

# Get Your Ducks in a Row!

Estate & Long-Term Care Planning News  
from Carolina Family Estate Planning

December 2018

## Keeping It Real (and other Life Lessons)

During the week of Thanksgiving, on the Monday and Tuesday before the holiday, we found ourselves smack in the middle of Amish country in Pennsylvania.

We were there to meet with our mentor, Attorney Julie Steinbacher. Julie has been my coach for years. She's the force behind, among other things, Dan's transition from leading a group of software engineers to being the Executive Director of our firm. Suffice it to say, she plays an important role in our business and our lives. We drove up to Williamsport for coaching with Julie and to observe and learn how she runs two offices in a firm more than twice the size of our own.

What did we learn there? Over the past two years, our firm has more than doubled. All the while, we have been cautious to make sure that we aren't diluting our vision, our values, and our commitment to our clients. It has always been a concern of mine that growing might require us to be different people than we started out as—that we wouldn't have time to mentor our team members or talk with our clients.

What we observed from Julie is that authenticity isn't an effect: it's a cause.

Julie began her career years ago as a gerontologist, helping senior communities identify ways to improve the lives of their residents. Today, as an elder law attorney, she still has a passion for helping the elderly

and partnering with others who help the elderly for a living.

Julie is a busy woman: she manages and mentors a talented team distributed among two offices an hour and a half apart. There is no way she can accept every invitation she receives. She cannot present at every event and to every organization she believes in. There are simply too many.

So, Julie chooses the presentations that best use her skills and entrusts the rest to her talented team. She has hired team members she trusts to treat clients as she would treat her own family members. And she is direct and engaged with those team members—and she is extremely generous.

The more authentic Julie is, the more her firm grows. You cannot be everything to everyone. Julie's firm didn't grow by becoming a volume business: she is focused on increasing the value her firm can provide to their clients. Sometimes that involves challenging conversations. It always leads to better results for her clients.

But why am I telling you about a firm in Williamsport, Pennsylvania and the woman who owns it? What does a good dose of Pennsylvania authenticity mean for Carolina Family Estate Planning in 2019? It means we will continue to grow into who we are. As we continue to upgrade our new office, we've started a fun committee. We are doing a little reorganization and tweaking to keep improving our clients' experience—giving our team members more room to grow. We continue to work on adding more value to wealth protection, long term care and special needs planning, and, of course, traditional estate planning. We are investing in our associate attorneys, Robert and Kellie, to continue to advance the state of estate planning in the Triangle.

And as we continue to provide opportunities for our team members to grow, we will always find ways to secure our clients' futures so they can live better, richer, happier lives. May your 2019 be full of happiness and truth!

**Jackie Bedard is the founder of Carolina Family Estate Planning. She and Dan are spending their holiday with their dog Nala in the restorative mountains of North Carolina.**



### Carolina Family Estate Planning

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# 2018 in review...

As I sat down to write this year in review, I found myself faced with a bit of an internal debate: should I stick to the cheery stuff and omit the challenges we've faced this year? Or should I be authentic, raw, and vulnerable with you, our clients and friends?

As the new year approaches and I reflect on the past year, the intense gratitude I feel for all the amazing achievements and blessings we have experienced is tinged with some grief and remorse.

We have accomplished incredible goals in 2018: we have had the opportunity to learn from attorneys, business owners, and other mentors; our talented, capable team has been lauded with awards and recognition; we've helped hundreds of new clients; we've moved into a beautiful new space; and we finished the year with a multi-thousand dollar donation of toys for the holidays.

But it hasn't all gone the way we wanted it to. We have learned that the team you start with isn't necessarily the team you end up with, between retirement, turnover, and maternity leave (even though Amanda still works with us from home when she can!). We have had to break down and rebuild many of our policies, systems, and procedures. And we have had to say goodbye to several of our beloved clients and friends who passed away this year.

In the celebration of the year's end, there is the danger that the twinkling lights of the season will dazzle us, and we'll float past the pain we should be permitted to feel. A surprising aspect of grief is that allowing yourself to feel and process your emotions can actually help you emerge into renewed hope. Denial and distraction can prolong the sense of disconnect.

I find myself wishing sometimes I had just pushed "pause" when things were perfect the way they were and spent more time enjoying the lushness of life. The truth is, it was never perfect. The truth is, we rarely take the time we should to appreciate where and who we are, even though it all can't be perfect.

We are reminded this time of year that the best stories always mingle joy with grief. The story of Jesus' birth and the Hanukkah event are stories that highlight divine light and provision in the midst of darkness and hopelessness. It's not accidental that hardships set the stage for new life, that abundance stems from pruning. And so, in this season, I invite you to join me in honest, humble and deepened hope and expectation as we head into the new year. Happy Holidays!

- Dan

Executive Director  
CFEP



*Thank you*

## For introducing your Friends and Family to Carolina Family Estate Planning!

*We're devoted to delivering first-class service to our clients. As a result, our valued clients, partners, and friends refer their friends, family, and associates to us.*

### **Simon & Ginger Bate**

**Chris Cabaniss**, Western Wake Law Group  
**Paul Delaney, CFA**, Capital Endurance Group  
**Amanda Dworznicki**  
**Herb & Kay Elting**  
**Carrie Garrity**, First Citizens Bank  
**Tom Gervase**, Coastal Wealth Management

### **Robert & MaryAnne Hamilton**

**Jason Jonczak**, Edward Jones  
**PJ & Nicole Neary**  
**Gordon & Shirley Olsen**  
**Keshonda Ruffin**, CFEP  
**Thomas Schaffer**, New York Life  
**Jaclyn Wilson**, Coastal Wealth Management



## Christmas Tree Spinach Dip Breadsticks

Recipe and photo from [itsalwaysautumn.com](http://itsalwaysautumn.com)

### Ingredients:

- 12 oz frozen chopped spinach, thawed and squeezed dry
- 6 oz cream cheese, softened
- 2 garlic cloves, minced
- 1/2 t salt
- 1/2 t onion powder
- 1/4 t pepper
- 1/4 t chili powder
- 1 t Italian seasoning
- 1/2 c grated parmesan cheese
- 1 c grated cheddar or mozzarella cheese
- 1 tube refrigerated thin crust pizza dough
- 2 T butter
- Garlic salt and Italian seasoning for dusting



### Instructions:

1. Preheat oven 400 degrees.
2. In a bowl, beat spinach and cream cheese with an electric mixer. Add garlic and spices. Beat to combine. Stir in parmesan and cheddar or mozzarella.
3. Unroll the pizza crust on a piece of parchment paper.
4. Cut dough into one large central Christmas tree triangle (which will leave you with 2 smaller side triangles on top left and top right). Transfer the smaller triangles to a second piece of parchment paper, placing the long side edges together, to make another large triangle. This will be the base of the breadsticks. You can also give the base a short little trunk.
6. Spread the spinach dip over the base. Sprinkle on the remaining cheese.
7. Top with the first triangle of dough. You'll likely have to tug at the dough a bit to make sure it completely covers the base.
9. Using a pizza cutter, cut slices from the middle to each edge about every inch down the triangle as shown below. Don't slice all the way across; leave about an inch down the middle of the tree intact.
10. Grab each "slice" and twist it to form a tree shape, as shown below. For the top slice that's very short, you'll just give it a half twist; as you go further down the tree and hit longer slices, give them two or three full twists.
11. Bake at 400 degrees for about 22 minutes until the bottom is completely cooked through. The top is going to get nice and browned, but make sure to check that the bottom is cooked through. Once out of the oven, you can brush the breadsticks with melted butter, garlic salt, and seasonings.

## Planning for the Second Half of Life in These Political and Economic Times...

### **11 Threats to You, Your Family, and Your Assets**

AT THIS SEMINAR, HERE'S SOME OF WHAT YOU WILL DISCOVER:

- How to avoid the common mistakes Baby Boomers make when planning for the second half of life.
- How to avoid having your life savings or retirement plans wiped out by the cost of care as you get older.
- Uncover the secret sources of paying for long-term care costs that may lie hidden in your retirement plan.
- Important differences between Estate Planning and Long-Term Care Planning and how they coordinate.
- How to care for yourself and your spouse and how to maximize the assets you leave to your children...plus how to protect their inheritance from divorce, less-than-trustworthy spouses, creditors, and other wealth wasters.

### **Upcoming Free Seminars (RSVP Required):**

Wednesday, January 16 10 am • Thursday, January 24 6:30 pm  
Wednesday, February 13 10 am • Thursday, February 21 6:30 pm

Register by Phone: **919-694-4437** or at [seminars.carolinafep.com](http://seminars.carolinafep.com)

*Can't attend? Call us! Additional dates may be offered upon demand.  
We'll keep you apprised of future offerings or other resources to assist you.*

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## What's New at Carolina Family Estate Planning?



Toys, Toys, Toys! We have started a new tradition around here, launching the First Annual CFEP Holiday Toy Drive! We had eighteen clients participate, donating \$2,127 worth of toys, benefiting local children through the Raleigh United States Marine Corps Toys for Tots.

Family, friends and team members dropped off new toys at our office at 201 Commonwealth Court, Cary. A crew of elves from our office headed to Raleigh drop-off location on Friday, December 14. Thank you to all who participated and blessings on your holiday giving and receiving!