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"At our Firm, Your Estate Plan is Not Business, it's Personal..."



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"Keep on beginning and failing, start all over again until you have accomplished a purpose — not the one you began with perhaps, but one you'll be glad to remember."

– Anne Sullivan.

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WHAT IS AUTOPHAGY?

I'll be the first to admit, I don't have my diet in check. There, I said it!

After many years of failed resolutions, I tried to find a different, longer lasting approach to keeping my weight steady. Being a professional and raising crazy boys hasn't made the task any easier. However, as you know, despair is not my style! Frustration on the other hand, that's another story.



One thing I have done and am proud of, is hiring an incredible personal trainer (Sean Kern, Kern Fitness, 949-838-6019). This might be the first referral ever made on this newsletter, and I am sticking to it! Not only has he brought consistency in my every day routine, but the emotional and mental encouragement he provides is well worth his cost, and more. As many of us know, traveling makes it challenging to stick to a regular routine. Well, lo and behold, that has never stopped Sean from checking in on me, and at least helping me alter my daily approach while away, all the while maintaining some form of consistency.

That has been incredible, but that isn't where my weakness lies. On those (many) late night meetings I have had, those networking events encouraging you to partake in the festivities; the reasons are abundant but the result remains the same... it causes me to overconsume! And thus, this is where autophagy comes into play. There has been a big shift towards fasting, time restrictive eating, or NOMAD (One Meal A Day). You may have heard of them, and maybe even tried several of those recommendations. But let us study the end goal and its benefits together, shall we?

First of all, what is Autophagy? Well, when you break the word down, it means self-eating. Auto means self, and phagy means to consume. Well, that's one heck of a way to make a person run the other way, isn't it? But the reality is that when you start to fast, the final objective is to attain autophagy.

Here is how you want to think about your body – not simply as a solid mass, but rather an everchanging composition. If we were think of the body as a metaphor, a statue would not be the best one, but rather a fountain. Why? Because your body is made up of cells, both good and bad. What you eat on a daily basis is what constitutes the quality of that water, of your body. That is the primary foundation, consume high quality, wholefoods on a regular basis.

Now, where does autophagy come into play? Again, here, you must first understand that we live in a culture where constant growth is encouraged. This is great as a child and in your early twenties. However, as we evolve into adulthood, balance is key. So assuming that you are done in the growth phase of your life, it is imperative that you learn to equilibrate your consumption amount, and this is why fasting is so important. By preventing an excess of calories in your system, your body learns to more efficiently up-regulate the calories provided. This is a simplified explanation of this incredible approach to eating.

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SPECIAL ANNOUNCEMENT

The new issue is here, Spring is upon us; and there are many changes happening in our geopolitical environment.

Let us not be blind by the current state of the world. The unexpected warfare going on in Ukraine was unthinkable just a few months ago. Heck, the way we look at it, Putin single-handedly achieved what the W.H.O. and Dr. Fauci couldn't – putting Covid behind us! But let us remain conservatively optimistic!

Change, in our opinion, is a good thing. The chance to review and refresh is especially appropriate at this time of year. Daylight savings time has begun, and we are now blessed with more sun than the last few months. Let us move towards a more aware lifestyle, we believe now is the moment to tackle everything about where you live with vigour and enthusiasm. After all, it is pointless to do things half-heartedly.

This month, let us explore a new trend known as NFT's, continue sharpening our sales skills, and openly discuss topics that may be on top of mind. If you or your family need any estate planning assistance, don't hesitate to call us – 714-966-2646!

THE GLOBAL CHANGES



This month, it may be appropriate to take a pause from our usual estate planning news and discuss a serious global event happening on the eastern side of the world – Ukraine. What seemed unfathomable just a few weeks ago has now become a reality. The frightening thing about this situation is that it seems to be escalating, and there does not seem to be an end coming any time soon. We should be so lucky should I be asked to 'eat my words' on that last statement.

First, a little bit of perspective. Keep in mind that Ukraine was the second most populous and second-richest Soviet republic, and the nation with the deepest links to Russia. However, the Ukraine of today is a much different one. Ukraine, in one form or another, has tried to join the world of prosperous Western democracies. It has had two prodemocracy, anti-oligarchy, anti-corruption revolutions in the last two decades alone, with the latter as recent as 2014.

At that point, Putin knew he faced very similar threats. Since then, he has tried many coup detats in Donetsk, thinking his Russian-speaking Ukranians would share his Soviet imperial nostalgia. His desired attempt was to send a strong message to neighboring nations, that the aspiration of this democracy would not be tolerated. But the Ukranian people did not have the anticipated reaction he had hoped for, and now, he has started a chain of events that will carry an impact for years to come. The unfortunate byproduct of this is that though Ukranian and Russian citizens may have always considered themselves to be 'brothers', the latest killing that have taken place in the last few weeks may forever alter the friendly neighboring cultures they once shared.

Putin has feared Ukraine's consistent assimilation to the West. From his perspective, Ukraine was acting as a democracy, with free speech and media. A nation that elects its leaders via a democratic voting system. A system that has no room in his Russia. Thus, due to the sheer physical proximity and cultural bridges, Putin felt the need to make a statement. And one of his greatest concerns, that NATO would accept Ukraine as a member. You can probably add Georgia and Moldova to that list. An economic war is being raged on, and the outcome is yet to be determined.

For the first time since WWII, the conflict of at least two major super powers are at play. Truth be told, neither Russia nor the U.S. can afford a full fledge war at this point. The war we are facing today is one of submission, one where we 'barricade' the opponent not through weapons, but via – trade, sanctions, banking, alienation, etc...

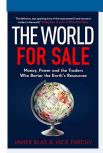
It is not too late for things to make good on a bad situation. But one thing is for sure, the more time elapses without a resolution, the greater the damages will be. As of the writing of this article, some 2,000,000 civilian Ukranians have been evacuated. It makes every single one of our problems at home seem small. Let us remain grateful for where we are, and steadfast in prayers for our fellow Ukranians out there...

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If this interests you, I encourage you to go and research Dr. Sten Ekberg, who goes into depth on this subject matter. Suffice it to say, know that countless research has shown that autophagy detoxifies your body, improves the quality of your skin (Ladies, are you with me?), and provides anti-aging qualities just to name a few benefits There is a great way to approach fasting as a lifestyle, so naturally, make sure to check with your physician before

So next time if we have a meeting together, don't take it personally if I'll just have a green tea ...

BOOK REVIEW



Javier Blas and Jack Farchy - The World for Sale: Money, Power, and the Traders Who Barter The Earth's Resources

Commodities underpin the contemporary world, from the gasoline that powers our automobiles to the metals that power our cellphones. We rarely think about where they came from.

However, we should. After all, with everything going on in Ukraine and Russia, we realize how dependent we are on each other's natural resources, but more importantly, how we really operate as one world, with one nation dependent on the other.

Two top journalists reveal the inner workings of the wealthy commodities merchants who purchase, stockpile, and sell the world's resources in The World for Sale, one of the most under-reported aspects of the economy. This is the story of how a group of swashbuckling capitalists transformed themselves into crucial cogs in global markets, enabling massive increases in international commerce and connecting resource-rich countries – no matter how corrupted or war-torn – to the world's financial hubs.

These two journalists take us inside the realm of commodities trading, the industry that regulates "how plastics, oil, and food go from where they are created to us," and expose it as the "wildest, riskiest, and scariest enterprise on earth" in this extraordinary book. The leading corporations — Cargill, Vitol, and Glencore — may not be familiar names, but their profit-making talents equal those of Big Tech. Cargill, the world's largest grain dealer, is owned by a family that "boasts 14 billionaires."

It is also the tale of how some traders amassed enormous political power, right under the noses of politicians and Western regulators, by assisting Saddam Hussein in selling his oil, fueling the Libyan rebel army during the Arab Spring, and funnelling money to Vladimir Putin's Kremlin despite strict sanctions. The writers, Javier Blas and Jack Farchy, take you on a decades-long journey through resource-rich areas, interspersed with secret Iranian-Israeli oil pipelines beneath the sea. Ocean-going oil tankers vanish for four weeks before reappearing with curiously empty cargo holds. It was as though you were on a location scouting trip for a future James Bond film.

This book is well-researched, with well-presented anecdotes and a straightforward narrative. It's often breathtaking to see where these ambitious commodity merchants travelled and the bargains they made to extract raw materials from often desperate sellers, as well as the many antics they had to pull off to recoup their losses.

As a consequence, you'll get an eye-opening tour of the global economy's wildest frontiers, as well as a startling primer to how capitalism truly works. It's an excellent read, and it's no surprise that it's frequently included on business book of the year shortlists. Ironically, you'll find it very... a propos with the current events of the world.

BUSINESS / HEALTH / WEALTH



How To Make Money with NFTs

The world today is undergoing change at an unprecedented pace. For the first time in centuries, we are now dealing with a new monetary form - cryptocurrency. As you may be getting comfortable with this concept, you now hear about something called NFT's. Let us dive into this new subject...

Non-fungible tokens, or NFTs, are cryptographic tokens that live on a blockchain in pieces. They're utilised in a virtual capacity for real-world commodities such as music, artwork, and even estate development. Because NFTs are not similar with one another, they cannot be sold or swapped like cryptocurrencies. Consider a collection of baseball cards or a rare coin collection. NFTs establish scarcity among otherwise endlessly accessible assets. Typically, they are used to purchase and sell digital commodities such as artwork, tweets, virtual real estate, and game skins.

NFTs are often traded in markets, with various methods varying based on the platform. You'll basically post your stuff to the marketplace, convert it to NFT, and then wait for it to sell. It's much like Amazon or Etsy. Non-fungible products or assets are goods or assets that are not interchangeable. It is the act of making or possessing something that cannot be replaced. Fungibles are items that may be swapped out for others. As a result, non-fungible tokens are data units recorded on a blockchain that certify a digital asset as unique and, as a result, untransferable. You might think of them as a digital version of private collections, with each piece having a unique worth.

It's vital to keep in mind that, while selling NFTs may appear simple, it's not always the case. When you mint your content and sell it, you'll suffer marketplace and Ethereum expenses, which may be rather significant depending on when you sell it. Because of the volatility of this immature industry, trading NFTs might be risky. The greatest technique to generate money using NFT depends on the individual. If you or your company has extra cash, you may invest it in an item that will grow in value over time and then sell it when it appreciates. If you're a content producer, your best bet is to use NFT as a means to supplement your income.

Any blockchain experiment's future is unpredictable. Experts believe, however, that NFTs are here to stay and will continue to expand outside the realms of art and gaming, particularly if affluent investors continue to participate. The functions that can represent evidence of ownership, give social status, allow limited access, manage licencing, and confirm authenticity have also contributed to NFT's growth. It empowers you to own your products in the same way that Bitcoin allows you to be your own banker.







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For the first time in decades, the possible discussion of another world war is in the media. We have lived in an incredible time where wars have been (more or less), 'contained' within a specific region, but such did not involve the direct dispute between major powers. This all changed when Russia invaded Ukraine, thus triggering the involvement of NATO and the U.S. Where it goes from here is anybody's guess.

After two years of fighting Covid, determining whether vaccines were safe, dealing with the current inflation (\$7 / gallon of gas anyone? :), and now this current war; we are left wondering what is next?

These are the moments when it is imperative that you stay strong and collected. Stay focused on your family and community. Most of us are not involved in the political realm, but it would be self-deception to say that we do not feel affected by the current situation. Dealing with such emotions is ok and normal. We just



want to be a source of encouragement to you and remind you that your best contribution is sometimes just making sure your little world is cared for, there is nothing wrong with that! Remember, "Hope is power!".