

THE REAL SECRET BEHIND 'LUCKY' PEOPLE: PLANNING AHEAD

Many people look at others' success, especially financial success, and chalk it up to luck. But what we often perceive as "luck" is really just preparation meeting opportunity. Make Your Own Luck Day on Aug. 26 is a good reminder that success, particularly in estate and financial planning, is less about chance and more about making intentional decisions ahead of time.

Planning is the foundation of 'luck.'

A popular misconception is that some people are simply fortunate while others aren't. In reality, those who appear "lucky" often take time to plan, seek advice, and set clear goals. Estate planning is a powerful example of this. You can either choose to be proactive and set up a will, trust, or power of attorney, or you can leave those decisions unresolved, potentially causing confusion and conflict for your loved ones after you're gone.

When someone passes away without an estate plan, their family may face long probate processes, unclear asset distribution, and emotional disputes. Recently, we had a case that involved a deceased individual who left behind six children and no formal will, only a handwritten note naming two of the children as representatives. Although the intention may have been clear in conversation, nothing was legally documented. As a result, disagreements among the siblings led to a difficult and emotionally charged probate process.

This wasn't bad luck; it was the consequence of failing to plan.



Planning also reduces tax burdens.

Financial planning, especially tax planning, also allows you to shape your own outcomes. There are legal strategies to minimize tax burdens, but you have to know about them and act before it's too late. Surprisingly, many wealthy individuals aren't especially financially savvy. Some simply acquire valuable assets like real estate but never take the time to explore how planning could protect or grow their wealth.

Part of "making your own luck" involves surrounding yourself with trustworthy professionals who can help you navigate these complex systems. Whether it's an estate attorney or a financial planner, having the right guidance makes all the difference.

Failing to plan has a cost.

Another example of inaction involves a client who was terminally ill. She had previously put together a basic will, but when her health rapidly declined, we acted quickly to revise her plan and account for her children and set up a trust that ultimately saved her estate over \$100,000 in probate fees. That's not luck — it's preparation under pressure. Without that intervention, her estate could have been subject to lengthy delays, legal battles, and heavy fees.

Continued on Page 3 ...

GOLDEN YEARS, GOLDEN GAINS

A RETIREMENT RICHES ROAD MAP

Once you've reached the age where stepping away from your life's work is feasible, it is essential to explore ways to make your retirement funds last as long as possible — a goal that involves more than just keeping your bills paid in your golden years. Here are three thoughts to help you move toward a comfortable, sustainable, and secure post-work life.

Redefine the future.

There are several ways to build a reliable retirement plan to ensure financial strength. First, consider whether your anticipated fund withdrawals align with your tax strategies. For example, a Roth IRA conversion could present opportunities to reduce your financial obligations if you anticipate reaching a higher income tax bracket later in life. At the same time, charitable giving could result in similar advantages.

Balance benefits with needs.

Factoring in your Social Security benefits is another way to determine your post-retirement financial health, but only if you carefully consider when you begin receiving them. Generally, you can begin claiming Social Security benefits between ages 62–70, and the age you choose to receive them determines the amount.

If you decide to begin receiving your benefits as soon as you turn 62, they will remain at the lowest amount available indefinitely. Full benefits kick in once you reach your full retirement age of 67, but delaying them until you're 70 will add 8% to your annual income.

Avoid the risks of restraint.


Although patience comes with a payoff, you face a few dangers if you delay your Social Security benefits. For example, putting off receiving them could prevent you from having the funds necessary to address any unexpected medical situation. Additionally, waiting until 70 could have a negative financial impact on your significant other, as spousal benefits are capped when your partner reaches full retirement age under certain conditions.

As no two financial paths are the same, we encourage you to consult a financial advisor and/or estate planner to ensure the most comfortable retirement and sustainable legacy possible.



Climbing Past Parkinson's

ROCK WALLS ARE HELPING PATIENTS RISE ABOVE



In a remarkable twist on traditional therapy, individuals battling Parkinson's disease are finding empowerment and improved well-being through rock climbing. This unconventional approach is spearheaded by Molly Cupka, who founded the nonprofit organization UpENDING Parkinson's over a decade ago. Her program introduces Parkinson's patients to the vertical world of climbing, which offers both physical and mental benefits.

Parkinson's disease often impairs mobility, balance, and coordination. Rock climbing, with its demands for strength, strategic planning, and focus, serves as a comprehensive workout. Participants are securely harnessed

to ensure their safety while they climb. Cupka emphasizes that the act of climbing engages the body and mind, requiring climbers to assess routes and make calculated movements, which can enhance cognitive function and physical agility.

One inspiring participant is Dr. John Lessin, a former cardiac anesthesiologist diagnosed with Parkinson's in 2003. Despite the disease's progression, Lessin has embraced climbing, scaling walls up to 60 feet high. He describes reaching the summit as a triumphant experience: "I feel like I've conquered something. And I feel like the wall can't beat me. I can beat the wall." His daughter, Brittany, notes the significant impact rock climbing has had on her dad, claiming his newfound passion brings joy and a sense of accomplishment.

Another climber, Vivek Puri, diagnosed at 38, refers to himself as "Spider-Man" when on the wall. He observes that climbing

sessions alleviate his symptoms, particularly improving his fine motor skills. Puri's experience underscores the potential of climbing to mitigate some of the physical challenges Parkinson's presents.

Beyond individual achievements, the program fosters a supportive community among participants. Climbers often form bonds, encourage each other, and share their victories together — it's a great way to build camaraderie and take stress off patients!

While rock climbing may not be a conventional treatment for Parkinson's, the success stories emerging from UpENDING Parkinson's suggest that with innovation and determination, patients can find new avenues to combat the disease's effects. This approach not only challenges the limitations imposed by Parkinson's but also redefines what is possible in the realm of therapy and rehabilitation. Climb on!

... continued from Cover

Mindset matters.

Lastly, mindset plays a huge role in how we interpret and respond to life's challenges. "Luck" isn't just about big wins; it's also about how you handle setbacks. For something as inconvenient as a car accident, you can choose to let it derail your entire week, or you can treat it as a temporary detour and adjust your plans accordingly.

By planning, setting intentions, staying positive, and taking responsibility for your future, you increase the likelihood that your desired outcomes will come to pass. That's not magic; instead, it's what happens when you make your own luck.

- Angela Klenk



Summer Chickpea Salad

Inspired by HowSweetEats.com

Ingredients

- 2 (15-oz) cans chickpeas, drained and rinsed
- 4 green onions, thinly sliced
- 2 ears grilled corn, cut kernels from the cob
- 1 pint cherry tomatoes, quartered
- 3 tbsp chopped fresh basil
- 2 tbsp chopped fresh chives
- 1/4 tsp salt
- 1/4 tsp pepper
- 3 tbsp olive oil
- 2 tbsp red wine vinegar
- 1 1/2 tbsp honey
- 3 garlic cloves, minced or pressed
- 1 lime, zested and juiced

Directions

1. In a large bowl, combine chickpeas, onions, corn, tomatoes, basil, and chives.
2. Toss well with salt and pepper and set aside.
3. In a small saucepan over low heat, add oil, vinegar, honey, garlic, lime juice, and zest.
4. Whisk until the mixture is warm and garlic begins sizzling.
5. Pour over the chickpea mixture and toss well to coat.
6. Cover with plastic wrap and refrigerate for at least 30 minutes before serving.

Frontier Ingenuity at Its Finest

HOW 1800s PIONEERS TURNED TREE STUMPS INTO COZY HOMES

Imagine wandering through a dense, misty forest when you spot a cozy little home carved into the base of a towering tree stump. It sounds like something straight out of a fairytale, but in the rugged 1800s, it was everyday reality for some of America's earliest settlers on the West Coast.

Back then, before the lumber industry toppled millions of ancient giants, the forests were filled with trees so massive their trunks could measure 20 feet across or more. Once felled (a task so intense it could take a month), these colossal stumps were too big, stubborn, and abundant to remove easily. Rather than blowing them up (though some tried with dynamite), the pioneers did what pioneers do best: They got scrappy. They turned the stumps into homes, post offices, barns, and even dance floors!

One of the most legendary stump homes was the Lennstrom Stump House in Edgecomb, Washington. Crafted from a cedar stump 22 feet wide, it sheltered three adults and three children, proving that creativity could turn leftover lumber into a home. Though the original Lennstrom house met its end in 1946, you can still marvel at an 18-foot stump house today at the Stillaguamish Valley Pioneer Museum nearby.



But stump houses weren't just for surviving; they were for celebrating, too. In Calaveras, California, settlers turned a massive hollowed-out tree into a grand dance hall and hotel. Guests waltzed under twinkling candlelight and cedar boughs strung high above the forest floor. As one 1850s newspaper gushed, it was "romantic and beautiful beyond description" (although the ladies did wish the stump-turned-dance floor had a little more bounce!)

In a time when luxury was a warm fire and a sturdy roof (or stump) over your head, these quirky homes captured the best of pioneer spirit: grit, resourcefulness, and a little bit of magic.

Next time you pass an ancient stump on a hike, imagine what stories it might hold. In the right hands and with a bit of imagination, it might have been the coziest home on the frontier!

INSIDE

- 1 Don't Leave Your Legacy to Chance
- 2 Post-Work Wealth Wisdom
The Unlikely Therapy Transforming Lives
- 3 Summer Chickpea Salad
The Wild History of the Wild West's
Stump Houses
- 4 Don't Worry About a Thing
(Except Getting a Will)

BOB MARLEY'S ESTATE: EVERY LITTLE THING IS *NOT* GOING TO BE ALRIGHT

When Bob Marley passed away in 1981 at age 36, the reggae icon left behind a massive musical legacy and a major legal mess. Why? He didn't leave a will.

Despite being one of the most famous musicians on the planet, Marley died intestate (the legal term for dying without a will). At the time of his death, his estate was estimated to be worth around \$30 million, and that number has only grown thanks to royalties, licensing deals, and merchandise.

No Will, Big Problems

Without a will, Marley's estate was subject to Jamaican intestacy laws, which meant his wife, Rita Marley, and his 11 recognized children were supposed to share the estate. While this sounds simple, it didn't work out that way.

Over the years, numerous lawsuits popped up. There were legal battles between family members, former business managers, and even people who claimed to be Marley's children. To make matters worse, in the mid-1990s, Rita was accused of trying to forge documents that would have given her control over Bob's name and likeness rights. That claim led to a prolonged court case and more delays in distributing the estate.

An Organized Estate

Eventually, the Jamaican courts appointed a court-supervised administrator to handle Marley's estate — a move meant to avoid further family infighting and keep things above board. The estate was restructured under a holding company, Nine Mile, and later managed by a team of professionals to protect Marley's image and assets.

To this day, the estate remains active and highly valuable. Marley still consistently ranks among the top-earning deceased celebrities, pulling in millions annually from music sales, merchandise, and licensing.

Bob Marley's probate case reminds us that no matter how famous or well-recognized you are, dying without a will can create chaos, especially when significant assets are involved. Legal fees pile up, relationships can fall apart, and it can take years to settle everything.

So, the takeaway is to plan ahead. A will (and potentially a trust) can save your loved ones a world of trouble — and ensure your legacy is handled exactly the way you want.