

INSIDE

- 1 Parent Like It Matters
- 2 The Difference Between Living Wills and Advance Directives
- 3 Should You Buy a House Right Now?
- 4 Grilled Steak Salad With Peaches
- 5 An Inspirational Documentary Inspires Hope
- 6 A Comedian's Heartwarming Will

Comedian Jack Benny Made a Romantic Request *How He Ensured His Wife's Happiness*

The idea of creating a will can seem grim for many. We don't want to ponder our passing and the effect it will have on our loved ones. Our distaste for estate planning is evident, too — only 33% of U.S. adults have a will. Yet, what if we saw estate planning as an opportunity to send a final affectionate message after our departure?

That's exactly what Jack Benny, an iconic radio and television comedian, did for his wife after he passed away. Both starred in the quintessential radio program "The Jack Benny Program" from 1932 to 1965, and the couple was known for their comical disputes and banter. However, his wife, Mary Livingstone, would later confirm that her kind husband was far different from the penny-pinching naysayer he played in his show.

For decades, the duo became a must-listen act on countless home radios. Sadly, Benny passed away in 1974 at the age of 80. While his wife was mourning the loss of her husband, she was shocked to discover one final romantic gesture from Benny. Livingstone shared the loving gift with the world in a magazine article dedicated to his life and legacy.

"Every day since Jack has gone, the florist has delivered one long-stemmed red rose to my home," Mary Livingstone wrote. "I learned Jack actually had included a provision for the flowers in his will. One red rose to be delivered to me every day for the rest of my life."



Rain or shine, Livingstone was delivered a red rose sent from her late husband until her death nine years later. The loving husband and famous entertainer proves that wills don't have to be daunting documents; they can be one last way to leave a kind gesture behind. You could also shock your family by leaving your estate to your favorite furry friend! Whatever route you take, a will is sure to maintain your spirit and estate.

This month, we celebrate Purposeful Parenting Month, a time to focus on our parent/child relationships backed by intention. Parenting doesn't come with a rule book. Sure, we have influences, suggestions, tips, and recommendations, but when it comes down to it, children are blank slates, and it's up to us, as parents, to do our best to raise our children. We don't accomplish this by being perfect but rather by being purposeful in our thoughts, actions, and intentions.

As a mom, one thing I have strived to be purposeful about is really listening to my children. Listening to your kids and giving them room to express themselves is just as important as instructing them. Allowing them to come to a conclusion on their own while you ask thoughtful, open-ended questions always turns out better. I've found that even if I don't agree with their thought or plan, by asking them questions, and listening to their needs, desires, and concerns, I can help them to talk their way to a resolution.

As parents, we already have life experiences, but kids don't want mom and dad to tell them everything — they want to discover it themselves.

As I was growing up, my parents were particularly purposeful in many of their lessons. After I started working at my very first job, my dad drove me to the post office to pick up tax forms and instructions for filing a tax return. He sat with me as I read them over to determine whether or not I needed to file that year. He answered all of my questions but prompted me to figure it out for myself, a lesson that applies to many things in life. Similarly, when I wanted my own car, I worked to save up half of needed funds, and they agreed to match what I earned for the other half. This taught me responsibility, the value of a dollar, passion, and purpose.



Today, with some of my high net-worth clients, I see examples of just how detrimental money can be if it allows important lessons like these to fall by the wayside. When people have everything handed to them, they don't know or understand work ethic, and they often lack the desire to be productive and may never discover their gift that they are meant to contribute to the world. Life goes far beyond just enjoying things that money can buy, it's about having a purpose.

Purposeful parenting goes beyond how you raise your children — it continues on through estate planning. If you just leave your estate outright to your children, this can cause confusion and complications, especially if the children are too young to manage the funds. That's why we have trusts to help to manage the distribution or can assign a third party to manage the money for them. Trusts can be set up where the money stays in the trust for a lifetime, but once they reach a certain age, they can become their own trustee and make decisions about the assets and expenditures on their own. Through family meetings in our office, parents can include their children in their goals and plans to make sure their children understand why an estate plan is structured a certain way.

If you're anything in life, when it comes to parenting, be purposeful, be intentional, be loving, and be present!

- Angela Klenk

AN ESTATE PLANNING MUST

Why Everyone Needs Advance Directives

When discussing estate planning, we often think about wills and the disbursement of our belongings after we pass. Yet, there's plenty to organize, protect, and ensure when we are still alive. One aspect of estate planning we often overlook are advance health care directives, including living wills.

Advance directives are a wide category of written instructions covering your health care wishes, and a living will is considered a type of advance directive. If you find yourself severely ill or injured, advance directives help you express your health care preferences if you cannot communicate.

What is a living will?

While a living will is within the advance directive category, it specifically determines your wishes if you become terminally ill. Not everyone has the same wishes when it comes to end-of-life care, so your living will communicates what medical procedures you would or would not want to undergo if you were either terminally ill or in a coma.

Some individuals may only want their life prolonged for a certain amount of time for personal or religious reasons, or not at all. A living will helps the medical staff and family follow those wishes.

Different Types of Advance Directives

Since it's a broad category, not all advance directives are limited to terminal illnesses. Various forms of advance directives aim to help



loved ones from having to make stressful medical decisions that may or may not be wanted by the patient. Some forms of advance directives include:

- Medical Power of Attorney:** A document that names someone who can make health care decisions for you if you can't communicate
- Medical Orders:** Orders created by a medical professional with their patient's wishes that are shared with other medical professionals. For example, it could detail a do-not-resuscitate (DNR) order.
- Psychiatric or Mental Health Directive:** A document created by a person with mental illness that details their health care wishes before a possible mental health crisis, when they may not be able to make decisions

When it comes to advance directives, every adult should consider establishing their wishes as soon as they can. No one knows what the future holds, and it's best to arrange your health care wishes before it's too late.

To Buy or Not to Buy a House

Market Aside, Are You Ready?

Assess your finances.

Potential homebuyers should be aware of the roadblocks before making any significant decisions. You'll need to be entirely sure that your funds are ready to take the hit of both a down payment and a mortgage. Consider your credit, savings, and debt when determining your monetary readiness.

These three financial aspects decide whether you'll qualify for a mortgage. For example, those with credit scores lower than 600 will have slimmer chances and higher prices. Meanwhile, your debts can also hinder your ability to qualify for a mortgage if they're disproportionate to your income.

As for your savings, you will need enough money for the down payment, moving costs, as well as possible expenses associated with owning a home. Everything your previous landlord took care of will now be your responsibility. Even new homes have surprise repairs that will come out of your pocket.



Real estate market aside, the more important question is this: Are **you** ready to buy a house right now?



GRILLED STEAK SALAD WITH PEACHES
Inspired by Delish.com

Ingredients

- 1 lb skirt steak, fat trimmed
- 1/4 cup balsamic vinegar
- 1 clove garlic, minced
- 1 tbsp light brown sugar
- 1 tbsp vegetable oil
- Kosher salt
- Black pepper
- 1/4 cup extra-virgin olive oil
- 1 large lemon, juiced
- 6 cups baby arugula
- 2 ripe peaches, thinly sliced
- 1/3 cup crumbled blue cheese or feta

Directions

- In a large resealable plastic bag or baking dish, combine steak, vinegar, garlic, and brown sugar. Marinate 20 minutes at room temperature.
- Remove steak from marinade, coat with vegetable oil, and season generously with salt and pepper.
- On a grill or pan set to high heat, cook steak until desired doneness. Rest 5–10 minutes, then thinly slice against the grain.
- In a small bowl, whisk olive oil and lemon juice to make dressing. Season with salt and pepper.
- In a large serving bowl, add arugula, peaches, blue cheese or feta, and steak. Drizzle with dressing and gently toss.

TAKE A BREAK



Barbecue
Concert
Fishing
Fourth
Independence
Larkspur
Park
Pool
Shade
Stargazing
Travel
Vacation

LEARN LIFE LESSONS WITH MR. BACHMANN

The Journey of a German Classroom

The documentary "Mr. Bachmann and His Class" shows how a small-town German teacher helps his diverse students feel at home. This heartfelt documentary even won several awards, including the Silver Bear, at the Berlin International Film Festival because of its simple, uplifting message.

In the film, the rural town of Stadtallendorf has a history of employing migrant workers dating back to World War II. Despite having many immigrants in the city, Stadtallendorf has a history of excluding non-German residents. This divide is an issue that weighs heavily on students.

In a classroom of 12–13-year-old students from different countries, Dieter Bachmann uses his authentic positivity to help each student become confident about their own potential. In one scene, after returning graded assignments to his students, he reassures those who scored lower by saying, "These grades do not reflect who you are."

This isn't to say that Mr. Bachmann was easy on his class. In one pivotal moment, the teacher reprimands a student for acting unkind to a classmate. When the student provides a halfhearted excuse, Bachmann replies, "I don't really believe that, but I'll treat it as though it were sincere." The student can clearly feel the teacher's disappointment despite no obvious scolding or berating. Mr. Bachmann guides his students with a genuine heart and a steady hand.

The affectionate film immerses the viewers in Bachmann's classroom to witness the evolution of the students. Whether watching those who decide to spend their lunch hour with him in his classroom and others who share their most vulnerable feelings, viewers realize that all of these students needed an educator who showed sympathy and kindness.

"Mr. Bachmann and His Class" follows the magnetic bunch until retirement. While there are plenty of films about heroic teachers, this gentle documentary reveals more about how it takes is genuine interest and effort to change students' lives.

