

March, 2017

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



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*“Do not be embarrassed by
your failures, learn from them
and start again.”*

– Richard Branson

A WORD ABOUT DIETING

I know what you’re thinking! What in the world does a diet article have anything to do in an Estate Planning Newsletter? Heck, I’ll tell you what – healthier eating habits lead to a healthier body, a functioning body creates a focused mind, and a focused mind... Heck, sky’s the limit! And if all else fails, it’s my article, so bear with me! 😊

As a proud Mama’ of two, a thriving practice, a healthy amount of family and friends, I would be a tad dishonest if I didn’t tell you that not eating healthy is a weakness of mine. Someone who doesn’t like pasta just isn’t right in the head in my book! But, I do have a responsibility to be more conscious with my eating habits, and with so many diets out there, let’s explore some of the ‘stand-outs’ I’ve come across as of late.

Let us be crystal clear from the beginning. There is no ‘one formula’ fits all. Countless books have been written on the subject of diets, but we, as a species, have to remember that we react differently to chemicals, bacteria, and countless other factors that come into play when it comes to food. A few things that can be agreed upon – 1) any form of processed sugar is unhealthy. How about that for a rule with no exception! 2) Whole-grain foods seem to provide the best ROI in terms of health nutrients that your body can digest. And 3) let your body feel hunger. In a time where food is so abundant, we as a people have grown accustomed to putting something in our mouth the moment that hunger feeling starts to creep in. I say let it sit there and feel that ‘void’. You will not be harmed, I assure you.

All in all, the amount of information about the best type of food available to you can be googled at a drop of a dime; from Kindle to bookstores. One thing you want to focus on, is the feeling of consistency. See, any one diet can or may not function, but if you stick with a healthy regimen that stays consistent, then your likelihood of shedding pounds will grow exponentially. In my... personal experience (cough cough!!), cheat days are necessary but a dangerous line to cross. See, your willpower can only take you so far. If you know from day 1 that you will be entitled to release the rein, then you are much more likely to stick with the plan. However, when that day comes, the challenge is not to transform it into a day and a half cheat day. Then, next thing you know, the cheat day turns right back to a lifestyle. Anyhow, that’s what I heard from people who have slipped 😊.

One last comment. Yes, there is nothing fun about this strict healthy diet to adhere to for the long run. However, if you stick with it long enough, the benefit of a cleaner body, sharper thinking,

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SPECIAL ANNOUNCEMENT

Shhh, can you smell it? Spring is in the air! After a much needed rainy season, most of CA is finally out of its drought. Quite frankly, we can’t even remember the last time it rained consistently throughout the day, and a few days in a row. Well, the state finally received what it’s been asking for.

How is this month going for you thus far? Maybe looking at your wardrobe, old paperwork; and starting that spring cleaning right about now would be a good thing to do! 😊

As the sun comes up more regularly... As we know how rare that is in Southern CA, this Newsletter will look into two basic human experiences – happiness and success. The article will look into which of these occurrences need to happen in order to trigger the other.

In the same spirit, we will then take a look at a good ol’ American concept that has graced our screens many a times – beating the odds. However, we will do so by looking at some solid research done by Author Michael Oher in “Beat the Odds”. Finally, we will look at interesting facts about this time of year that you may not know about.

All in all, another fun and educational Newsletter coming your way. As a side note, we just want to say thank you for being continued avid readers of our monthly letter out to you, but most importantly, for your trust in us when dealing with your assets and your family. In light of all the fun that goes on around here, we remain a firm that is committed to your family’s safety. So here is to an incredible month ahead of you! Good luck, and continue to reach out to us for any of your needs!

A SIMPLE BUT NOT EASY ASPECT OF TRUST PLANNING

This month marks another St. Patrick's Day! And much like Valentine's Day, I shall probably be spending it on my own. Yes, please do send your love letters to my office address which can be found at the front of the Newsletter 😊. But in all seriousness people! For those of you who have not taken the time yet, we strongly urge you to make this year the one where you get your financial and legal affairs in order. This month, I would like to cover an aspect of trust planning many clients underestimate – funding. 😊

First of all, what is funding? Funding is the legal terminology for transferring assets into an instrument. In this particular context, we are talking about transferring your assets (your wealth) into your Trust. Keep in mind, the drafting of a Revocable Living Trust is time consuming for the attorney, however, that is not the final step of the process, far from that. On too many occasions, I have had clients believe that once a Trust is executed, that everything has been handled. That is only partially true. See, a big aspect of basic estate planning is doing the actual transfer of the assets in question, be it – real estate, investment properties, company stocks, etc... inside the Trust. As is too often the case, there are countless families out there who are not aware that their respective Legal Representative failed to ever actually fund the asset(s) inside the Trust. This is unfortunately too common of a scenario, which often causes the misappropriation of assets, or all-around legal disputes among family members. The reason is that the actual intent of the Grantor can easily come into question as the plan was never completed.

At the Asset Protection Center, from its inception, we actually chose never to let that happen when a client would walk into our doors. Granted, because we do the actual transfer on behalf of the client(s), the whole process may actually take more time. However, that time is actually very well spent as it ensures that the client gets what we call a Fully Integrated Estate Plan. A Legal Plan that is fully operational the moment it is complete.

Going against 'common' practice in the legal profession, many attorneys had warned us that such practice would 'eat into the profits', be time consuming, and go unappreciated by clients. Well, over a decade into practice for ourselves, that is definitely a decision we have not regretted to date. The benefits have been priceless, especially at times when other family members came from different attorneys ready to 'point fingers', only to realize such drafting and operational mistakes had not been committed at this Firm.

I hope this does not come across as boastful, the most important is that a) you, as the 'consumer', are entitled to know every step that is required to do a proper estate plan, and b) know that we do everything we can to make the experience as painless as possible.

After a few green beers on tap, we encourage you to give us a call to find out more about the whole process. You will see, having Estate Planning Attorneys by your side for life is not a bad deal. We take great pride in servicing you and your family, we look forward to hearing from you!

Book Review

I BEAT THE ODDS

By Michael Oher

Most people's first connection with this book will be due to the movie made famous by Sandra Bullock, *The Other Side*. Though many of us have faced adversities in our lives, very few can claim the incredibly hard start to life than Author Oher has experienced. What makes Oher's story so appealing is that you could tell that just one small, right decision after another just led him down the right path.

If you want some inspiration on how to become successful by overcoming all the odds and struggles you'll face, then you will not be disappointed!

This is the journey how a homeless child went on to become an NFL star. Oher speaks about his adopted family, the Touhys, who took him in as one of their own. Just to see an individual beat the odds because of what a little love can do can make all the difference. In the book, the author encourages people to get out of poverty or help other people who are experiencing it.

Oher urges readers to commit NOW so that they can do something better. He recognizes that people have to work hard. He reveals that although they will face tough times, that the path to success is not always a pretty story. But people have to take the first step if they want something different. The problem is that too many people mind being inconvenienced. But if you want to see what lies on the 'other side', you must get accustomed to being inconvenienced.

He emphasizes on the importance of hanging around with the right people. Hanging around "thugs" could have easily drawn him in the wrong direction, but instead, he chose to stick to a sport where he had not certain future..

Overall, Oher succeeds at inspiring people that made me enjoyed reading this book. He's a great role model, in particular to the youth, and it is inspiring to see how he helps other people in the way he was helped when he was young, rather than being caught up in the life of luxury, like too many high profile athletes do.

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and the ability to sustain either strenuous mental or physical activities for extended periods of time do feel pretty incredible! Is it worth it? Definitely, having the health to run around with my kids make all these small sacrifices worth it.

As I am writing this, I am getting my late snack ready - steamed broccoli ready to go; so that I can start my intermittent fast for the day... Can't wait for that cheat day! 😊 Enjoy your St. Patrick Day, and have lots of green, empty calorie beers on my behalf!

Business / Health / Wealth

Which Comes First – Happiness or Success?

Many conversations over a fire pit may appear more 'esoteric' than useful. One such topic is that of happiness. However, when you reel success into the mix, then one has to wonder whether such 'soft' feelings should have a place in the workforce? And if it does, how do we cultivate one to achieve the other? Would being successful bring you happiness, or is it the opposite?

Some would say it is success – and undoubtedly because many people associate happiness stemming from achievement / success. Let us look at a common scenario – if you landed a better and higher paying job, chances are you would feel immediate gratification.; as opposed to if you were working in the same company where you felt underpaid.

Landing a better job, getting a promotion to name a few, may bring us contentment in a way that makes us assume that happiness is indeed a by-product of success.

But think about it, have you not ever said to yourself "Once I achieve [insert goal], then I will let myself be happy". But come to think of it, what really comes first is happiness – because it is a precursor to success. If we're happy, we can build the essential skills we need to succeed. Studies have shown that happy people have a greater tendency to stick with difficult tasks. With a greater endurance came a better self-esteem. By striving for a better tomorrow, one should strive for 'success'. However, the pursuit of such goal should be the path to happiness, not its end result.

It can safely be assumed that happiness can be both a precursor and a result of success.

Therefore, we should always strive to be happy – with positive thinking, one can only bring about a better future... If followed with hard work. With the feeling of greatness, simply being happy with those little moments of joy, all are integral in opening our minds to the possibilities to explore and improve our skills to become a better version of ourselves.

So, we should always find a way to build our happiness [and positive emotions] and eliminate those self-limiting thoughts and beliefs that hinder us from developing our skills needed to succeed in life. The next time you think 'which comes first between happiness and success, it is the former.'



Interesting Facts about Spring You Might Not Know About

One usually associates Spring with the sun coming out, flowers coming back to bloom, and an all-around good feeling that warmer weather is ahead. All these things are true! But here are some interesting facts about this season of the year you may not be aware of...While springtime brings fresh air and colors to our surroundings with its flowers blossoming; here is an interesting fact for young parents to keep in mind - delivering a baby this time of year is said to be worst for babies, who are more likely to suffer from anorexia and depression according to a large-scale study.

That's only one fact about spring that might startle you, but that's not all.

A Facebook study also reveals that couples are more likely to end their relationships in this season as well as two weeks before Christmas; while the lowest breakup rate happens in Christmas and between August and October.

If you were in the North Pole, you would most likely see the sun skimming across your horizon at the first day of spring, which also marks the start of six months of uninterrupted daylight, while it's the exact opposite if you are in the South Pole where the six months of darkness begins.

Spring usually comes on the 20th or 21st of March, while in some cases on the 19th because both the equinoxes and solstices do not happen on the same day every year.

Do you know of other spring facts you'd love to share with the community? Write us and we will try to include that in our next issue.