

APRIL 2024

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Enriching Lives, One Furry Friend at a Time

In the heart of every community service volunteer is a story of connection, compassion, and the huge impact volunteerism has on each of us. For me, there's never been an animal I haven't adored. From bathing elderly sheep on a rescue farm with Woolite (true story), to my enduring love for domestic pets, animals have always held a special place in my life. The act of volunteering, particularly with animals, gives me a sense of greater purpose, connects me with other members of my community, and keeps me physically active. Research even suggests that volunteering to help others extends your lifespan. Volunteering is so enjoyable that more and more seniors are taking up the activity. Folks over the age of 65 now make up around 30% of the volunteer force, and that number is growing.

For over two decades, I've volunteered with animal shelters, dedicating my time predominantly to dogs, and it's since become a family commitment; we've even fostered animals in our home! At any given time, we always have foster dogs, kittens too young for the sanctuary, and our own pets running around our house. Despite the challenges of juggling this large commitment and our full-time jobs, the collective effort of our family, including our children, makes this endeavor a rewarding experience.

Our three kids have flourished under the weight of their responsibilities, which include walking

the dogs, feeding them, cleaning up after them, and ensuring the cats are well cared for. They are all too young to volunteer on location at the shelters, so fostering animals was our way of getting them involved on a daily-basis.

Through these tasks, they've learned responsibility, empathy, compassion, and the importance of caring for beings entirely dependent on us for their survival and well-being. Witnessing the development of these virtues in my children brings me so much joy — I can't think of a better way to build this character!

Beyond our family fostering, we actively participate in events aimed at finding forever homes for our foster animals. The kids go to adoption events with us, and they've learned to manage big emotions and prioritize the well-being of the animal. While the attachment to these animals can be strong, the happiness we get from seeing them placed in loving homes is second to none. My journey with animals has also been one of personal growth. I used to be more of a dog person, but my experiences with rescuing a cat named Winnie (who has since passed away at the ripe old age of 18) and a rambunctious orange tabby named Marty, have deepened my affection for cats.

My fiancé, Marc, thought it would be fun to volunteer together at the Fallbrook Animal Sanctuary. I was hoping we'd be working with dogs, but FAS had a bigger need for cat-care volunteers. On our first day, we were assigned to a room called "Sheila's Room." Eventually, we jokingly renamed the room the "Baddies Room" because this was the space where the older,

playful (read "wild") kittens could roam freely throughout the room. We entered the room quickly, and not so gracefully, to prevent the escape artists from getting out. As Marc worked on cleaning out water bowls, I kneeled to scoop

litter boxes. Being that it was my first day, I was a little awkward and unsteady as I tried to work fast. Before I could finish that first box, someone had come up behind me and pushed me hard enough on the shoulder that I lost my balance and fell over! My shock grew to amusement as I looked behind me to see who had so rudely pushed me, only to discover it wasn't a person at all. It was an orange kitten named Marty who had headbutted me. I thought this was hysterical, especially as he continued to do it for the next hour as I moved around the Baddies Room.

Marty's persistent headbutting, a feline behavior that I later found was known as bunting, signified his claim over me. Week after week, as I'd visit him, he was excited to see me and continued to headbutt me. For these first few weeks, I'd hope that someone would adopt him because he was so sweet. As the weeks turned to months, I found myself hoping he would still be there the next week so that I could visit with him. Eventually, Marc told me that I needed to adopt him — after all, Marty chose me!

Marty's story, from being abandoned in a box outside of a Walmart with his brother, named Wally (Wally and Marty, the Walmart kittens), to becoming a cherished member of our family,

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Protect Your Financial Future

The Crucial Role of

In recent years, California has experienced a surge in personal injury lawsuits driven by the uptick in bodily injury and premise liability cases. Consequently, many of our clients often ask, "How can I safeguard myself in a lawsuit?"

The answer lies in what you can do to protect yourself before getting sued. In terms of California law, there's good and bad news. The downside is that your living trust does not protect your assets if you get sued. Your heirs have protection through the Life Plan Inheritance Trusts provided in your Life Plan Living Trust, but that does not protect you while you are alive.

On to the good news: The California Homestead Exemption automatically protects a portion of the equity in your home. This was covered in detail in our May 2023 Newsletter. To summarize, up to about \$675,000 of the equity in your home is automatically protected if there is a judgment against you. The exact amount depends on the median home price in the county where you reside. That is helpful, but it may not be enough to help you sleep peacefully at night.

Thankfully, umbrella insurance can help to alleviate some of these concerns.

What Is Umbrella Insurance?

A personal umbrella policy (PUP) might be the solution for those seeking added protection. While you should contact your insurance agent to get the details of how a PUP can protect you and the limits of that protection, we'll give you a brief overview of how it generally works.

PUP is extra insurance that you can obtain, usually at very affordable rates, to provide extra coverage for personal liability above and beyond the limits of your other insurance (home, auto, boat, etc.). Usually, it

Umbrella Insurance

covers liability stemming from personal injury, property damage, and specific legal actions. This coverage shields you from judgments resulting from your actions, as well as those of your spouse and dependents residing in your household.

"If you don't already have a PUP, we suggest you ask your insurance broker for more details on the type of coverage available and how it can work for you."

How Does PUP Work?

The ins and outs of PUP are straightforward. For instance, suppose you're involved in a car accident where the injuries sustained by the other driver, though not severe, hinder their ability to work for six months. Since you're deemed at fault and the injured driver holds a lucrative job, the repercussions are significant. They are claiming \$1,250,000 in damages. Unfortunately, your auto policy has a limit of \$250,000. If you have a PUP, it will kick in and pick up the extra million-dollar difference between the damages and your auto policy limit (assuming you have \$1,000,000 in PUP coverage).

While PUP coverage is a great tool in protecting your assets, it has limitations. If you don't already have a PUP, we suggest that you ask your insurance broker for more details on the type of coverage available and how it can work for you. After all, it may just help you sleep better at night.



SUCCEED IN YOUR NO-SPEND CHALLENGE

Thanks to clever advertising and a lack of discipline in spending habits, many people spend too much on trinkets and other things they don't need. To help us all stop impulsive spending habits, the No-Spend Challenge was developed and has gone viral on the internet. This financial detox challenge encourages us to break free from the mindless spending we may be partaking in. It's a challenge that pushes mindfulness to reassess financial habits rather than deprive us of necessities.

The first step is creating clear budgeting goals. Whether paying off debt, building an emergency fund, or saving for a specific milestone, having a concrete and well-defined objective helps you stay motivated throughout the process. This should also include an end date to achieve your goal — a year, month, or week are all options. Your plan should also identify and anticipate potential roadblocks during the no-spend period. This structure will make the challenge feel like more than just a temporary spending freeze.

This accountability and the communal nature of the trend encourage you to reflect on how often you're spending your hard-earned money. You can also rediscover the value of experiences that don't cost anything and develop healthier financial habits. These help dismantle a consumer mindset, enabling you to use funds to fulfill goals rather than a quick adrenaline hit.

When you complete the challenge, you will emerge armed with newfound financial freedom, awareness, and discipline, and you'll be more inclined to reach short-term financial goals, practice healthy spending habits, and work toward long-term financial health. A No-Spend Challenge can foster a community of others who gain these new skills and inspire others to halt their own consumption. This intentional approach to spending will assure participants that they're in control of their aspirations and the finances that can fund them.

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really shows the difference volunteering and adopting can make — a second chance in these animal's lives. Volunteering in animal shelters and fostering at home has allowed us to contribute positively to the lives of these animals and brought our family closer. It has become a significant part of our identity as a couple and as a family, teaching us about unconditional love, the joy of giving back, and the beauty of forming connections with all living beings. In case anyone is curious, Wally had been adopted before we started volunteering, so he's also living his best life!

For anyone looking to make a difference, volunteering with animals, or any community service for that matter, offers a deeply fulfilling path to touching lives and fostering a kinder, more empathetic world — just ask Marty!

-Jennifer Knight



Craveable Carrot Cake

Ingredients

- 2 cups all-purpose flour
- 2 tsp baking powder
- 1 tsp baking soda
- 1 tsp ground cinnamon
- 1/4 tsp nutmeg
- 1/2 tsp salt
- 2 cups granulated sugar
- 1 1/2 cups vegetable oil
- 4 large eggs
- 3 cups grated carrots
- 1/2 cup chopped walnuts (optional)
- Cream cheese frosting (optional)

Directions

1. Preheat oven to 350 F.
2. Grease and flour a 9x13-inch pan.
3. In a medium bowl, combine flour, baking powder, baking soda, cinnamon, nutmeg, and salt.
4. In a large bowl, beat together sugar, oil, and eggs.
5. Gradually add dry ingredients to wet ingredients, stirring until blended.
6. Stir in carrots and walnuts. Pour batter into prepared pan.
7. Bake for 35–40 minutes or until a toothpick inserted into the center comes out clean.
8. Cool in pan before serving. (For extra decadence, spread with cream cheese frosting once the cake cools.)

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Escape April Showers This Spring 3 Vacations Spots to Avoid Seasonal Gloom

April showers bring May flowers, but you don't have to stick around to wait for them to bloom. Escape to these three destinations and enjoy the new life of spring without the rain.

Amsterdam, Holland, Netherlands

Why wait for May to see spring flowers? All April long, Holland sports the most beautiful colors in the world, and people from all over the globe go enjoy the Keukenhof Garden Festival. This

festival has occurred for 75 years, and as it's only 30 minutes away from Amsterdam proper, you can experience the best of both worlds. Explore the thousands of tulips during the day and then spend time in the city, exploring the beautiful canals and shopping districts in the evening. Don't worry if you miss the beautiful flowers; most of the city's museums and hotels have tulips, too.

Seville, Spain

Embark on an enchanting journey to Seville, where vibrant culture and passion come alive. Picture yourself strolling through cobblestone streets where you can immerse yourself in the parades that travel through the city during Holy Week. Brass bands build up to a beautiful celebration on Easter, and just two weeks later, the Feria de Abril begins. This fiesta is full of lively parties, even more music, and colorful costumes. Sevillanos on horseback and the clacking

footwork of flamenco dancers are captivating to watch, so don't miss out by getting rained in.

Malta

Located to the south of mainland Europe in the Mediterranean Sea, Malta is part of an archipelago consisting of several islands, including Gozo and Comino. Because of its diverse cultures, you'll hear Arab accents in the language as you pass Baroque architecture. Nature lovers, hikers, and landscape photographers alike can explore the rocky coastlines, impressive rock formations, and dazzling sea caves, such as the Blue Grotto (Malta), plus beautiful beaches like Ramia Bay (Gozo) and Ghajn Tuffieha Bay (Malta). However, the biggest advantage of traveling in Malta is that everything is in full bloom: green fields, blooming citrus trees, and beautiful flowers. If you go in spring, you'll beat the tourists, too, as summer is peak season.

