

MAY 2025

“At our Firm,
Your Estate Plan
is Not Business,
it’s Personal...”



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“You see the act, but not
the rehearsals.”

Unknown

HOW TO MAKE PROPER USE OF YOUR SUMMER

As summer approaches, it brings with it the promise of sunshine, longer days, and a natural shift in energy—a perfect opportunity to reorganize, refocus, and realign your business goals with your personal life. For many entrepreneurs, the challenge isn’t working harder—it’s working smarter. Unfortunately, that term has been used ad nauseam. However, let’s see if we can genuinely orchestrate a better working system. If you want to hit bigger numbers this summer without sacrificing precious time with your family, the answer lies not in doing more, but in doing less of what doesn’t matter and more of what truly moves the needle. The key is to be intentional about cutting out administrative clutter and busy work that consume hours yet add little value. Summer is the season to get off the hamster wheel and shift your focus from working in the business to working on the business. This means pulling yourself out of the daily minutiae and carving out space to focus on big leverage activities—the kinds of strategic moves that pay dividends not just now, but in the quarters to come.



Big leverage activities may look different for everyone, but they often center on two powerful pillars: **marketing strategy** and **financial clarity**. Sharpening your marketing efforts means taking the time to analyze which channels are bringing in the best returns, identifying where your message is resonating most, and investing more in those avenues. Whether it’s refining your email campaigns, enhancing your social media messaging, or dialing in on your SEO, this is the time to build marketing systems that can scale. This is where patience and consistency pays off. The art of creating a marketing channel, copywriting, lead funnels etc... are all skillsets that take a long time to pay out. Compound it with the ability to stay the course while failing along the way, now that is what will truly set you apart. At the same time, becoming intimately familiar with your numbers—your revenue streams, margins, customer acquisition costs, and sales cycles—empowers you to make smarter decisions, forecast more accurately, and anticipate rather than react to challenges. A deeper understanding of your data sets the foundation for agility and growth. Instead of reacting to the ups and downs of summer, you can navigate the season with purpose, precision, and power.

But it’s not just about the numbers and marketing plans—it’s about **buying back your time** and protecting your energy. Summer offers a unique window to delegate, outsource, or automate administrative tasks that pull you away from high-impact work or meaningful moments with family. This could mean bringing on a virtual assistant, finally automating your invoicing and reporting systems, or using project management tools more effectively. By reducing the noise, you create room to breathe, reflect, and reconnect—not just with your goals, but with your loved ones. These slower, more intentional moments are not a luxury; they’re part of the rhythm that allows you to show up better, think more clearly, and lead with focus.

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INTRODUCTION

As we welcome the month of May, there is a sense of anticipation in the air—summer is right around the corner, and we are all for it! This mild cold Winter is a constant reminder why most of us choose to stay and live in CA despite the exorbitant prices 😊. With longer days and warmer weather on the horizon, it’s a great time to take a deep breath, reflect, and recommit to the things that matter most.

Current events continue to keep us on our toes. From new conversations around trade tariffs and the potential impact it will have on the economy, Elon Musk exiting DOGE, and Trump backing up a cryptocurrency with his liking. It’s a reminder of just how dynamic the world can be. But amid all the noise and fluctuation, one thing remains clear: consistency is key.

Whether it’s in your family life or your work, showing up—day after day, even when it’s not flashy—is what builds lasting results. It is the small habits, the regular check-ins, and the ongoing conversations that create stability and momentum, especially in unpredictable times. Ever since we moved to the new office, we have become hyper-aware of the importance of continuing to show up for our clients... It is what keeps the lights on!

This month, we’ll be sharing a few tips on how to stay grounded, how to keep building steadily through the summer, and how to create more space for connection and planning with those you care about most. Here’s to a productive and meaningful May—let’s keep showing up, together!

NOT TO GET POLITICAL... BUT ABOUT THOSE TARIFFS?

Let us try to analyze this situation without feelings... Is that possible? 🤔 President Donald Trump's recent imposition of sweeping tariffs has sent shockwaves through the global economy, drawing widespread concern from international institutions and trading partners alike. The tariffs, which include a 10% universal levy on all imports and a staggering 145% duty on Chinese goods, represent the most significant shift in U.S. trade policy since the 1930s. That is a plain historical fact. These measures have so far strained relations with key allies but have also prompted retaliatory actions, leading to a marked decline in global trade and economic growth.

The International Monetary Fund (IMF) has downgraded its global growth forecast for 2025 to 2.8%, citing the disruptive impact of the tariffs on international trade and investment. We did not have to read in-between the lines with IMF this time. The World Trade Organization (WTO) warns that the escalating trade tensions could lead to a 1.5% contraction in global trade, with the U.S.-China trade relationship deteriorating rapidly. Business InsiderThe Guardian

Domestically, the U.S. economy is feeling the pinch. Manufacturers and logistics companies are reporting increased costs and supply chain disruptions, leading to delays in investment and expansion plans. Internationally, the perception of the U.S. as a reliable trade partner is being put in question. Allies such as Canada, Mexico, and the European Union have expressed dismay at the unilateral nature of the tariffs, with some initiating dispute resolution proceedings through the WTO. China, facing the brunt of the tariffs, has responded with its own set of levies, further exacerbating the trade war. I once read that World War IV would be fought with sticks and rocks, but that World War III would be a financial and intelligence battle. Could this be happening? 🤔

Looking ahead, several scenarios could unfold:

- **Prolonged Trade War:** If the U.S. maintains its current tariff stance, the global economy could face sustained disruptions. Businesses may continue to delay investments, and consumers could see higher prices, leading to decreased spending and slower economic growth.
- **Negotiated Settlements:** Diplomatic efforts could lead to renegotiated trade agreements, potentially easing tensions. However, rebuilding trust among trading partners would require significant concessions and time.
- **Shift in Global Trade Alliances:** Countries affected by U.S. tariffs may seek to strengthen trade relations with alternative partners, leading to a realignment of global trade networks and potentially diminishing U.S. influence in international markets.

While the intent behind the tariffs is to protect domestic industries and address trade imbalances, the broader economic repercussions are profound. The global community watches closely, hoping for a resolution that restores stability and fosters cooperative international trade relations. However, as much as people may not like Trump, it is possible that he has a plan in place that could work to the benefit of the nation in the long run. However, this would require a lot of faith in the individual, and clearly, the United States seems quite divided on that front. Where do you stand on this?

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The best part? The investments you make in working on your business this summer don't just pay off during these next few months. They lay the groundwork for a strong finish to the year. The lessons you learn, the strategies you refine, and the systems you build now can be implemented in the Fall to give you powerful momentum heading into Q4. Think of this summer not as a break from growth, but as a strategic reset—a launchpad for a more focused, profitable, and balanced business. By choosing to prioritize leverage over labor, strategy over scrambling, and quality time over burnout, you can hit your biggest numbers yet while creating space for what matters most. Best of luck to you dear Reader, and feel free to share with us your success stories. As a small business owner ourselves, we always love to learn from others.

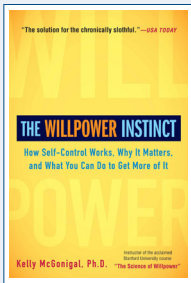


ESTATE PLANNING TALK

Podcast with Shilpa Bhatt - "The Importance of Funding your Estate Plan" May 19th at 10 am
Watch Live: <https://www.youtube.com/@TheWAYtoWOW>

Attorney Talk with Shilpa Bhatt - "Crucial Estate Planning for Blended Families"
May 20th at 10 am RSVP: tinyurl.com/APELBLEND

Attorney Talk with Shadi Shaffer - "Navigating Estate Planning After Divorce"
May 28th at 10 am RSVP: tinyurl.com/APELDIVORCE



KELLY MCGONIGAL – The Willpower Instinct: How Self-Control Works, Why It Matters, and What You Can Do to Get More of It.

The Willpower Instinct by Kelly McGonigal is a science-based guide to understanding self-control and how to strengthen it. I wish I had read that book before my ice cream binge the other week! 😊 Drawing from her experience teaching Stanford's popular "Science of

Willpower" course, McGonigal blends psychology, neuroscience, and practical strategies to help readers make better choices, resist temptation, and build the discipline needed to reach long-term goals. This is a book that will encourage all entrepreneurs to stay the course!

The book breaks down willpower into three interconnected components: **"I will" power**, the ability to do what you need to do even when you don't feel like it; **"I won't" power**, the ability to resist temptations; and **"I want" power**, which connects you to your long-term values and goals. According to McGonigal, strengthening willpower means understanding how these forces interact—and learning how to support them through awareness, stress management, and habit design.

One of the key insights of the book is that willpower is a biological function, not just a moral trait. The prefrontal cortex—the brain region responsible for self-control—can be trained and strengthened, just like any muscle. However, like a muscle, it can also fatigue. This is why people are more prone to giving in to impulses when they are tired, stressed, or overworked. Strategies like getting enough sleep, meditating, and managing stress can all help replenish this mental energy. McGonigal also emphasizes the **importance of mindfulness**. Many of our willpower failures occur when we act on autopilot. By becoming more aware of the triggers and emotional states that lead us to break our resolutions, we can interrupt the cycle and make more conscious choices. Mindfulness, she argues, isn't about white-knuckling your way through temptation—it's about noticing the impulse without automatically reacting to it.

Another valuable point from the book is the **"what the hell effect"**—a term McGonigal uses to describe the common tendency to abandon goals after a small failure. For instance, if someone eats a cookie while on a diet, they might think, "Well, I already blew it," and proceed to overindulge. The key, she says, is to practice **self-forgiveness and compassionate awareness**, which are more effective at getting people back on track than guilt or shame.

Throughout the book, McGonigal incorporates exercises at the end of each chapter to help readers apply the concepts in real life, including willpower experiments, journaling prompts, and reflection questions. These are designed to encourage personal insight and behavioral change rather than just passive reading.

Ultimately, *The Willpower Instinct* teaches that self-control is not about perfection but progress and persistence. By understanding how willpower works and creating supportive environments and habits, people can make meaningful strides toward personal growth, whether their goals involve health, finances, relationships, or productivity.

McGonigal's writing is engaging, down-to-earth, and filled with relatable examples. This makes *The Willpower Instinct* both informative and encouraging—a practical and empowering read for anyone seeking greater control over their choices and actions. For entrepreneurs, the feeling of constantly chasing a goal, be it financial / growth etc. can feel like an endless pursuit. Maybe because it is and it should be. With that idea in mind, will power can only help you navigate the journey with greater inner peace. How's that for starting out the summer? 😊

8 Essential Things to Do in the Event of an Emergency

Considering the recent wildfires in the greater Los Angeles area, here are some Do's and Don't's we have compiled for you to help prepare and to make sure you have your Estate Planning documents in order.



1. Store your Estate Planning documents in a safe place such as a fireproof safe. Also, consider having your Estate planning documents also saved in digital storage or cloud service. Remember we keep electronic records of all your Estate Planning documents as well, so you can always reach out to us.
2. Make sure your Trust is named as an Insured on your Insurance policies. In the event of a loss, insurance companies can sometimes deny coverage if the title on your property does not match the title insured under your Insurance Policy.
3. Create an Emergency Contacts list including your Estate Planning attorney's information, financial advisor's information, insurance agent and healthcare providers and share it with our family members who can assist in the event of an emergency.
4. Have your Estate Plan regularly reviewed and updated so that it accurately reflects any significant life events or changes. Make sure your beneficiary designations are up to date and that your asset ownership is updated.
5. Have a Go Bag Ready: Your bag should include vitamins, medications, personal care items, change of clothing for a few days, phone and phone charger, other electronics such as laptops with important information on it, binder with your financial information, documents from your fireproof safe, flashlight and a first aid kit.
6. Consider opening a PO Box so that in the event of a disaster, mail can easily be transferred to your PO Box from your address. Many times transferring mail to a new address during an unexpected natural disaster can be delayed. This can avoid that.
7. Scan your important documents and have them saved on a drive or on cloud storage. Examples of important documents include; Driver's license, Social Security Card, Passport, Investment account information, tax return information, birth certificates, etc. Nowadays, most of these items can be accessed digitally, which makes it easier during a time of chaos.
8. Take a video and photos of your personal property, such as the contents of your home, which can help later should you need to submit an insurance claim and store these media digitally or on a drive or device for easy access in the future.

Other resources such as the American Red Cross Disaster Prep and Ready.gov have additional information regarding how to prepare for a natural disaster. As always, please reach out to us with any questions regarding your Estate Planning Documents.



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— RCS —

As we wrap up this month and look ahead to summer, it's the perfect time to start planning and preparing—not just for your business goals, but also for the memories you'll create with those you love. Whether it's a family trip, summer camp for the kids, or simply more time outdoors, now's the moment to begin setting aside savings for those joyful experiences. A little planning now can go a long way in making your summer both meaningful and manageable.



It's easy to feel weighed down by the constant headlines—geopolitical tension, market fluctuations, and the endless stream of uncertainty. But remember: the world has always had its share of chaos, and yet progress continues one steady step at a time. Don't let the noise distract you from what truly matters.

Instead, focus on your day-to-day. Prioritize your health, check in with your loved ones, tend to your financial responsibilities, and keep showing up for the life you've built. Small actions create powerful momentum.

As the days get longer and the pace of life shifts, take this as a gentle nudge to breathe a little deeper, stay grounded in your purpose, and enjoy the present moment. Summer is coming—make room for it with intention, joy, and clarity.