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



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"This cannot be the year
of talking, of wishing, of
wanting. This has to be the
year you get it done."

- Eric Thomas

SUMMARY OF 2025

2025 has been a whirlwind of life events – shifts in politics, markets, and culture. From sweeping tariff moves to headline-grabbing celebrity deaths and the shocking assassination of Charlie Kirk. The stories dominating headlines carry real lessons for us entrepreneurs. Even the resurrection of James Comey in public discourse signals how reputations and institutional narratives remain powerful forces. As we look ahead to 2026, we, as business owner must absorb these lessons—and take steps now to fortify both legal and financial resiliency. These are my thoughts to help us close out the year...



This year's astonishing tariff escalation has reshaped the global trade landscape. In April 2025, the administration unveiled **Executive Order 14257**, introducing "reciprocal tariffs" on imports to correct persistent trade deficits. Those measures were later modified in July via further executive order. Meanwhile, a U.S.–Canada/Mexico trade war erupted with 25% import levies imposed on goods from both nations. These sudden policy shifts have upended supply chains, squeezed margins, and introduced volatility into international sourcing. On the consumer end, I do not believe it is a stretch to say we have all felt the spending of our dollar can be squeezed anymore at this point.

For entrepreneurs, the takeaway is clear: don't assume stability. Any reliance on overseas supply, just-in-time delivery, or cross-border arbitrage must be stress-tested. As a service based-industry, this hasn't affected us 'directly', but we sure have had to help some of our fellow clients who are in the arena.

Though no dramatic new scandal engulfed him this year, James Comey's name reappeared—chiefly as a rhetorical foil in political narratives. His legacy as FBI Director still carries weight in how public institutions, whistleblowers, and media narratives are interpreted. For entrepreneurs, this is a reminder: institutional reputation matters. Whether in compliance, regulatory posture, or public relations, your company must proactively manage its institutional narrative. Having worked in white collar crimes in the past, I recognize the importance of perception. Remember – past conduct, legal exposures, and political positioning can resurface unexpectedly.

Celebrity deaths in 2025 offered sobering reminders of legacy, mortality, and societal change. Among

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INTRODUCTION

Can you believe it? We're here already... this will be our final newsletter of 2025. What a journey it has been. To our long-standing readers—thank you. Your continued trust in our firm, year after year, humbles us. And to the many new faces who joined our community in 2025, welcome! We've seen a meaningful influx of clients seeking thoughtful, proactive planning—and we're honored you've chosen to grow with us. Our message must be getting through... after some 20 years yeah?! 😊

Cough cough, back to business! This is the season of gratitude. And while we often speak about law, taxes, and planning strategies, at the heart of it all is something far more human: your family. As the holidays approach and the noise of the world grows quiet, we encourage you to step back and embrace the time with those you care for most. As you know, we ourselves apply what we preach and spend considerable time with our loved ones.

And yes—if you haven't completed or reviewed your estate plan yet, now is the time! Before the rush of year-end deadlines and the lull of December, take one final step this year to bring peace of mind and clarity to your financial house.

We look forward to what 2026 brings. But for now, take a breath. Reflect. And enjoy the quiet triumph of having made it through yet another unpredictable year—stronger, wiser, and hopefully a little more prepared. Warm wishes for the holidays and beyond. We will be partially opened during December, but call our office if you have any questions!

Reviewing this year's newsletter articles, I have noticed we have discussed politics (albeit indirectly at times) in much greater frequency in 2025. Am I getting old? I used to remember my parents and their peers constantly speaking of politics, and I would always say to myself "This is for the 'older' generation!". Either the tipping point is there for myself, or politics is actually having a greater impact in our daily lives. I will leave that up for you to decide. However, for the last article, I just wanted to share some of the news happening in my hometown.

France in late 2025 feels like it's at a tipping point. The surface outrage of mass protests and riots conceals a deeper crisis: political paralysis in Paris, economic strain under rising debt, creaking public services, and rising resentment across the social spectrum. For the first time in ages, the V Republic of France seems to be, dare I say it, in danger...

The flashpoints are no longer isolated; they have become national. On October 2, more than 80,000 protesters took to the streets across France, including in Paris, to resist proposed budget cuts, public-service reductions, and austerity measures. The French Government is simply running out of money, and tapping into people's retirements is just one of the few solutions remaining. Not sure how the government thought mingling in the French's retirement benefits would have resulted in a 'warm' reception. The people wanted a better, more... progressive fiscal plan shall we say?!

A key symbol of disorder was the "Bloquons Tout" ("Block Everything") movement—a grassroots call to shut down roads, paralyze traffic, and disrupt daily life. Originating via social media earlier in 2025, it became a rallying point for youth, both left and right, angry at policies perceived to favor elites. And earlier, a different kind of riot shocked the capital: following Paris Saint-Germain's Champions League triumph in May, celebratory crowds erupted into violent disorder. Over 500 arrests were made, at least two deaths recorded, and more than 190 injuries. The night's celebrations spiraled into destructive vandalism and confrontations with police. As a youth, going to a PSG football (that's right people, not soccer 😊) game could be an exhilarating, yet frightening experience because of the crowd and the metro ride back! These incidents—whether political or celebratory—add to a climate of volatility and diminished public trust in institutional control.

It's difficult to overstate how fragile France's government has become. Sébastien Lecornu's appointment earlier in 2025 was meant to signal stability, but he resigned just days after forming his cabinet, making him the shortest-serving prime minister under the V Republic. He lingered in caretaker mode, urging Parliament to avert snap elections. As of now, that hope seems tenuous; Macron faces pressure from all sides—left, right, and centrist—to either appoint a stronger pick or trigger new elections.

Parliament remains fractured: Macron's party no longer commands a majority. Opposition groups, especially the far-right National Rally, now lead in many polls and control key blocks in Parliament. Some see a creeping drift away from democratic norms: a recent NGO report accuses France of backsliding in civil liberties since 2017, citing laws that restrict protest, permit broad dissolution of associations, and limit public dissent.

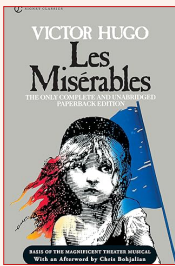
France is in a governance vacuum, with a president in the twilight of his term, weak legislative alliances, and no clear path forward in the near term. These updates really sadden me. France has become a case study in volatility: riots, political collapses, and civic fury reveal a society on edge. The ideal of socialism may sound amazing. After all, who doesn't appreciate free medical care, stipends and free housing for all immigrants, or 80% of your salary in the event of your job loss guaranteed for two years. However, the manner in which these services are provided do have a price. Let's see what the future holds for France. In the meantime, keep your personal business and family financial run a tight budget will ya?!



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losses: icons from entertainment, fashion, and public life. Our article last month on Robert Redford was just one example. However, none was more politically resonant than the assassination of Charlie Kirk in September while speaking at a college event. His death reverberated through political discourse, media cycles, and the conservative movement. Kirk's life and passing show how influence, voice, and bold positioning remain both powerful and vulnerable. To entrepreneurs, the lesson is multifold: your public persona, advocacy, and brand can become as volatile as your product. Legally, entities tied to public speech need robust risk mitigation (insurance, defamation planning, security in public events). Financially, you need buffer capital to absorb reputational shocks.

Despite the turbulence, 2025 also provided a moment of clarity. Entrepreneurs with foresight can emerge stronger by proactively reinforcing their legal, financial, and organizational foundations.



BOOK SUMMARY. VICTOR HUGO - LES MISÉRABLES
Because one of our partner is of French descentance, he feels it is imperative to read what he calls 'the classics'. The following is one of them... so much for just watching the movie with Hugh Jackman and Ann Hathaway then! 😊

Victor Hugo's *Les Misérables*, published in 1862, is one of the greatest literary works of the 19th century and a monumental exploration of justice, redemption, and human dignity. Set in post-Napoleonic France, it spans decades and

follows the journey of Jean Valjean, a former convict, whose life is transformed by an act of mercy.

Valjean is imprisoned for 19 years for stealing a loaf of bread and subsequent escape attempts. Upon release, he is marked as a criminal, shunned by society. However, a benevolent bishop, Monseigneur Bienvenu, offers him shelter and forgives him after Valjean steals silver. Moved by this kindness, Valjean resolves to change his life and live virtuously.

Valjean reinvents himself as Monsieur Madeleine, a wealthy and compassionate factory owner and mayor. But he is relentlessly pursued by Inspector Javert, a police officer who believes in the absolute nature of the law and cannot reconcile Valjean's transformation with his criminal past.

Parallel to this is the tragic story of Fantine, a factory worker dismissed under harsh circumstances. She descends into poverty and prostitution to support her daughter, Cosette, who lives with the cruel innkeepers, the Thénardiens. Before Fantine dies, Valjean promises to care for **Cosette**.

Valjean adopts Cosette and raises her lovingly. As she grows, Cosette falls in love with Marius Pontmercy, a young revolutionary. Marius becomes involved in the 1832 Paris uprising—a failed student rebellion—where Valjean saves him from death, despite knowing he may lose Cosette to him.

In the climax, Javert, captured by rebels, is released by Valjean. Confronted with the mercy he cannot comprehend, Javert experiences a moral crisis and ultimately takes his own life. Meanwhile, Valjean reveals his true identity to Marius after the latter marries Cosette, and quietly withdraws from their lives. Alone and diminished, he dies peacefully, content that Cosette is safe and loved. Reading this novel to your young ones will bring some incredible life lessons and impart some beautiful principles to live by as they get older. Definitely worth looking into as the novel for Thanksgiving and Christmas...

Here were some takeaways:

Redemption Is Always Possible - Valjean's transformation—from a bitter ex-convict into a saint-like figure—is a profound testament that people can change, no matter their past. Hugo invites us to believe in personal rebirth through conscience, kindness, and moral choice.

Mercy Over Judgment - While Javert represents strict justice, Valjean's life exemplifies mercy. Hugo suggests that compassion and forgiveness are far more transformative than punishment. Javert's inability to reconcile this paradox leads to his downfall, while Valjean's capacity for mercy brings him peace.

Love Transcends Law and Society - Whether it's Fantine's sacrifice for Cosette, Valjean's devotion to her, or Cosette and Marius's romance, *Les Misérables* celebrates love as the highest human expression—often stronger than law, politics, or social status.

The Injustice of Poverty - Hugo vividly portrays the brutality of poverty—not as a moral failing, but as a systemic injustice. He gives voice to the voiceless, forcing readers to see society's marginalized with dignity.

Live a Life of Quiet Integrity - Valjean never seeks credit for his good deeds. He simply does what is right—even at great personal cost. His humility is a model for ethical living in a noisy, self-promotional world.

Les Misérables is more than a novel—it's a spiritual journey. Hugo not only explores the insensitivity of society, countered by the ability for the human spirit to shine. It's a call to action to judge less, love more, and live with moral courage.

Surfing: A Path to Health, Mindfulness, and Family Connection



In a fast-paced, screen-driven world, few experiences offer the all-in-one benefits of surfing—a sport, a lifestyle, and for many, a spiritual practice. What was once the sacred pastime of Polynesian royalty has become a global movement that enhances health, cultivates mindfulness, and offers a joyful way to bond with family.

Surfing is a full-body workout that quietly disguises itself as fun. Paddling strengthens the back, shoulders, and arms. Popping up and riding waves engages the core and legs. Balancing on the board continuously activates stabilizing muscles. In fact, studies have shown that regular surfers have improved cardiovascular health, better endurance, and lower stress levels.

Unlike the repetitive motions of gym routines, surfing demands adaptation—each wave is unique. This dynamic environment improves reaction time, agility, and functional strength, often leading to greater longevity in joint health.

Beyond the physical, surfing offers something harder to quantify: a spiritual connection to nature. To paddle into the ocean before sunrise, feel the rhythm of the sea, and ride energy born thousands of miles away—is to touch something ancient and humbling.

Surfers often speak of a meditative state that emerges in the lineup... ocean silences the noise of daily life and invites mindfulness. It demands presence, patience, and surrender. Except for those jerks that steal waves, we see you!! The

🌍 Growth Over the Past Two Decades

Surfing has undergone massive growth in the last 20 years. Once limited to coastal pockets, it's now a \$10+ billion global industry. The inclusion of surfing in the 2020 Olympic Games marked a milestone, bringing newfound recognition and investment into surf communities worldwide.

Technological advancements—from soft-top beginner boards to wetsuit innovations—have made surfing more accessible to people of all ages and skill levels. Inland surf parks are also expanding, allowing those far from the coast to experience the wave-riding thrill.

Perhaps one of surfing's greatest transformations is how it has become a family-friendly pursuit. From "grommet" (youth) surf camps to parents taking weekend lessons together, surfing now bridges generations. It encourages outdoor time, shared growth, and mutual encouragement—rare and valuable ingredients in modern family life.

Start slow: try a family beach day with boogie boards, or sign up for a beginner group surf lesson together. The memories will be as lasting as the skills. And unlike other sports that separate by age or ability, surfing offers the rare gift of sharing the same wave—literally.

Whether you're drawn to the physical challenge, the mental clarity, or the chance to reconnect with your family, surfing offers more than just a sport—it's a transformative practice that inspires resilience, humility, and joy. So next time the tide is right, grab your board. The ocean is waiting.



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Wrap Up the Year With Purpose

As we bring this year's newsletter series to a close, November invites us to pause and give thanks—not only for the successes we've enjoyed, but for the relationships, growth, and wisdom that have shaped our journeys.

To our long-time clients: thank you for your trust year after year. To our new clients: welcome. We've been honored to guide so many of you through estate planning, tax strategies, and meaningful life transitions in 2025. This has been a year of challenge, but also one of great clarity and recalibration.

As the holidays approach, we encourage you to:

- Schedule final reviews of your estate planning documents. Don't let another year roll over without clarity.
- Revisit your insurance needs—especially if your family or business has grown.
- Consider end-of-year gifting strategies or charitable moves, which can bring both tax and emotional returns.

But most of all: enjoy your people. The entire purpose behind your planning—your legal structure, asset protection, and tax reduction—is to create more freedom and security for what matters most: your family and your peace of mind. We'll see you again in 2026. Until then, take a breath, take a break, and take pride in the foundation you've built this year. Have an amazing Thanksgiving, make Christmas a blast... See you Guys... on the other side!

