

CELEBRATE LIFE IN OUR YEARS

Embracing Aging This Older Americans Month

It's inevitable — we all get older. Aging is not always a walk in the park, but it's something to be celebrated! This month is Older Americans Month, a time to honor the years in our lives and the life in our years. It's an opportunity to focus on the importance of meaningful relationships and social connections to our health and well-being. It's an invitation to value lifelong relationships, engage in new experiences, and embrace the wisdom that comes with age.

While adding another year to our age may not always sound like a celebration, especially as birthdays remind us of our advancing age, the passing years bring new and exciting experiences and transitions. It's a chance to see our children, and perhaps even our grandchildren, grow and find their paths in life. I have recently stopped coloring my hair — I'm embracing the gray and wearing it proudly.

Navigating the later chapters of life doesn't mean slowing down. Instead, this time is filled with opportunities to maintain and expand our social circles. Whether through volunteering, participating in community workshops, joining a pottery class or an exercise group, or traveling with friends and family, every day presents new opportunities to connect and share experiences.

In my world of estate planning, beyond the fulfillment that comes from making a difference in people's lives and helping shape their legacies, I cherish the connections formed with each person who walks through our doors. These interactions incorporate more than the regular ins and outs of legacy planning — they are personal. Getting to know our clients



and understanding their families, careers, and life stories enhances the process of crafting personalized estate plans that reflect their unique needs and situations.

Estate planning is not a one-time task but an ongoing journey that evolves with life's changes. Relationships may shift, and families may grow or reconfigure through marriages, births, or divorces — all of which require updates to estate plans. Even changes like buying or selling property can affect how an estate is managed and preserved. The precious relationships we build allow us to effectively adapt their plans to meet these changes and safeguard their legacies for the future.

So, I encourage us all to embrace the aging process enthusiastically and optimistically. Let's view another year not as a burden but as a collection of experiences and wisdom to be celebrated and shared. Each wrinkle and every gray hair tells a story of a life well-lived and full of moments worth remembering.

Here's to growing older with grace and joy, the relationships we cherish, and the new connections that enrich our lives. Let's continue to navigate our journeys confidently, knowing that the path behind us is paved with memories just as valuable as the adventures that lie ahead. Happy Older Americans Month!

- Angela Klenk

PAW-SOME ADVENTURES

Gear Up Your Pup for a Hiking Adventure

Setting out on a hiking adventure with your furry friend is a rewarding experience, but ensuring their safety and comfort on the trail requires careful consideration of essential gear. Before heading out, consider your dog's unique needs and preferences so it's an enjoyable and bonding adventure for you both. Here's an introduction to some must-have hiking gear for your canine companion.

Food and Water

One of the most important aspects of hiking is staying well-nourished and



hydrated. Packing more water than you think may be necessary is crucial, especially on a trail where natural water sources may be scarce. An ample supply of dog-friendly food is also essential, with the quantity adjusted based on the hike's duration. A collapsible bowl will be handy for feeding your canine companion during breaks.

First-Aid Kit

Safety should always come first. A dog first-aid kit is indispensable for addressing unexpected issues on the trail. These compact kits typically include dressings, bandages, and tools for removing ticks or thorns. Being prepared for minor injuries ensures you can safely complete the hike without making any injury worse.

Boots

While some dogs may resist wearing boots, they can be a lifesaver in challenging terrains. Opt for boots that protect without compromising comfort. Though

you likely may avoid trails with terrain that could harm your dog's paws, having boots in your pack is, at least, a proactive measure for unforeseen circumstances, ensuring your canine companion's paws are protected if needed.

Waste Bags

Be responsible out on the trail. That means bringing poop bags. Attach them to the outside of your backpack or tote bag for convenient access once your dog has completed its business. The "leave no trace" practice will help maintain the pristine beauty of the trail for everyone to enjoy.

Emergency Harness

Preparedness is critical, and an emergency harness adds an extra layer of safety. A proper harness will allow you to carry your dog on your back in an emergency. This versatile harness ensures that you can provide assistance in challenging situations.

FINANCIAL FREEDOM STARTS HERE

The Case for Crafting a Monthly Budget

Many monthly budgets take a one-size-fits-all approach, but every month is different. It's essential to make a unique budget every month. Doing so has several benefits, but all help you save money. Refining your budget month-to-month will help you pay closer attention to your finances while adjusting for any and all unusual circumstances.

Unique monthly budgets are versatile.

It allows you to allocate money for events like baby showers, weddings, spur-of-the-moment donations, and holidays. Setting a budget without monthly evaluation often leads to going over your allocated spending — and incurring a bank service charge.

Unique budgets let you plan for sudden expenses. If your car breaks down, how will you pay to have it fixed? If you have to cut your expenses, unique budgets can help ensure everything is paid for. You can also leave a little extra room, just in case — a short-term emergency fund, if you will.

Unique budgets keep track of

subscriptions. There are more streaming services than ever; the average household has four. Even companies outside of streaming services have started using subscriptions to make money. BMW is trying to get car owners to pay a fee to get heated seats — for \$18 per month. It's easy to sign up for a service — or a one-month free trial — and forget the expiration date, even if it takes a small chunk of your paycheck every month. A unique monthly budget ensures you'll see those subscriptions so you can cancel them accordingly.

Unique budgets help you identify poor financial decisions. Evaluating your monthly expenses ensures that you examine your spending habits. Standard monthly budgets don't scrutinize the nuances of your spending, only the total. For example, you might waste a lot of money on gas station snacks and not realize how much it adds up each month.



A unique monthly budget puts those small or unnecessary purchases into perspective.

Now that you know why making a unique budget is so important, it's time to make one. Creating a budget every month may sound intimidating, but it's easy once you set down a basic framework. Your bank account will thank you.

TAKE A BREAK

K R Y D Y B R E D Y F M N Z O
T Z F T L P L H F D X O F Y L
P B L Q H A R O L P I T V H F
C N R Y M H R E O T A H D D F
I A P I N E J E A M R E H S I
N J K N L I M U M E W R C E Z
C W L I L Y D O N E V O N P X
O P N M Y A J E R X M J Z L G
U N F E R Q W G G I F A A F D
C Y R G P A X C C Q A Y W D X
B X G P L Z D Z L W P L Y W J
S N A R E T E V T X Q S Y R B
Z D G H T F M O N D K K R J W
I L V Y M Q I J C B M N I P Z
Q O C Z J O V Q V H J Y J T H

BLOOM
CINCO
COMIC
DERBY
EMERALD
GEMINI
GRADUATION
LILY
MEMORIAL
MOTHER
RENEWAL
VETERANS



Citrus BBQ Chicken

Inspired by FoodNetwork.com

INGREDIENTS

- 8 skin-on chicken leg and thigh pieces
- 1 1/3 cups ketchup
- 2 tbsp brown sugar
- Juice and zest of 1 orange
- Juice and zest of 1 lemon
- 3 cloves garlic, minced
- 1 tbsp Dijon mustard
- 2 tbsp Worcestershire sauce
- 2 tsp ground cumin
- 1 1/2 tsp smoked paprika
- Salt and pepper to taste

DIRECTIONS

1. Place chicken in a large resealable plastic bag. Combine all other ingredients in a small bowl.
2. Reserve 1 cup of the sauce and add the rest to the plastic bag. Toss to evenly coat the chicken and marinate overnight.
3. In a small saucepan over medium-high heat, add remaining sauce and bring to a boil. Reduce heat and simmer to thicken sauce, about 10 minutes. Set aside.
4. On grill set for medium-high heat, arrange chicken skin side down. Cook until grill marks form, about 4 minutes. Flip chicken, cover grill, and cook until a thermometer inserted into thighs reads 165 F, about 20–25 minutes.
5. Serve with remaining sauce.

THE AMAZING AZTEC NATION: 3 FASCINATING FACTS

The Aztecs were an expansive and vibrant nation when the Spanish arrived in the New World around 1519. They had a rich culture, innovative agriculture, and one of the world's most impressive cities. Many fascinating facts about them are not taught in school, so prepare to be amazed.

They worshiped chocolate.

Chocolate was hugely important to the Aztecs — the delicious substance was part of many religious and cultural ceremonies. It was also used as currency to buy everything from food to clothes. As a result, only royals consumed chocolate because they were literally eating money.



The most popular method for drinking chocolate was a cold and frothy concoction of ground chocolate, seeds, and spices sweetened with honey. Royalty emphasized frothiness and used various techniques to maximize it. For example, they poured cold cocoa while standing up into a cup on the ground.

They built floating gardens.

Aztec agriculture relied on floating gardens. They would create tiny islands called "chinampas" near modern-day Mexico City. Chinampas were built by braiding reeds with stakes underwater. These aquatic fences accumulated mud and vegetation until they became visible on the surface. The Aztecs built canals around them for transportation.

Why did they go through the trouble? Chinampas offer several benefits. First, they're fertile and can grow anything from beans to flowers. They also allow people to take advantage of the river and maximize their limited space. Furthermore, they promote bio-diversity, which is helpful for everyone. For these reasons and more, chinampas are still used around Mexico City and the country's southern areas.

Their capital city was an ancient marvel.

When the Spanish arrived, Tenochtitlan was among the world's largest cities. It had a population of over 200,000. Only Paris and Constantinople were bigger. This ancient capital of the Aztecs was also built in the center of a lake. Boats surrounded the city and were used for trade, transportation, and agriculture. The Spanish drained the lake to expand the city's borders, but the lake's wet soil remains, and Mexico City sinks a little each year.

Unfortunately, the Aztec Empire fell after disease ravaged their population and the conquistadors betrayed and murdered their leadership. That's not to say the Aztecs vanished. While their reign ended centuries ago, their legacy lives on in Mexico.

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Prepare Your Financial Roadmap

Your Estate Planning Checklist

Estate planning is a crucial part of financial management that ensures your hard-earned assets are distributed according to your wishes after you pass. Creating a strategic roadmap for transferring this wealth, minimizing taxes for those beneficiaries, and providing security for your loved ones is incredibly important. To start this journey, you must understand what documents are essential. Here is a checklist of important documents you should include in your planning.

Last Will And Testament

The foundation of any estate plan is a last will and testament. This document outlines how you want your assets distributed and who will be responsible for executing your wishes. You don't have to be retirement age to write yours. It's best to be prepared as it allows you to appoint a guardian for minors. It must be clear and concise in your will to avoid misunderstandings and legal complications.

Living Will or Advance Health Care Directive

A living will or advance health care directive articulates your preferences regarding medical treatment in case you become unable to communicate. This document guides your family and healthcare professionals on decisions related to life-sustaining treatments, organ donation, and other critical matters.

Financial Power of Attorney

Designating a trusted individual as your financial power of attorney is essential. This person will manage your financial affairs if you become incapacitated. Choose someone reliable and trustworthy to handle your finances. Take your time with this decision, as this person will control your finances.

Beneficiary Designations

Many assets, such as life insurance policies, retirement accounts, and bank accounts,



allow you to designate beneficiaries. Regularly reviewing these designations ensures that your assets go to the intended recipients without going through probate.

Revocable Living Trust

This last document is not necessary for everyone, but a revocable living trust can be a valuable tool in estate planning. It enables you to transfer assets into the trust during your lifetime and specifies how those should be distributed after your passing, avoiding probate.