

He Missed My Wedding and My Kids BUT HIS LEGACY LIVES IN EVERY MOMENT

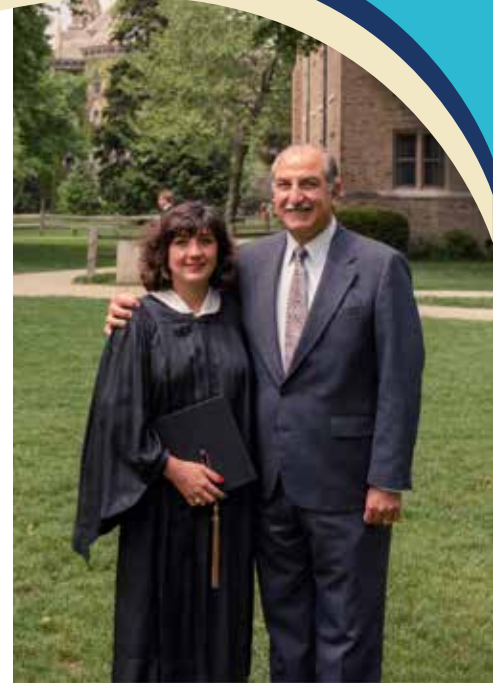
Father's Day always stirs up memories, and for me, they're bittersweet. My dad passed away in early 2001, just a few years after he retired. I was in my early 30s, unmarried, and had no kids yet. He didn't live long enough to see me become a parent or build my own career. But even now, more than two decades later, I feel his influence in the most unexpected and meaningful ways.

He was an Air Force officer — analytical, level-headed, and thoughtful — the kind of man who always got picked for jury duty because he was smart, fair, and practical. After his military service, he transitioned into civilian life and worked hard until Parkinson's began to take its toll. It was a long and difficult journey, but through it all, he was a trooper, and my mom was right there beside him.

I remember when my now-husband, Kevin, met my dad. Kevin had flown

out from Detroit to visit, and we spent an afternoon looking at my dad's old backpacking slides. Even though my dad could no longer speak, when Kevin correctly guessed the location of one of the photos, my dad gave him a thumbs-up and smiled. That moment — that silent gesture — was all the blessing I needed. He didn't get to walk me down the aisle, but he met Kevin, and that meant everything.

My dad taught me so much about values, even after he passed. He was the executor of my grandmother's estate and, true to form, handled everything meticulously, even though it all could've legally gone to him. Instead, he followed the wishes of the will and distributed the estate fairly among his brother and the grandkids. I remember receiving my 10%, about \$30,000. It was the foundation for my first investment account and eventually helped fund the down payment for my first home. That legacy of thoughtfulness and integrity lives on.



He also patiently worked with me on college essays, attended law school fairs with me, and always talked about the power of having your own business. I think, in many ways, he quietly influenced my journey into estate planning — even if he never said it outright.

And now, as a mom, I see his fingerprints on my kids, too. My son, Matthew, never met him, yet he's always been drawn to the military. He's in ROTC, preparing for the Navy, and shows leadership that reminds me so much of my dad. When Matthew was just 5, we visited the cemetery, and he looked up and said, "I wish I could've known Grandpa Tom." He never met him, but he knows him. That's legacy.

Here's the thing: Legacy isn't just about money or titles. My dad left

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Protect What Matters Most

YOUR FAMILY, VALUES, AND WEALTH

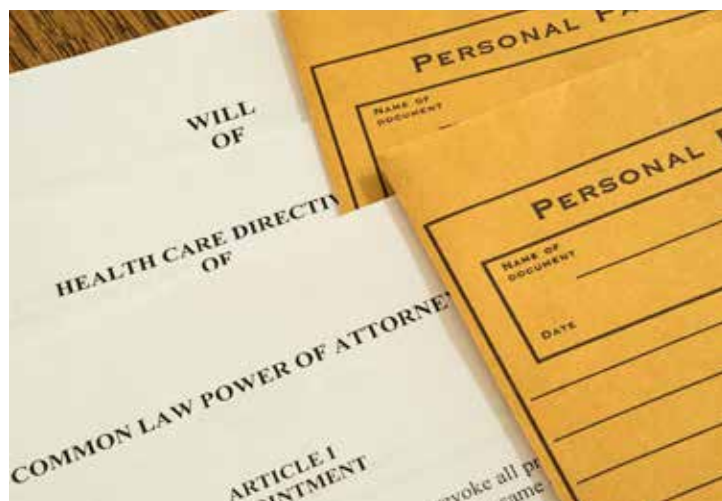


When people hear the term “estate planning,” they think of wills, trusts, and the legal steps to distribute assets after death. But what if there’s more to planning than just securing finances? Legacy planning goes a step further, focusing on preserving values, beliefs, and the well-being of future generations. It’s about leaving a mark that transcends material wealth — creating a lasting impact on your family, community, and causes you care about most. Though estate and legacy planning are similar in many ways, the two have key differences. You must ask yourself what you want the world to remember you for. Is it simply ensuring your assets are divided fairly, or do you want to pass down wisdom, tradition, and a sense of purpose?

Protect what you built.

Estate planning is the process of preparing a plan for what will happen to your property, money, and other valuable assets when you pass away. It’s focused on the financial details and the legal steps to ensure everything goes smoothly for your heirs. Your estate is not about you; it’s about what you own.

Through estate planning, you create legal documents that spell out every aspect of asset distribution, ensuring there are no surprises, complications, or disputes for your loved ones.



You’ll look at how to reduce the estate’s taxes so more of what you’ve built over your lifetime goes directly to your family. The main elements in an estate plan are wills and trusts, designating a power of attorney, establishing health care directives, and choosing who will act as guardian to your children if you die or become incapacitated.

Emphasize values over valuables.

Legacy planning includes all of the same designations and protections, but it goes far beyond finances, getting into abstract valuables in your life. The focus is on the lasting impact you want to leave behind and the values you hope to instill in younger generations. While you think about the essentials, like who will care for your children, you also consider what you’re most passionate about. You can chronicle your personal history, the experiences that shaped you, and the life lessons that matter most through a legacy letter, a personal document to accompany your will.

Legacy planning often includes family meetings so you and your loved ones can discuss your values together and learn the reasoning behind your choices. This is also an opportunity to give back to the philanthropic causes that bring you joy and purpose. If you volunteered for a nonprofit for many years, are a proud alum of your college, or want to support a social cause, you can establish charitable foundations, scholarships, or endowments in your legacy plan.

Cover all the bases.

Legacy and estate planning are crucial parts of a comprehensive and holistic plan for your future and the people you love. When you have both in place, they can complement each other and provide a greater sense of peace and confidence that your wishes will be respected. By combining both strategies, you address your financial and legal responsibilities while prioritizing your ethics. This comprehensive process provides for your family and secures funds to support the causes you care about.

By addressing the financial and emotional aspects of estate planning, you can leave behind a legacy that secures your family’s well-being and leaves a lasting mark.

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behind stacks of photographs, a love of Sunday drives, and a sense of adventure I didn't appreciate then, but treasure now. Those weekend road trips, whether to see wild poppies in Lancaster or explore a new trail, are the memories that stuck.

So, this Father's Day, I'm thinking about legacy. Not just the kind you put in a trust or a will, but the kind that lives on through stories, values, photographs, and small traditions. And maybe that's something we can all reflect on — whether we're parents now, hoping to be, or honoring those who came before us. Legacy is more than what we leave for our families. It's what we leave in them.

- Angela Klenk



Ingredients

- 4 cups cherry tomatoes, halved
- 4 cloves garlic, minced
- 1/2 cup extra virgin olive oil
- 1 tsp red pepper flakes (optional, to taste)
- 1 tsp kosher salt
- 1/2 tsp black pepper
- 1 lb angel hair pasta
- 1 cup fresh basil
- 2 cups freshly grated Parmesan cheese
- Cooked, chopped chicken for serving (optional)

Directions

1. In a large bowl, combine tomatoes, garlic, olive oil, red pepper flakes, salt, and black pepper and toss until well coated.
2. Cover and let the mixture sit at room temperature while the pasta cooks.
3. Add pasta to a pot of boiling water and cook per package directions until al dente.
4. Drain the pasta, reserving 1/4 cup of the pasta water to add to the tomato mixture.
5. Coarsely chop the basil leaves.
6. Add the pasta, Parmesan cheese, and chopped basil to the tomato mixture and toss again until combined.

Serving suggestion: Add cooked, chopped chicken for more protein!

The Dunamis House

TURNING THE TIDE ON STUDENT HOMELESSNESS

College is supposed to be a time of growth, learning, and opportunity, but what happens when a student doesn't have a place to sleep at night? In Los Angeles, a significant number of college students face housing insecurity, which can make earning a degree and achieving career goals very difficult. Often, students must choose between continuing their education or covering their basic needs, but the Dunamis House is stepping in to change that.

The Reality of Student Homelessness

When people think of homelessness, they rarely picture a young college student balancing coursework and multiple jobs. However, statistics show that housing insecurity is a major problem for today's youth. The high cost of rent combined with a lack of financial resources put many at risk.

Today, more than half of the 220,000 students enrolled across nine Los Angeles Community College District institutions are experiencing housing insecurity. Nearly 1 in 5 are homeless. Without support, these students can struggle in school and enter a cycle of poverty that is difficult to break.

How the Dunamis House Is Making a Difference

Led by the nonprofit Los Angeles Room & Board, the Dunamis House opened in 2023 in a historic building that once housed Japanese Americans working to rebuild their lives following World War II. Today, the group residential facility provides housing for 40 Los Angeles college students ages 18–24 at risk of homelessness.

In addition to free, stable housing, Dunamis provides community support to help residents overcome challenges in school and life. Residents can access nutritious meals, tutoring services, and job training programs. Rather than providing short-term relief, the focus is on helping students become more self-sufficient to achieve long-term success.

Los Angeles Room & Board allows residents to live at Dunamis for up to three years. Residents can then transition into one of the nonprofit's other homes, where they can continue working toward their goals while paying subsidized rent. The housing, support, and stability provided by Dunamis and associated programs provide many with precisely what they need to finish their studies, secure stable employment, and break free from the cycle of poverty.

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DANCING WITH DEBT

The Costly Lesson From tWitch's Estate

When dancer Allison Holker lost her husband, Stephen "tWitch" Boss, unexpectedly, she wasn't just grieving — she was hit with a financial nightmare. After his passing, Holker recently revealed she was left with a staggering \$1 million tax bill, saying she's "still in the trenches," trying to dig her way out. Though spectators may have assumed she would inherit the wealth from his reality TV and dancing career, she inherited his debt. It's a reminder that money problems don't discriminate, and financial planning isn't just about building wealth — it's about protecting yourself and loved ones from unexpected burdens.

In Holker's new tell-all book, she said her late husband had spent money recklessly, giving away significant sums to family and friends and purchasing everything from weird art to drugs. The news blindsided her since they had always maintained separate bank accounts, and it seemed they were both managing their independent finances just fine. Though they had been married for nine years, Boss never left a will, leaving her to sort through the financial mess with no plan or instructions.

Paying off his debts drained his accounts, and the challenges kept adding up to more dollar signs. The family had no medical insurance after his death because he didn't list them on his policy. He also failed

to pay his family's homeowners insurance and still owed car payments, which were all bills Holker had to "catch up" on. The small residuals Holker earned from Boss' television work barely dented the tax bill.

Holker said she had never expected to face a substantial financial emergency like this and wishes they had planned better for the unexpected.

"I think it's a really important conversation to have because you can't really prep for something like this," she said.

Holker had to navigate this financial storm with no plan in place or clear directives from her late husband, all while facing the pain of losing him. It's an important reminder that an estate plan can help protect loved ones from overwhelming debt and legal complications when the unthinkable happens.



Photo:
Lexi DiStefano