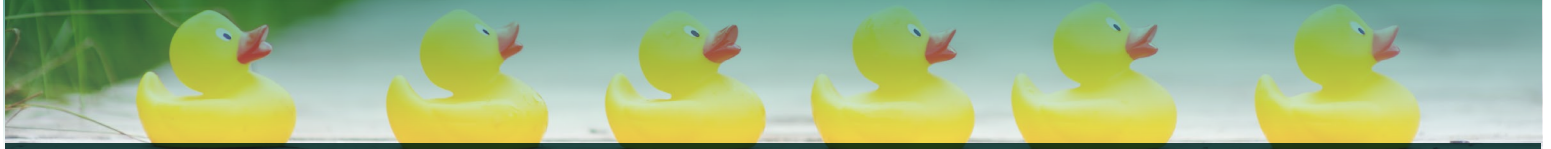


Get Your Ducks In a Row!

ESTATE & ASSET PROTECTION PLANNING NEWS FROM CAROLINA FAMILY ESTATE PLANNING



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CAROLINAFEP.COM

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A NEW NEWSLETTER AND NEW BEGINNINGS

What Will You Start With the Time You Have?

All of us experience new beginnings on a regular basis. Some new beginnings happen by choice. For example, you might have made some New Year's resolutions to start a new fitness routine, sign up for a class you've always wanted to take, or try out a new diet. My New Year's resolution was to "unplug" — I want to spend less time on my phone and on social media. I've turned off all my notifications on my phone and my computer so I can work uninterrupted and be more productive and use my downtime on more engaging and enjoyable activities. Our newsletter's new look might be considered a new beginning as well!

Other new beginnings, however, come upon us unexpectedly: an unexpected diagnosis, the death of a loved one, a pandemic. A dear friend and mentor of mine passed away two days before Christmas. His wife now has to grapple with the "new beginning" as a widow. His children now face the "new beginning" of living without one of their parents. His law firm now faces a "new beginning" of continuing its work without its founder.

Another friend of mine was diagnosed with pancreatic cancer not too long ago and has since had to face a new world of medical appointments, treatments, and difficult health care decisions. Finally, in December, my husband Dan lost a great aunt, and I lost a great uncle. Both of them were in their 90s and lived full lives, but nevertheless, their deaths thrust their children into the "new beginning" of planning funerals and sorting through their estate plans in the midst of a pandemic.

Things can change in an instant, whether we want them to or not. We all think we have more time, but the reality is that it's our most precious, limited resource. All of us have 24 hours a day to spend. If there are any new beginnings you've been postponing because you believe you'll just get to it later, ask yourself: What's holding me back from starting now?

Of course, that might not apply to the new beginnings thrust upon you, such as the unexpected illness of a loved one or even your own. However, you can make the right preparations by crafting a detailed estate plan so your loved



ones will be able to easily sort through the inevitable legal and health care issues that will arise. You can make sure their "new beginning" starts with your affairs in order, and they can grieve without any unnecessary legal or financial stressors.

If you're already a client of ours and you have an estate plan in place, congratulations! Now all you need to do is make sure it's up to date every now and then (it's best to review it at least every three years or so). If you don't have an estate plan, however, why not start one now? You can take charge and enter a new beginning where you have protected yourself and your family from the inevitable. What's stopping you from taking action? Our team is ready and waiting to make that process as easy as possible. Give us a call at **919.694.4437** or email us at **Welcome@CarolinaFEP.com** and we'll help you start the process.

-Jackie Bedard



4 LIFE SKILLS YOU CAN TEACH YOUR KIDS THIS VALENTINE'S DAY

Nothing says "I love you" more than equipping your children with important knowledge they'll need for the rest of their adult lives. Even if they groan about it now, they'll be grateful for the know-how when they're on their own in the future.

Keep in mind that your home classroom doesn't have to mimic a school classroom. Research from the University of Utah shows that kids learn best through hands-on activities and play. Have fun while teaching these life skills, and you'll earn thank-yous for decades to come.

Clean the House

Were you ever surprised by how often you have to clean your kitchen? Your child may be too. Although your 10-year-old won't have to worry about cleaning the stove today, they will need to know how when they move out, so find ways to incentivize cleaning and make it more fun. You can have your kids collect "chore points" that add up to a prize, like an extra hour of playing video games!

Develop Cooking Skills

You may be hesitant to have a little chef in the house, but if you're teaching them how to clean up and stay safe while making some easy dishes, there's no reason to worry! Even if you're not a great cook yourself, it's fun to prepare simple recipes as a family. Plus, your kids will get used to the idea of cooking for themselves, which is both healthy and cost-effective.

Learn to Garden

What's a better way to get outdoors with your child than to garden together? From using tools like shovels and rakes to nurturing another living organism, gardening provides plenty of rich life lessons, such as patience.

Understand Household Maintenance

Whether they're learning how to use an electric breaker, unclog a drain, or clean out the washer or dryer, your kids can get started learning household maintenance skills with just a little guidance. Who knows, maybe they will be their dorm's future superhero!

There are many lessons you can teach your child at any age, so don't limit yourself! Be creative with the lessons you pass on, and there's a chance they'll never forget them!

MAKE FRIENDS AROUND THE WORLD

A Quick Guide to Forming Lasting Online Friendships

We've entered a new age of creating online friendships, and many are embracing them now more than ever before. Those in our online circles can provide tremendous support, and online communities make it easier to find people we connect with and who have similar interests or identities.

Of course, meeting people digitally poses many new questions: How do we find these friends? What are the social expectations? If you're curious about how to meet new people online, here are a few guidelines!

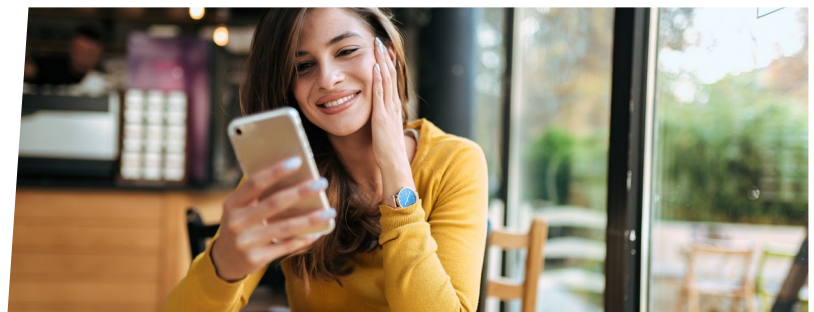
First, decide what kind of people you want to meet. Do you want to meet fellow creatives? Tennis players? Doctors? Find where your online community gathers! There's a forum or circle for every type of person and interest. Your community could be on Facebook, Twitter, or another site. Join those platforms and start finding your people by searching for hashtags or looking at groups to join.

Second, respond to people's posts, send messages, and participate in online events. A great way to make new friends is by showing an interest. In the online environment, this means interacting virtually. Don't be shy. Respond to what people are saying or send them personal messages. Ask questions to extend the conversation and learn more about someone. Or, jump into some open online events (even locally hosted ones!) to learn something new and meet new people!

Third, don't feel pressured to make your online circle your new life. It's possible to get a little too invested in your online community and lose track of your in-person pals. But, in many ways, that doesn't make online friendships much different from nonvirtual ones. Keeping your virtual friendships casual once you've established a connection is just like any friendship; communication is key.

Lastly, don't give out personal information — ever. It's standard protocol for online friends to avoid talking about personal details, such as their last name, address, family members' names, where they work, etc. If your new online "friend" starts pestering you to learn this information (they may even pretend it's for a good reason), don't trust them. You may want to have video calls and interact with an online friend for years before ever meeting in person.

We hope this guide helps you make the most of your online adventure! Happy virtual mingling!



MASTER YOUR SKIN'S GLOW WITH HYDRATION

No matter what type of skin you have — dry, oily, or a combination — hydration is an important part of your skin care. But how well do you understand the science behind keeping your skin hydrated? Knowing a few key facts could change your routine and keep you glowing for a lifetime.

1: Drink lots of water.

Research shows that even mild dehydration can cause memory and mood issues in people of all ages, but it can also negatively affect your skin. Keeping your skin hydrated from within may seem like a boring life hack, but it's true: Drinking water can make a huge difference in not only how you think and feel but also in how your skin maintains its glow.



2: Don't take long, hot showers.

It may surprise you that standing in hot water dehydrates your skin, but over time, hot water strips away your skin's barrier and causes a loss of moisture and necessary oils. Try using lukewarm water, or as cool as you can handle, to protect your skin.

3: Embrace your humidifier.

It's not just handy for your sick days! Humidifiers can keep your glow on by maintaining the moisture in your skin. In the dry winter months, the air loses moisture, and so does your skin. Get a reliable humidifier, and you'll never have to worry about it again!

4: Recover moisture at night.

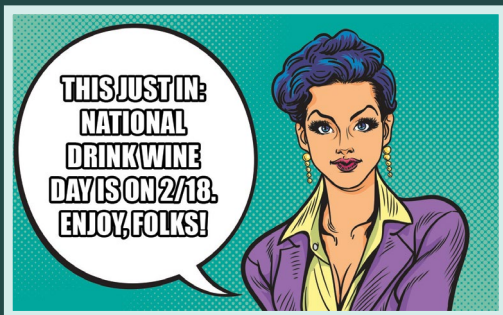
During the day, your skin loses moisture. That's why you need to take full advantage of your sleep and put on a heavy night mask, moisturizer, or Vaseline so your skin can heal overnight.

5: Use hydrating skin products.

It's hard to navigate the world of skin care on your own, and not all hydrating products are going to work for your skin type. Always talk to a dermatologist if you're struggling to pick out the perfect moisturizer for you.

Even if your skin has been dry for years, with some time and dedication to new hydration habits, you can have fuller, glowing skin. Whatever you do, don't give up!

TAKE A BREAK



BUTTER AND HERB BAKED OYSTERS



Ingredients

- Rock salt or uncooked rice (to coat your baking sheet)
- 1 dozen fresh oysters, scrubbed and shucked
- 1 stick butter, softened and divided into 8 tbsps
- 3/4 cup panko breadcrumbs
- 2 tbsp fresh chives, chopped
- 1 tbsp lemon juice
- 1 tsp lemon zest
- Lemon wedges and chopped parsley for garnish

Directions

1. Preheat oven to 425 F.
2. On a rimmed baking sheet, spread out a layer of rock salt or uncooked rice.
3. Arrange oysters on the baking sheet, meat side up.
4. In a skillet over medium heat, melt half of the butter. Add breadcrumbs and sauté until brown.
5. In a small bowl, combine remaining butter, chives, lemon juice, and zest.
6. Top each oyster with a teaspoon of chive mixture and a sprinkle of sautéed breadcrumbs.
7. Bake for 8–10 minutes and serve garnished with lemon wedges and chopped parsley.

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LOVE BOOSTS YOUR IMMUNE SYSTEM AND LIFESPAN

It doesn't take a scientist to tell us that a healthy, loving relationship can lessen our stress — but did you know it also boosts our immune system's response and could help us live longer? Multiple studies have shown that couples in happy, loving marriages tend to have lower blood pressure. And marriage itself isn't the actual key to a healthier life — it's the "loving" part, researchers find.

How do researchers define a "loving" relationship? To put it simply, it depends on the couples' own opinion. Married couples with a "high quality" (aka loving) relationship showed significantly lower ambulatory systolic blood pressure than singles. However, happily married couples and singles had lower blood pressure than people in "low quality" marriages. Which means, at least in terms of your health, it's much better to be single than unhappily married.

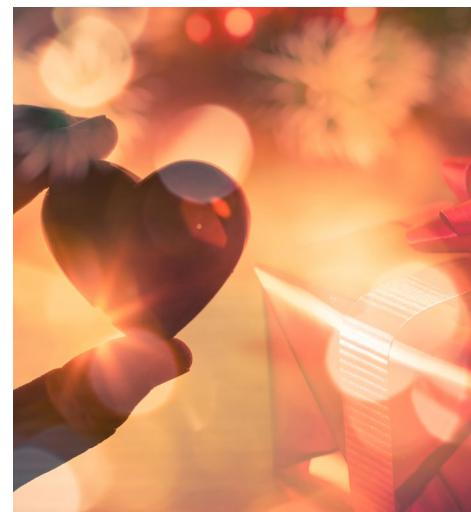
How does it help your blood pressure exactly? Well, when positive events occur, the hormones

oxytocin and vasopressin interact with your dopamine reward system. Vasopressin in particular helps control blood pressure.

Of course, getting into a new relationship can be a little stressful! Cortisol, the stress hormone, initially rises when you fall in love. However, it quickly drops in a long-term, stable relationship. Those low cortisol levels sustained for a long period of time contribute to many health benefits.

But how does it improve your immune system? That's a bit of a mystery to researchers. So far, women in love have shown changes in their gene regulation of immune cells compared to women not in love. Some theorize that this is in order to prepare for pregnancy. Unfortunately, we still don't have conclusive research on whether men in love better fight flu and other viruses, too.

High blood pressure is known as the "silent killer" since it has no symptoms, but it will steadily



degrade your health over time, significantly increasing your risk of chronic conditions like heart disease. And while love is certainly not the only way to lower blood pressure, it's comforting to know our loved ones can boost our health for a longer, happier life. Happy Valentine's Day!