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FROM TRAGEDY TO TRIUMPH

Olympian Steiner Overcame Adversity to Win Gold

In June 2007, just one year before the 2008 Beijing Summer Olympics, an SUV traveling on the wrong side of the road hit 22-year-old Susann Steiner — wife of German Olympic weightlifter Matthias Steiner — while she was driving. She was rushed to the hospital, and it was there that Matthias promised her he would win a gold medal in her honor. Tragically, Susann died as a result of her injuries, but Matthias' promise to his late love lived on.

Wanting to make his wife proud, Matthias trained harder than ever before. He had been lifting weights since he was just a teenager, and though he had won medals and championships before, he had never claimed the ultimate prize: an Olympic medal.

Matthias also had to compete in the super heavyweight category against the strongest weightlifters in the world. Among his competitors were the formidable Russian

Evgeny Chigishev, an Olympic veteran and champion, and the Latvian Viktors Scerbaiths, who won the silver medal at the 2004 Summer Olympics in Athens.

"Weightlifting is a sport without mercy [and] it is very tough to make progress," Matthias said in an interview with the Olympic Channel. "Every time you touch the bar, you realize that you are always alone in weightlifting, the weights are getting heavier and heavier, everything hurts."

But Matthias was not alone. His memory and dedication to Susann inspired him to attain strength he never imagined possible. As it turned out, he needed every ounce of his strength to claim victory. The competition was incredibly close. Matthias' victory was not secure until the last lift; he needed to clean and jerk an astounding 569 pounds — more than he had ever lifted before — to fulfill his promise.



Photo:
Dacoucou

Incredibly, he succeeded. He edged out Chigishev by 1 kilogram, winning the gold medal with a score of 461 against Chigishev's 460. After he had completed his lift, he fell to his knees in tears. At the podium, he held his gold medal and a bouquet of roses in his right hand and clutched a picture of Susann in his left. Matthias honored Susann's memory with his gold medal victory, exactly as he promised.

MAXIMIZING IMPACT

CHARITABLE DONATIONS MAKE A DIFFERENCE!

Giving back is not just good for others — it feels great and fosters community and compassion! Whether dropping cash into a charity jar or volunteering at a local event, every act of kindness sprinkles a little extra joy in the world.

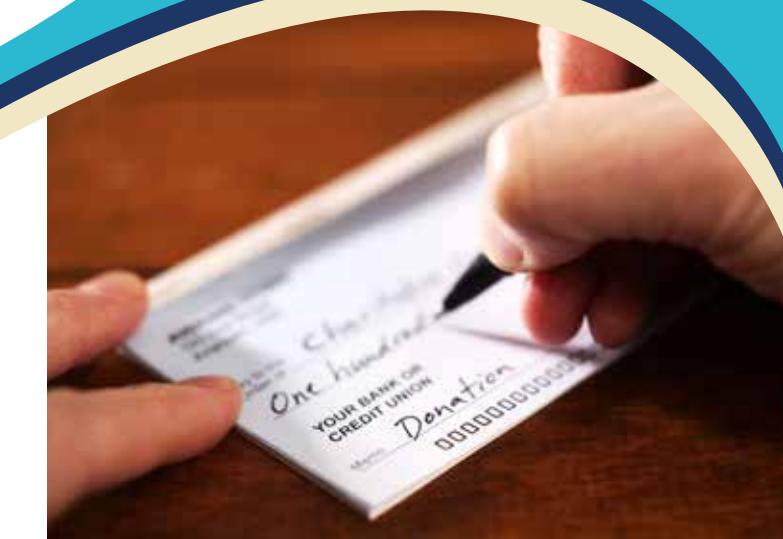
Worldwide Day of Giving on June 15 is a special occasion encouraging us to give back and contribute to our favorite charitable organizations, whether a church, university, or social group. As asset values increase, many find themselves more capable and interested in using their resources to benefit the world. As we set out to make a positive impact, let's explore various ways to participate in charitable efforts and make the world a better place!

Appreciated Assets

Donating appreciated assets like stocks or real estate to a charity can avoid the capital gains tax you would have faced if you sold these assets yourself. The charity can then sell these assets tax-free. This arrangement not only maximizes the value of your donation but also allows you to contribute a significantly larger gift than if you had sold the assets and donated the post-tax proceeds.

Qualified Charitable Distributions

You can donate directly from your retirement account to a charity, which can count toward your required minimum distribution without being taxed. This way, the charity receives the entire donation amount, unlike a personal withdrawal, which income taxes would reduce.



Direct Gifts

Regardless of their net worth, many believe it is important to support charitable causes, either during their lifetime or through bequests after their death. It's common for people to pledge a portion of their estate, often around 5%–10%, to charities that resonate with them. This approach allows them to contribute meaningfully to the causes they care about most, effectively giving back and paying it forward.

Donor-Advised Fund

In years when your income is unusually high, consider contributing more than usual to a donor-advised fund, which grows tax-free. You can then distribute funds to charities over time. This strategy allows you to make a significant donation and receive a tax deduction while continuing to support charitable causes. Keep in mind that involving your children and grandchildren in managing the fund can help pass on your charitable legacy. As the advisor, you'll guide the annual grant recommendations, fostering a family tradition of giving.

Charitable Trust

Charitable trusts offer a sophisticated way to engage in philanthropy. By donating appreciated assets to a charitable trust, which then sells them tax-free, you can establish a stream of income for yourself or a designated beneficiary for life or a set number of years. This approach often results in a higher income stream than if you were to retain and sell an illiquid asset directly due to the tax advantages involved.

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HERO HUSKY SAVES THE NEIGHBORHOOD

On Dec. 15, 2023, pet owner Chanell Bell of Philadelphia was taken aback when she noticed that Kobe, her 4-year-old miniature Alaskan husky, had dug a hole in her home's front yard. This was a stark departure from Kobe's usual behavior, which Bell initially dismissed as boredom and promptly refilled the hole. However, when Kobe began to dig again in the same spot, Chanell realized something was amiss.

"We've been here at our home for a while now, and he never digs holes," Bell told USA Today. "So, I knew something was up."

She investigated further, reviewing footage from the family home's security camera overlooking Kobe's newfound digspot. Then, she witnessed Kobe sniff the air around the area before digging the hole in the same spot again.



Thinking something Kobe smelled must have alarmed him, Bell phoned Philadelphia Gas Works, which sent a crew out to investigate. The engineers discovered that the gas lines beneath the Bell household were old, dilapidated, and beginning to leak. After fixing the issue, the company told Bell that if Kobe had not discovered the leak, the line would have posed significant health and safety concerns for the whole neighborhood.

"They told me something as simple as a light switch turning on could've caused an explosion," Bell told USA Today.

After Bell shared Kobe's story on social media, it caught the attention of PETA, the People for the Ethical Treatment of Animals, who awarded the young husky the Heroic Dog Award. Inspired by Kobe's efforts, Bell wrote a children's book dedicated to him called "The Dog That Saved the Block Before Christmas."

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Volunteering

Remember, giving your time can be just as impactful as monetary donations. Volunteering offers a meaningful way to connect with others and provide assistance and companionship to those who need it most. We all benefit from personal interaction, hands-on help, and the supportive presence of someone who cares!

At Beach Cities Estate Law, we're here to help you explore the best charitable giving options for your situation. We'd be happy to discuss which method might suit you best. It's also wise to consult your financial advisor or CPA to navigate these choices effectively. If you need a referral for a financial professional, we're more than ready to recommend someone who can assist you in making these important decisions!

- Angela Klenk



SUMMER CHICKEN SALAD

Ingredients

- 3 boneless, skinless chicken breasts
- Salt and pepper
- 4 ears of corn, shucked
- 3 tbsp minced dill
- 3 stalks celery, finely diced
- 1 red onion, finely diced
- 1 1/2 cups blueberries
- 1 head of butter lettuce

Inspired by Foodnetwork.com

Dressing

- 3/4 cup crumbled feta cheese
- 1/2 cup half and half
- 1/4 cup mayonnaise
- 1/4 cup sour cream
- 1 tsp sugar
- Juice of 1 lemon

Directions

1. Place chicken in a large plastic bag and pound with a mallet to flatten to 1/4-inch thickness. Drizzle with olive oil and sprinkle with salt and pepper.
2. Heat grill, then grill chicken on both sides for about 4 minutes per side; set aside to cool before slicing.
3. Grill corn until the kernels begin browning, turning regularly for even cooking. Use a knife to shave the kernels off.
4. In a bowl, mix all dressing ingredients until combined.
5. In a large bowl, combine corn, dill, celery, and onions, then stir in chicken and top with dressing and blueberries as desired.
6. Separate the head of butter lettuce into "cups" to fill with salad and enjoy!

Maximize Your Legacy With a Living Trust

A PATHWAY TO FINANCIAL SECURITY AND PEACE

Estate planning empowers individuals to maintain control over their legacy and provide for their families, offering peace of mind and a sense of security for the future. It ensures you control how you want your assets handled during your lifetime and after you pass. A revocable living trust is one of the most influential aspects of an estate plan. If you do not already have an estate plan, it's time to create one, as it is never too early to start!

A trust is like a bucket — you can put property into it and control everything while you are still alive. A trust involves three important



players: the grantor, the trustee, and the beneficiary. The grantor creates the trust, the trustee controls everything inside the trust, and the beneficiaries will receive allocations from the trust according to the wishes of the grantor (you). As the grantor and living trustee, you have control over everything you put into the trust, such as your home, cars, household items, life insurance policies, etc. After you pass away, the trust still exists, but the person you named as the successor trustee will control and distribute its contents to the beneficiaries you specify.

Probate is a timely and costly public process no one wants; however, by establishing a trust, you can avoid it entirely and keep your affairs private. Start by creating a will and then, with the help of a properly trained attorney, transition to creating a trust. An attorney can ensure you fund the trust correctly, retitling property and other assets so the trust (and you, as the grantor and trustee) owns them. This is a crucial part of creating a trust: You must fund it, which is a separate process.

Because a trust allows you to bypass probate, your heirs will enjoy an efficient, private, and straightforward path to honoring your wishes instead of slogging through a lengthy and potentially contentious probate process while grieving. It's one of the most generous and magnanimous gifts you can give them — and the best way to secure your wealth for the next generation.

DINING SOLO

A WOMAN'S RIGHT TO EAT ALONE

Did you know that a little over a century ago, women could not eat alone in restaurants? If they did, people would assume the woman was, let's say, "looking for work," and she would be disgraced, and so would the restaurant. So, women who wanted to dine alone or with other women would be turned away. Women needed to be accompanied by a man to eat out in public.

How did this finally change? After being denied a ticket to a dinner event because of her gender, a journalist named Jane Cunningham Croly took action. Croly was an English-born American journalist who wrote and advocated for equal rights and economic independence for women. Croly also founded and was the first president of the Women's Press Club of New York.

One of Croly's biggest advocacy groups was a women's dinner club named Sororis. The women of Sororis held their first official meeting in April 1868 at a New York restaurant called Delmonico's to protest the ban on women's solo dining. They demanded service, and Delmonico's agreed, making it the first establishment in U.S. history to allow women to dine without a male chaperone.

When World War I began, more women entered the workforce, earning them increased independence. New restaurants and lunch counters started to open that would serve working women, and gradually, dining without a man became commonplace. Progress was slow, though; even as recently as 1970, some restaurants still barred solo women from entering. Thankfully, in today's society, this would never fly!

