provide both. Within a very short period of time, she had several ladies who were willing to give it a try. She scheduled the day, picked everyone up, and drove all of them to the lady's house for games. Since then, she has done this every Thursday for over five years.

Although rare, there are occasions when my wife is not able to join this group, but they get together anyway to play games and enjoy each other's company. All of this happened because a group of ladies looked beyond their "shy," and because my wife looked beyond her "shy," and because a gentleman was bold enough to not be shy and state, "If you're shy, you are selfish." I wish I knew who that man was so that I could share with him what a difference he has made for this sweet 90-year-old lady who just wanted to have someone care enough to play a game with her.

Now that we are all homebound with the threat of the coronavirus, is there something you can do to make someone's burden lighter? Each one of us has an expression of love, an inspirational thought, an expression of appreciation, or something else we can share to lift another's spirits. Start with a phone call to someone you know that may have been forgotten during this crisis.



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# Encouraging Your Little Girl Tips for Raising Strong, Confident Women

In a time when it's so easy to let technology and school run your child's life, what's your role as a parent or guardian? We often hear motivational quotes talking about the importance of risk-taking and resilience, but it can be tough for little girls to learn from just YouTube videos and school alone. Here's how you can encourage your daughter to spark her own confidence during her toughest moments.

#### Encourage bravery and a growth mindset.

Even children can feel pressured to perform to high standards yet stay within their comfort zone. They might think, "I'm not strong enough to climb this tree." But whether it's climbing trees or building things with others, small feelings of bravery can grow larger as they grow older.

Self-empowerment will be a crucial skill in their lives, so encourage a mindset focused on growth through the process of learning. Teach them how the brain grows and adapts rapidly whenever we encounter failure and that failure and mistakes are a part of life. Once they understand that failure isn't permanent, they'll be inspired to take risks and solve their problems.

#### Trust your daughter while teaching grit.

Psychologist Angela Lee Duckworth studies successful people in a wide variety of fields, from business to the military, and has found

that the quality most successful people share is grit. The ability to stay engaged with tough tasks for a long period of time is a skill that takes a long time to build, but it's not impossible for your girl to begin developing grit right now. Duckworth believes the growth mindset can start young girls on a path to embracing failure and moving forward from it.

However, a lack of trust in your daughter can suffocate her growth. Despite all the adult-directed activities we give our kids, we need to step back and let them make some of their own decisions. We can give them encouragement and help along the way, but for the most part, we need to trust they can solve problems on their own.

When you put faith and trust in your little girl to handle her most difficult problems, she'll learn to do the same for herself.



### **Must the Lawyer Who Writes** the Trust, Settle the Estate? **A Common but Costly Misconception**

We are often asked for advice when a client of ours is named as the Trustee of documents drafted by another attorney. Sometimes these questions occur when they are settling the estate of the deceased loved one. Too often during the discussion, the client will mention that they have hired another attorney and have some concerns. This becomes very awkward very quickly.

We understand, and are flattered, that our clients trust our approach to estate planning, which is why we are often asked to "check the work" of other firms. However, once another lawyer has been retained to settle the estate, our hands are basically tied. The last thing you want to do is



tell this other attorney how to do their job. Furthermore, bringing us on for a "second opinion" creates confusion for you, the Trustee, when it comes time to decide which course of action to take. If you already have a lawyer contracted, then it's best to trust their judgment.

However, it is a common misconception that the Trustee must hire the attorney who drafted the documents. As a Trustee or Executor, you are free to hire any attorney you choose to assist you in your responsibilities. It is not uncommon for many of our clients to reach out to us after the death of a loved one whose plans were drawn up by another firm. You have the freedom to choose who you work with during this very important stage of the estate planning process — and it's a decision that can have major consequences.

Let's be clear though, hiring an attorney to assist in settling the estate is critical. Wills and Trusts are not "instruction manuals." The documents don't explain how to perform your duties as a Trustee. They simply express the wishes of the deceased. As a Trustee, if you are not careful, the method in which the estate is allocated may have adverse tax consequences for years to come. Obviously, hiring the right team to settle the estate can make a world of difference.

# How Are We Different?

#### WE DON'T DO 'STANDARD PRACTICE'



I had an interesting conversation with a client recently who was frustrated. He said, "My brother could really use your services, but he thinks all attorneys do pretty much the same thing." This client asked for a short, simple explanation as to what makes our documents different so he could explain it to his brother.

I sympathize with my client's brother. In fact, it reminds me of a recent experience I had while I was watching my grandchildren swim in our pool. I noticed some ugly rust spots underneath the diving board. Thinking this was odd, I called the gentlemen who installed it and expressed my frustration. He acknowledged the problem and told me that I should have asked them to use stainless steel bolts, which are "best practice," instead the ones he used, which are "standard practice." I told him I didn't know that it was my job to tell him which bolts to use.

The difference between my diving board and Trust agreements is you don't see the "rusty bolts." Without the legal expertise to know the difference, one Trust looks just like the other, "standard practice" in the industry.

There are four "stainless steel bolts," or best practices, that are included in your life plan.

**Disability Protection:** This includes a disability panel and a silent partner co-■ Trustee (these protect you from financial elder-abuse scams), a disability Trustee, an immediate ancillary financial power of attorney (this is the plan's "fire extinguisher"), an advance health care directive, a separate HIPAA authorization form (to ensure that your final wishes can be carried out with dignity), and an "emergency card," giving you access to these two documents in the event of a medical emergency.

**Tax Reduction:** This includes an income capital gains election and an estate tax • exemption option (allowing your Trustee to decide which tax needs to be avoided). The documents also include property tax reassessment exemption language (allowing your children to keep your low property tax).

**Asset Protection:** This includes protecting your children and other beneficiaries' • inheritance from a divorce or lawsuit (ensuring that your child's or beneficiary's inheritance will be protected from a lawsuit or an ex-spouse). This same language also provides that the inheritance will be distributed to your grandchildren upon your son or daughter's death.

**The Membership Program:** This program ensures that you and your documents • are always up to date. Whether the law changes, you have changes, or we suggest changes, they are all included with this program.

# Sudoku

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Solution on Pg. 4

### **Easy Deviled Eggs**

Inspired by TasteOfHome.com

While the kids hunt for Easter eggs in the yard, whip up this easy deviled egg recipe for a hearty snack that's sure to satisfy any craving.

#### **Ingredients**

- 1/2 cup mayonnaise
- 2 tbsp milk
- 1 tsp dried parsley flakes
- 1/2 tsp dill weed
- 1/2 tsp fresh chives, minced
- 1/2 tsp ground mustard
- Salt, paprika, garlic powder, and pepper, to taste
- 12 large eggs, hard-boiled
- Fresh parsley, minced, and paprika for garnish

#### **Directions**

- 1. In a large bowl, combine mayonnaise, milk, parsley flakes, dill, chives, mustard, salt, paprika, garlic powder, and pepper. Mix well and set aside.
- 2. Cut eggs lengthwise and remove yolks carefully to preserve egg whites.
- 3. In a small bowl, mash yolks.
- 4. Mix mashed yolks with mayonnaise mixture.
- 5. Spoon or pipe the mixture back into the egg whites.
- 6. Garnish with fresh parsley and paprika. Refrigerate before serving.

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