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



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"I may be drunk, Miss, but
tomorrow, I will be sober,
but you will still be ugly".

- Winston Churchill

THE PASSING OF A LEGEND

Let me apologize ahead of time! Two of our articles this month unfortunately will discuss the passing of two great Americans – Charlie Kirk and Robert Redford. One whose life was taken too early, and the other whose art left an indelible mark on many of us. I promise next month will be lighter!

Robert Redford, the beloved screen icon, director, activist and founder of the Sundance Film Festival, passed away on September 16, 2025, at the age of 89. He died peacefully, in his sleep, at his home in Sundance, Utah — "the place he loved, surrounded by those he loved," according to his publicist. Born Charles Robert Redford Jr. on August 18, 1936, in Santa Monica, California, Redford's life and career spanned more than six decades in film, television, theater, and public activism. I can barely do this one career right, this guy was on another level! 😊 He rose to stardom in the 1960s, with breakout roles in *Barefoot in the Park* and then as the charming outlaw in *Butch Cassidy and the Sundance Kid* (1969). On a personal note, this movie was a game changer for me, every single actor in that movie was amazing! On top of that, you put Newman and Redford together... That's trouble for the ladies right there! Over time, he showed range beyond his handsome leading-man image: films like *All the President's Men*, *The Sting*, *Out of Africa*, and later dramatic parts such as *All Is Lost* gave him a reputation not just as a star, but as someone who brought depth, nuance, and vulnerability to his characters.



Believe it or not, Redford also made an indelible mark behind the camera. He pivoted to directing, winning an Academy Award for Best Director with *Ordinary People* in 1980, which also won Best Picture. More than that, he was a tireless champion of independent cinema: he co-founded the Sundance Institute and the Sundance Film Festival, which became one of the most important launching pads for new, daring voices in film. Many now-established directors and actors got early exposure there; the festival helped shift the film industry toward taking greater risks artistically, promoting stories that didn't always have blockbuster budgets but whose cultural resonance was high.

Beyond his work in film, Redford was deeply invested in environmentalism, conservation, and activism. He founded The Redford Center with his late son James in 2005, among other efforts, to support environmental storytelling and awareness. He used his platform not only to entertain but to advocate: for protecting wilderness, for ensuring that the environment be seen and cared for, for raising public consciousness about what is lost when natural landscapes are degraded. He was also a voice for Indigenous rights, LGBTQ+ equality, and many causes he believed connected back to justice, belief in community, responsibility, and beauty.

In his later years he acted more selectively, taking on projects that spoke to him. One of his final screen appearances was a brief cameo in the AMC series *Dark Winds*, in 2025.

Robert Redford is survived by his wife, Sibylle Szaggars; his daughters (from his first marriage), Amy and Shauna; and grandchildren. His passing closes a chapter on one of the great actors and culture builders of our time. Whether one was drawn to his charismatic leads, his directorial achievements, his spirit of independent film, or his environmental advocacy — there is no doubt he stood for something larger than himself. As a society, we lose not just an entertainer, but a bridge between eras: the '70s Hollywood that helped define modern filmmaking, and the present day where so many storytellers trace part of their lineage to what he nurtured. What an interesting time in history we are currently living in...

INTRODUCTION

As we step into the final quarter of 2025, the prevailing theme across the board remains the same: uncertainty. Economic winds have shifted time and again this year—some days pushing us forward, others testing our resilience. Despite Powell's earlier representations, the current state of the real estate market pressured the Fed. Team to drop the interest rate, with the thought that two more are coming before year's end.

Whether you're leading a business, nurturing a growing family, or simply striving to maintain your peace of mind in a world that doesn't slow down, your efforts this year have mattered. You have weathered cycles, adjusted course, and—most importantly—kept moving forward. That alone is worth acknowledging.

At our firm, we continue to be reminded of the importance of building structures that hold strong through unpredictability. The same way you have worked tirelessly to grow and protect what matters to you, we remain committed to helping ensure that growth is secure—legally, financially, and strategically.

THE ASSASSINATION OF CHARLIE KIRK, WHAT HAPPENS NEXT?

On September 10, 2025, the political world was shaken when Charlie Kirk, founder of Turning Point USA, was fatally shot while speaking at Utah Valley University. The incident occurred during *The American Comeback Tour*, in front of an audience of nearly 3,000. The attack brought a sudden and tragic end to the life of a man who, at just 31 years old, had already left a visible imprint on America's political and cultural landscape.

Charlie Kirk first entered the public eye as a teenager, writing about political topics and quickly gaining attention as a voice for conservative youth. In 2012, at just 18 years old, he founded Turning Point USA (TPUSA), an organization dedicated to promoting free markets, limited government, and what Kirk often called the “American first principles” on college campuses. From a small startup effort, TPUSA grew into one of the most recognized youth political organizations in the country.



Kirk's communication style was direct and confident. He often described himself as someone committed to bringing conservative ideas into spaces where they were often outnumbered, especially within higher education. He became a prolific speaker, podcaster, and writer, with millions of followers across social media platforms. Supporters praised his ability to articulate issues in ways that resonated with younger audiences, while critics sometimes accused him of oversimplifying or heightening rhetoric.

He was a strong advocate for limited government and deregulation, arguing that the entrepreneurial spirit thrives best when government interference is minimized. He consistently defended Second Amendment rights, emphasizing individual freedoms as foundational to American identity. On cultural topics, Kirk often positioned himself as a defender of traditional values. He criticized what he called the excesses of “woke culture” and frequently warned against what he viewed as the suppression of conservative thought on campuses. Perhaps Kirk's most enduring legacy was his ability to inspire young people to become politically active. By 2025, Turning Point USA claimed hundreds of active campus chapters across the United States, hosting summits that drew thousands of attendees.

Kirk's message was clear: young people did not have to accept the political leanings of their institutions or cultural environment; they could be leaders in their own right. For many, he represented a bridge into political activism, encouraging them to see politics as not only relevant but as a space where they could make a difference.

The news of his assassination reverberated quickly. Supporters mourned the loss of a dynamic leader who had given voice to their values. Others, even those who disagreed with him, expressed shock that political differences in America had escalated into such violence. The shooter, a 22-year-old man, was quickly apprehended and faces charges including aggravated murder. Investigations into the motive remain ongoing, but the initial findings of trans related issues have already surfaced. The incident has already intensified national debates about the climate of political discourse.

Whether one agreed with Charlie Kirk's ideology or opposed it, there is no denying that he was a powerful young voice in American life. He energized a generation, built a national movement, and forced conversations that might otherwise have remained dormant. With his death, the country lost one of its great young minds, someone who—agree or disagree—sparked passion and civic involvement in thousands. As a nation, we would do well to reflect not just on the tragedy but on the broader culture that surrounds us. The extremes of rhetoric on both the left and the right have too often replaced thoughtful debate. In honoring his memory, let us recommit to healthier dialogue, and allow our voices to be heard through the power of voting, rather than through violence. As a firm that stands for family values, our hearts go out to his widow Erika Kirk and their two children...

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This month, reflect on your wins, however small. Revisit your goals. Check in on what matters most. And if you need a legal structure that reflects your current reality—not where you were last year—know that we're here, with sleeves rolled up, ready to support! As the kids say these days... Let's goooo!! Well, I believe there is one more word in that expression, but this is a rated-G newsletter 😊!

The Sweaty Startup



How To Get Rich
Doing Boring Things
NICK HUBER

BOOK SUMMARY. NICK HUBER – THE SWEATY STARTUP. HOW TO GET RICH DOING BORING THINGS

Nick Huber's *The Sweaty Startup* is more than a business guide—it's a contrarian manifesto. It argues that real entrepreneurial opportunity in today's world is not found in high-tech startups or trendy apps, but in **unsexy, low-risk, and high-demand service businesses**—the kind that require

sweat, not code. In a world where the next tech start-up always makes front page news, this may be a sigh of relief, or rather confirmation for everyone else pounding the pavement! Huber uses his own experience building a student storage business into a multi-million-dollar self-storage empire to lay out his roadmap. Let's jump into this!

Huber criticizes the modern obsession with venture-backed tech startups, which often require years of unprofitable growth and high risk. Instead, he champions **boring businesses**—landscaping, cleaning, storage, moving services, and similar fields—as the best vehicles for wealth generation. (I'm surprised he didn't put estate planning in there!... JUST a joke People, come on now!) These businesses solve clear problems, have minimal competition from elite entrepreneurs, and offer fast paths to profitability.

You don't need a revolutionary idea, Huber argues. **What matters is speed, delegation, and sales.** Most service businesses suffer from poor management, lack of online presence, and inefficient operations. By simply executing well—answering phones, showing up on time, using digital marketing—you can dominate a local market. The bar for excellence is often low.

Key themes in the book include:

- **Hiring early** to free up your time.
- **Creating systems** and SOPs so the business runs without you.
- **Using digital tools** (like Google Ads and SEO) to generate leads.
- **Focusing on cash flow**, not valuations or “changing the world.”

Huber also discusses how to acquire undervalued assets, delegate technical tasks, and even outsource the most labor-intensive parts of a business.

One of the most empowering aspects of the book is Huber's insistence that small, local service businesses can scale. Through repeatable systems, franchising, or real estate tie-ins (like owning the property your storage company operates from), these sweaty startups can turn into real wealth vehicles. In fact, Huber now runs a self-storage portfolio valued in the hundreds of millions. Huber stresses that the biggest obstacle isn't market conditions—it's ego. Too many would-be entrepreneurs look down on “dirty” or blue-collar businesses. But humility, hard work, and a willingness to roll up your sleeves can lead to outsized returns, especially in overlooked industries. Those are principles we really appreciate here at this firm!

To summarize as fairly as possible this gem of a book:

1. **Look for boring businesses** with high demand and poor service—gold-mines in disguise.
2. **Act fast, hire early, and delegate often.**
3. **Optimize operations** before chasing growth.
4. **Think long term**—own the business and the real estate if possible.
5. **Ego is the enemy**—profit beats prestige.

The Sweaty Startup is a call to stop dreaming about unicorns and start solving everyday problems. For anyone looking to build real wealth outside Silicon Valley, Huber's book is a playbook for turning sweat equity into lasting success.

Mental Space Through Physical Simplicity



There's a strange psychological truth: the more clutter in your home, the more stress in your brain. Every time your eyes scan an overloaded bookshelf or a messy countertop, your brain processes it as incomplete business. Not sure if you have been to our office lately, but everyone there is committed to running an extremely clutter-free environment... A ‘movement’ championed by our beloved team members Shadi & Carol mainly!

A minimalist space reduces visual noise. It creates room to think, to breathe, and to be. You will spend less time searching for keys or chargers (or estate planning files 😊) and more time reading, reflecting, or connecting with your people.

What about financial decluttering, is there such a thing? Spending less isn't about deprivation—it's about choice. When you stop chasing trends or racking up impulse buys, your money starts working for you. Financial minimalism means budgeting for what truly matters and cutting out the rest.

Fewer credit card payments = fewer headaches. A smaller mortgage or less debt means you can leave the job you hate, travel more, or start that side business. In short, you gain freedom—arguably the best return on investment out there.

Here's the tricky part: minimalism isn't a “clean out the closet and move on” kind of deal. It's a practice. Like healthy eating or working out, it requires ongoing mental effort. Temptation will always be there—Black Friday (sorry, I know this one is coming up!), Instagram ads, Amazon deals, that friend with the flashy new car.

So how do you stay the course? Here are a few pointers:

✂ 5 Simple Rules for Sustainable Minimalism

- **One In, One Out** - Buy a new pair of shoes? Donate an old one. Keep the flow balanced.
- **The 24-Hour Rule** - Wait 24 hours before purchasing anything over \$50. Most urges fade fast.
- **Schedule “Minimalism Days”** - Once a quarter, revisit your home and finances. Purge the unnecessary.
- **Set a Fun Budget** - Minimalism doesn't mean no joy. Budget for what brings you real value—just do it intentionally.
- **Ask: “Would I buy this again today?”** - If the answer is no, it's probably time to let go—whether it's a subscription, an old sweater, or a second car.

Minimalism is about clearing the path so you can live a more fulfilling life—one with less stress, more control, and more presence. And like anything worthwhile, it takes time and attention. Stick with it, and you'll find that less really is more—more peace, more purpose, more you.

Ready to simplify? Just start small—and keep going.



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As we close out October, let's carry with us the spirit of measured reflection. Yes, the economy continues to shift under our feet, and the noise of market volatility and global headlines can feel overwhelming. But there is power in taking inventory—not just of your finances, but of your growth this year.

Ask yourself: How far have you come in your business? What have you accomplished that, 10 months ago, felt out of reach? Re-center your focus on what you can control—your actions, your planning, and your response to uncertainty. This month, consider revisiting:

- Your cash reserves and whether they can sustain short-term shifts.
- Any loose ends in your estate plan, especially if you've had life changes (births, moves, new ventures).
- The balance between work and peace of mind—are you giving both the time they deserve?

October is a great month to plant seeds that will bloom in calmer times. Whether you're making business moves, tightening your legal protections, or simply finding more clarity in your goals, keep going. Our firm is here not only to support your legal and tax infrastructure—but to help you think long-term, with calm and confidence.

Stay steady. Stay intentional. And know that even in turbulent seasons, your structure can bring you peace.

