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## Mom Taught Me Not to Make New Year's **Resolutions**

And You Should Skip Them, Too!

When I was younger I sat down to visit with my mother on New Year's Eve That conversion with my mother had a big impact on me. Almost 60 and told her how difficult New Year's resolutions were. years later, I make **daily** resolutions instead of annual ones. One of the resolutions I've stuck with is taking 10,000 steps every day as a part of my daily exercise. I have a fitness tracker that tells me whether I'm on target, like a waste of time to make a commitment to do or not to do something and whether I am meeting my goals.

"I can't imagine keeping a promise to myself for a whole year, and it seems for that long," I said.

I was about 10 years old, so making a commitment for a whole year represented one-tenth of my life. That was a long time!

This conversation arose because at that age I was apparently drinking soda pop quite a bit, so much so that my mother was worried about my health and particularly my teeth. She had suggested I make a New Year's resolution to stop drinking soda pop, and I wasn't interested.

When she heard my views, my mother took them into account. In her infinite wisdom, she suggested that I go without soda pop for just one day and see if I could do that. I told her I could do anything for one day — and I did! I didn't drink a single soda on Jan. 1, 1964. The next day my mother challenged me to do it again, and I did it. She repeated this challenge for the whole year.

I'm proud to say that thanks to my mom, in 1964, I didn't drink any soda pop for 364 days.

I realize there are 365 days in a year. I messed up. I believe it was on the Fourth of July. However, I'm still proud of my effort. I didn't refuse to try, and I don't look at the Fourth of July as a failure. I didn't fail once - I was successful 364 times.

Because of that talk I had with my mom, I've learned to enjoy other, more healthy drinks. To this day, I drink very little soda pop, if any. You're probably thinking that I replaced it with alcohol, but I don't drink alcohol, either.

## Inside

Skip the New Year's Resolutions -Do This Instead!

The Benefit You've Probably Forgotten

Why Hobbies Are Important

Chicken With Lemon Herb Sauce

Why Do Your Ears Pop on Flights?

# Airplane Ears

## The Science Behind Your Ears Popping on Flights

When it comes to flying on an airplane, you can avoid cramped legs by upgrading to first class or catch a view by picking the window seat. However, there's no getting around your ears popping during takeoff and landing. Believe it or not, there is a scientific explanation behind this common annoyance.

As you read this, you're likely not on an airplane, and the air pressure on either side of your eardrums is equal. Air is currently passing right on through your eustachian tube, a narrow passage that leads from your middle ear cavity to your pharynx and allows for pressure to be equalized on each side of your eardrums. When you're in flight on an airplane, air pressure is not equal. During both ascent and descent, your eardrums stretch to try to adapt to the changes. In order to equalize the pressure, your eustachian tube needs to open and close. When it does, your ears pop!

Usually, the ear popping is irritating but nothing more. However, in rare cases, the pressure can lead to ear pain and even loss in hearing, especially if your ears don't pop.

In this case, you may need to make an effort to get your eustachian tube to open by yawning, talking, or swallowing. Sucking on a piece of candy, swallowing some water, or chewing gum may also help! One of the best



things you can do is make sure you are not sleeping as the airplane takes off or lands because your eustachian tube isn't able to open and close normally. If you commonly struggle with congestion or sore ears on flights, taking a nasal decongestant before you board may ensure that your eustachian tube is not blocked

If your hearing and ears do not return to normal shortly after the flight, be sure to schedule an appointment to see your health care professional as soon as possible.



It's amazing how well this strategy works. Walking up and down five flights of stairs doesn't seem like a lot, but if I do that just five times, I've walked the equivalent of a 50-story building! One step at a time isn't too bad, neither is one floor at a time, or five floors. Those little steps seem very doable, and before I know it, I've climbed the equivalent of 50 stories — or 364 days of not drinking soda pop.

"In her infinite wisdom, she suggested that I go without soda pop for just one day and see if I could do that. I told her I could do anything for one day — and I did!"

Some days, I just can't hit 10,000 steps, but that's okay. At midnight, the tracker goes back to zero and I get to start over. How well I did the previous day, week, and month doesn't matter. All that matters is what I do today, increment by increment, step by step.

At this point, you might have broken all of your New Years resolutions. Thats okay. Just replace them with daily resolutions. They're not as scary, and if you mess up, you don't have to wait another year to start over. As the orphan Annie sings, there's always tomorrow.

-John Preston

# **Your Benefits, Explained!**

### **Part 4:** The Asset Detail Report — Very Important, Critical to the Success of Your Plan, and Constantly Ignored

As of this writing, our firm is handling approximately 20 probates. That's not a lot considering we have thousands of clients, but it is 20 too many. This will result in probate fees in excess of \$100,000 for the loved ones our clients left behind. How did this happen?

Did we draft their documents incorrectly? No, we did not.

Did we give bad legal advice? No, we did not.

Did the laws change? No, it wasn't that, either.

Here is what happened: In each of those 20 cases, we asked our clients before they passed if they wanted us to review the title and registration of their assets to make sure they were consistent with their trust. In each of these cases, the client declined — and now their family is stuck spending thousands of dollars and months or years in probate.

The silver lining of this situation is that you and your family can avoid it. All you have to do is say "YES" to the verification process we offer all of our clients.

#### What does the verification process entail?

The process ensures your assets are properly coordinated with your trust and that your trust is correctly "funded." It's a service included as one of the benefits of your Life Plan Membership.

The process is simple. After you agree to the verification process, complete our Confidential Financial Information Ouestionnaire, and provide the applicable supporting documentation. Then, we will prepare an "Asset Detail Report" and send it to you. This report indicates which assets are titled correctly, and which assets need to be corrected. We repeat the process until all of your assets are correctly titled.

Some of the work of correcting these assets may fall on you. For example, you might need to visit your bank to update an account or contact your life insurance company to ensure that a beneficiary is designated correctly.

This may seem like a hassle — until you realize that it will save your family thousands and potentially hundreds of thousands of dollars in probate fees! A family with a house, worth \$500,000 for example, will pay approximately \$25,000 in probate fees on the house alone. Probate essentially flushes part of your beneficiaries' inheritance down the drain.

Once you have completed the verification process, you can breathe easier knowing that your heirs will be able to skip the expensive and timeconsuming probate. Our team will send you an Asset Detail Report each year so that we can keep your trust fully funded until you pass.



If you've read this far and still feel confident that your assets are safe and your family will avoid probate, think again. Our team created the asset verification process and Asset Detail Report a little over 15 years ago after we conducted a survey of 2,000 clients and discovered that only 1 out of the 2,000 had all of their assets titled properly. Are you confident that you are the 1 out of 2,000?

You are the 1 out of 2,000 if you have ...

- 1. Completed the Confidential Financial Information Questionnaire and returned it to us;
- 2. Provided us with all of the supporting documents listed on the questionnaire;
- 3. Received an Asset Detail Report;
- 4. Corrected any flagged assets;
- 5. Repeated steps 3–4 annually.

If you have not done these five things, your family might end up in probate. If you have completed steps 1-4, you are in a good position. You simply need to repeat the steps when you receive your annual Asset Detail Report from our firm. But if you haven't even completed Step 1, you need to start the verification process now — which is included in your Life Plan Membership — before it's too late.

To get a copy of our Confidential Financial Information Questionnaire and a list of necessary supporting documents, call our office at 800-698-6918. From there, we'll guide you step by step through the process of protecting your family and your legacy from probate.

The Asset Detail Report is just one of the many benefits you receive with your Life Plan Membership. This is the fourth benefit we have covered in these newsletters so far. Keep an eye on your mailbox next month to learn about the next one!



# **Enrich** Us

#### The Importance of Having a Hobby

January is National Hobby Month, and since it falls at the beginning of the year, it's the perfect time to try something new! Hobbies add variety to your life and ensure you aren't just living to work, so to speak. The best way to find a hobby you enjoy is to be open to new things. Whether it's gardening, reading, drawing, running, fishing, crafting, or even beekeeping, finding an activity you enjoy is important. Here's why!

#### Hobbies are stress relievers.

Hobbies offer a healthy escape from your busy lifestyle by keeping you engaged in something you find pleasure in. Instead of just relaxing on the couch and turning off your mind for a bit (which is totally acceptable sometimes), hobbies allow you to remain mentally productive while winding down at the same time.

#### Hobbies also provide eustress.

Believe it or not, one type of stress is deemed beneficial: eustress. If you aren't overly stressed and are feeling a little under-stimulated, a hobby can provide activity for both your mind and body to keep you feeling excited about life and ready to take on new challenges and adventures.

#### Hobbies offer a social outlet.

Some hobbies involve group activities, such as bowling, sports teams, book clubs, and even wine tasting. Connecting with others offers the social support humans depend on to lead a healthy and fruitful life. Who knows? Maybe you'll find some great friends who share the same passions as you!

#### Hobbies develop patience.

When you take on a new hobby, you are tasked with learning something new. Whether you're practicing a new instrument, learning a different language, or figuring out how to make jewelry, a learning curve is involved. Building new skills takes patience, a very important attribute for success.

Finding a hobby that suits you may take some exploration and trial and error, but it is all in good fun! Make it your goal to try something new or learn a new skill each month until you find something that sticks. Once you do, you're sure to find that hobbies are both enjoyable and enriching!

## Sudoku

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

Solution on Pg. 4



## **Chicken With** Lemon Herb Sauce

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1/2 cup parsley,

1/3 cup mint,

1 1/2 tsp pepper

1 lemon, for juice

chopped

chopped

and zest

#### **Ingredients**

- 1/3 cup and 2 tbsp olive oil, divided
- 4 boneless chicken breasts
- 1 clove of garlic. minced
- 1/4 tsp salt

#### Directions

- 1. Preheat oven to 450 F.
- 2. In a large ovenproof skillet, heat 2 tbsp olive oil.
- 3. Season chicken with salt and pepper if desired and sear it in the skillet for three minutes on each side. Bake chicken until its internal temperature is 165 F.
- In a blender, add 1/3 cup olive oil, garlic, 4. salt, parsley, mint, pepper, and lemon zest and juice and blend ingredients until coarsely mixed.
- 5. Top chicken with sauce and serve!

Inspired by FoodNetwork.com