

# Planning a Trip? *It's Also a Perfect Time to Plan Your Estate*

Are you ready for summer vacations? It's fascinating how boarding a plane can often prompt reflections on life's "what ifs." Possibly, it's the thought of being miles above the ground that does it, or maybe it's the idea of stepping into the unknown. Interestingly, this moment of existential contemplation can be a perfect time for some unexpected yet important planning.

Most people (likely all) may not rank updating their wills up there with vacation highlights or adventure planning. However, as unlikely as it seems, the lead-up to a trip is an ideal reminder to review those all-important documents. Let's face it; if you're meticulous enough to plan your vacation outfits six months in advance or book reservations at all the best restaurants, why not add "Review Estate Plan" to your pre-trip checklist?

Our family is planning a glorious summer getaway, an upcoming trip to France, to celebrate my daughter's graduation. I'm thrilled to introduce my husband and daughter to the European sights for the first time (and my first time in many years). Yet, this also serves as the perfect reminder to ensure all our affairs back home are in order, providing much-needed peace of mind.

Think about it: Many of us spend more time planning vacations than we do planning for our estate, yet both can incur comparable costs and are significant investments in our family's future. Investing in a detailed and personalized (and updated) estate plan is similar to buying travel insurance: You hope you won't need it, but it winds up being a blessing if you do!

This idea of blending trip planning with estate planning isn't meant to dampen the summer vacation spirit



but, instead, to enrich it. Knowing your home front is secure, you can truly relax and have fun on your vacations and trips.

As graduations roll around and you're booking your getaways and long weekend plans, consider this: A well-planned estate is like ensuring your home can weather any storm. Just like we wouldn't want our families to say we skimped on making memories, we wouldn't want them caught unprepared for the inevitable parts of life, either.

So, as you jot down your next vacation checklist, why not add an estate review? After all, true relaxation on vacation comes from knowing you've left everything at home in order.

*- Angela Klenk*

# Common Estate Planning Mistakes

## Are You Making One?

Putting together an estate plan is like writing the final chapter of your book, and you don't want to make your book a horror story. Avoiding common estate planning mistakes will ensure your family isn't confused, stressed, or surprised when it comes time to fulfill your final wishes.

### Forgetting to Keep Your Plans Fresh

Life changes quickly. Marriage and divorce, births, and property sales are just a few events that can affect your estate plan. It's easy to forget to account for these changes, but the result won't be easy for your family to forget. Imagine leaving all your property to a former spouse because you never updated your will. This might sound crazy, but it happens. If you created your estate plan years ago and never updated it, refresh it now.

### Creating a DIY Disaster

It's easy to be attracted to a DIY solution. They're convenient and appear affordable, and who wouldn't want to save time and a few bucks? Even Aretha Franklin, the "Queen of Soul," had a



DIY estate plan. But like many people who go the do-it-yourself route, her situation didn't work out well. Remember, you're not a lawyer, and mistakes are easy to make when you use online tools for help. Instead of trying to save a few pennies, talk to a lawyer and get your plan right.

### Naming the Wrong Executor

The executor of your will has an important job. They handle paperwork, settle debts, and ensure assets go to the right people. People often base their choice of executor on family connections only, but you must also consider qualifications. For instance, your eldest child might be a logical choice. But what if they live thousands of miles away and haven't managed their finances well? It could mean delays, mistakes, and a major headache for everyone involved. The best move is to choose a reliable and organized executor, even if they're not a family member.

What story will you leave behind? Keeping your plans updated, seeking professional help, and making careful decisions will ensure it's the one you want.

## BEYOND THE WILL

### DO YOU NEED A HEALTH CARE PROXY?

It can be difficult to think about, but imagine being rushed to the hospital after a sudden accident. You're unconscious and unable to speak. Do you know who will make critical decisions on your behalf? This is the role of a surrogate decision-maker. If you haven't created a health care power of attorney naming a health care proxy, default surrogate decision-making will come into play.

Most of the time, your next of kin will fill this role. State statutes vary, but the order of priority typically starts with a person's spouse or domestic partner. From there, it moves to adult children, parents, and siblings. Some states also authorize close friends with default surrogate decision-making powers when others with higher priority are unavailable.

### Preparing for the Unexpected

The process for granting decision-making powers in critical health care situations

is well thought out but imperfect. What happens when there are complex family dynamics or an estranged relative is legally first in line to make decisions? What about family members who can't agree? Real-life situations can get complicated fast.

Fortunately, default surrogate decision-makers must consider the known values and wishes of the person they represent. Health care professionals must also follow these wishes, which they don't always know. This is why planning is essential — so your wishes are understood and respected.

### Avoiding Confusion and Uncertainty

If you have preferences about medical treatments, don't keep them a secret. Discussing them with your closest friends and family members is always advisable so everyone understands and is on the same page. Designating a health care proxy takes things a step further. You can choose



anyone as long as they are competent and at least 18 years old.

Many people also choose an alternative surrogate to make decisions if their primary choice is unavailable. The designation document must be signed in the presence of two adult witnesses, although requirements may vary by state. Reviewing designations every few years and after major life events will keep them current.

As with all long-term plans, taking a few steps now will give you peace of mind and ensure your wishes are clear. In the case of surrogate decision-making, planning also ensures your voice is heard even when you can't speak for yourself.

# TAKE A BREAK



BLOOM  
CINCO  
DERBY  
EMERALD  
GEMINI  
GRADUATION  
LILY  
MEMORIAL  
MOTHER  
ROSES  
TEACHER  
VETERANS

## Creamy Chicken Carbonara

Inspired by [TheKitchn.com](https://www.thekitchn.com)

### Ingredients

- 12 oz spaghetti or linguine
- 1 boneless, skinless chicken breast, sliced (8 oz)
- Salt and pepper
- 1 tbsp olive oil
- 4 large eggs
- 3 oz Parmesan cheese
- 4 oz pancetta or bacon, diced
- 2 cloves garlic, minced
- 1/2 cup pasta water
- 1 tbsp chopped parsley, optional

### Directions

1. Cook pasta in boiling water until al dente. Save 1/2 cup of pasta water, then drain.
2. Season chicken with salt and pepper. Heat olive oil in a pan over medium heat, and cook chicken until golden and fully cooked. Remove chicken.
3. In a bowl, mix eggs and Parmesan cheese until smooth.
4. Add pancetta to chicken pan, cook until crispy, then stir in garlic and cook for 30 seconds.
5. Toss pasta with pancetta, then remove from heat. Stir in egg mixture, adding reserved pasta water gradually until creamy.
6. Mix in chicken and garnish with parsley before serving.

# FROM BATTLEFIELDS TO BACKGROUND BEATS

## The Surprising Military Origins of Muzak

Ever found yourself humming along to an elevator tune on the way up to the 10th floor? Musak is background music no one asked for but (almost) everyone appreciates. It's the soundtrack of elevators, shopping malls, and office buildings. But its origins aren't in retail or corporate spaces. Instead, the story begins with a high-ranking U.S. Army officer whose fascination with communication technology affected more than just military strategy.

### The Mind Behind the Innovation

General George Owen Squier built a career that bridged military and scientific innovation. Born in 1865, he was a trained electrical engineer whose expertise shaped early military aviation and communication systems. Squier's work in communications didn't stop at improving battlefield coordination. He constantly searched for new ways to make information travel faster and more efficiently.

During World War I, he led the U.S. Army's Signal Corps, focusing on radio transmissions, telegraph signals, and a technique called multiplexing, which allowed multiple messages to share a single wire. Squier's advancements streamlined military operations and had an even broader impact. His research in signal transmission laid the groundwork for innovations that later extended into everyday life.



### Military Signals to Background Music

Squier saw an opportunity to create a system where music could be transmitted over electrical lines, allowing people to listen to tunes without needing a radio. In 1922, he founded Wired Radio and later rebranded the company Muzak — a name inspired by the popularity of Kodak.

Initially, Muzak focused on bringing music into homes, but the company later shifted gears to find a niche in commercial spaces. Businesses quickly realized that carefully curated background music could enhance productivity, ease tension in public spaces, and subtly guide customer behavior.

### A Lasting Legacy

Squier may have been a high-ranking Army officer, but his vision went beyond the military. His pioneering work in telecommunications influenced modern streaming, workplace productivity, and even the psychology of sound. What started as an experiment in transmitting music through power lines became a global phenomenon that still shapes how we hear the world today.

# INSIDE

**1** Integrating Estate Planning Into Your Travel Preparations

**2** Estate Planning Pitfalls You Need to Know

Don't Leave Medical Decisions to Chance

**3** Creamy Chicken Carbonara

Meet the General Behind Elevator Music

**4** Top Budget Apps to Take Control of Your Finances

## BUDGET SMARTER, NOT HARDER

### *The Best Budget Apps to Keep Your Finances in Check*

Budgeting isn't the most exciting thing in the world, but it's vital if you want to reach your financial goals. Whether trying to break free from the paycheck-to-paycheck cycle, saving for a dream vacation, or keeping yourself from impulse-buying, the right app can make all the difference. Thankfully, budgeting apps have come a long way, and in 2025, these top picks will help you take control of your money.



#### **YNAB: For Serious Budgeters**

YNAB (You Need a Budget) is ideal for those who want complete control over their finances. Using a zero-based budgeting system — income minus spending and savings should equal zero every month — this app ensures every dollar has a purpose before you spend it. Unlike traditional apps that focus on past transactions, YNAB helps users break the paycheck-to-paycheck cycle by planning ahead. You can sync bank accounts, credit cards, and loans and access the app across multiple devices.

#### **Honeydue: For Couples**

Honeydue is for couples looking to manage their finances together. Partners can link their bank accounts, credit cards, loans, and investments while choosing how much financial information to share. The app automatically categorizes expenses, sets spending limits, and sends alerts when

nearing a budget cap. It even includes a chat feature for discussing transactions. Best of all, it's completely free.

#### **PocketGuard: For Overspenders**

If you tend to overspend, PocketGuard is an excellent solution. The app tracks your bills, savings goals, and spending habits to show how much money you have left for daily expenses. The "In My Pocket" feature helps prevent overspending by giving you a real-time look at available funds. Alerts notify you when you're approaching or exceeding your limits.

#### **Take Control of Your Finances**

Whether you need a structured system like YNAB or an app to rein in spending like PocketGuard, there's an option for everyone. Choose the app that fits your needs and start making smarter financial decisions today.