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POP A SQUAT The Healthy Alternative to Sitting

Many experts say sitting is the new smoking, but many of us spend a large portion of our waking hours doing it. That's not true for every country, though — instead of sitting to relax, people in many places squat. Most Americans who try the same thing will probably find it an uncomfortable experience. But research shows the benefits of squatting and learning how to do it right.

Squatting was once common everywhere. People squatted to give birth, use the bathroom, eat, and read. Our bodies were designed for it, which is why young children do it naturally. But our muscles lose strength and definition when we don't use them. So, most American adults cannot squat properly for even a few minutes, let alone long periods.

Multiple studies, however, show that we're worse off for trading squats for chairs. Experts argue that lower back pain and hip problems are far less common in nations where squatting remains popular. By placing our back in an unnatural position, sitting has made us comfortable to the point of injury. Meanwhile, a proper squat involves perfect posture, stretches your back, creates additional mobility in your hips, and improves flexibility.



Deep squatting also improves digestive health. Our colons can't fully straighten when we sit, making it harder to relieve ourselves. While most Americans are unlikely to replace their commodes with squatting toilets, squatting throughout the day still reduces the risk of constipation. And devices like the Squatty Potty allow you to mimic a squatting position while sitting on your regular toilet.

But healthy squatting requires proper technique. Start by placing your heels at hip distance and leave them firmly planted on the ground. Then, engage your core and keep your back straight while lowering your hips until they're below your knees and your bottom is slightly above the floor. If you struggle to adopt this pose, you're not alone. Try using a piece of furniture to steady yourself as you get used to it and start with short periods of squatting.

You might never end up binging Netflix in a squat, but even the version of squats people do at the gym will help improve strength and flexibility. It only takes a few minutes out of your day and could dramatically impact your health. So, get out of that chair! Squatting comes to us naturally — most of us just need a refresher course.



REMEMBER THESE ITEMS IN YOUR ESTATE PLAN!

DIGITAL ASSETS, PETS, AND MORE

There's no better way to ensure your family and loved ones are protected after you pass away or become incapacitated than by creating an estate plan. An estate plan allows you to put someone you trust in charge of your financial and medical decisions, plus you're able to create a will and leave essential assets for your loved ones, including property and money. That being said, there are things people tend to forget to include when creating their estate plan.

Over the last few years, we have seen a significant increase in the number of people who have included their digital assets in their estate plan. Digital assets include social media accounts, payment systems like Venmo or Cash App, E-commerce and marketplace accounts like eBay and Amazon, data storage like Google Drive or Dropbox, email accounts, and even non-fungible tokens (NFTs). To best plan for these, we recommend making a list of all your accounts, details on how you want to pass them on, and the steps on how the executor or your family can access each account.

Digital assets that are not as common but growing in popularity are NFTs and cryptocurrency. NFT purchasing, selling, or trading may involve capital gains or losses, which can raise questions about taxes. NFTs can only be accessed through a password or personal key. You need to ensure the inheritor knows the password or key so they can gain access. You'll also need to clearly state how and when the NFT should be transferred to a beneficiary to avoid the assets being sold off or liquidated. Whereas with cryptocurrency, since there is no tried-and-true way to prove ownership, the best way to ensure your cryptocurrency goes to the right person is by creating a plan so the executor of your estate knows which assets you hold and how to access them.

Even the luxury goods like boats and planes should be included in your estate plan. Boats and planes require registered owners, just like cars do. So, when you pass away, ownership will not automatically transfer to a beneficiary. The chosen beneficiary will need to take additional steps to take possession. For planes, they will need to contact the Federal Aviation Agency to transfer ownership of the aircraft, and this process may generate personal property taxes. For boats, the beneficiary must file paperwork with the North Carolina Wildlife Resources Commission. They must also complete forms and



pay fees to the National Vessel Documentation Center if the boat weighs five net tons or more.

What about your precious pets and animals? Did you know they are considered property in the eyes of the state, and if they aren't included in your plan, they may go to someone who has no interest in caring for them? Leave them in the hands of someone who will love and care for them and include a little extra money for their health care and food to ensure their new owner can care for them properly.

Another necessary consideration involves your tangible personal property, such as heirlooms and jewelry. Decide what you want others to receive and include these decisions in your estate plan. If you don't, your family will need to decide themselves and that could lead to a quarrel. We've seen small items like a ring or a brooch cause the biggest fights in families.

If it holds either sentimental value or monetary value to you or your loved ones, then it should be included in your estate plan. What's important to you is important to us. If you need to include any of the above types of assets in your plan, give our office a call and we'll help you update your planning.

-Jackie Bedard

A TERRIFYING TALL TALE

Halloween Candy Myths That Won't Die



Halloween has many rituals: hanging up spooky decorations, choosing costumes, and going trick-or-treating. And one nearly universal routine is parents checking their children's candy stash and throwing out anything deemed suspicious. People consider it an unfortunate but necessary part of life, and the danger seems vast. There are supposedly razor blades in apples, candy laced with drugs, and sweet treats made with poison. But the fear is almost entirely unfounded.

Stories of poisoned Halloween candy trace back to at least the 1960s, and the New Jersey legislature passed a law against tampering with apples in 1968. It seemed prudent since 13 people reported finding razor blades in apples that year. However, at least 75% of those cases were hoaxes, and there was insufficient information about the others to determine their veracity.

Several prominent op-eds warned against tainted candy in the 1970s, and fear increased after a 1982 incident where multiple people died in Chicago from cyanide-laced Tylenol. If a maniac could poison consumers like that, people asked, why wouldn't they target Halloween candy? Meanwhile, the stories have kept coming: a child who died of a heroin overdose, Pixy Stix filled with cyanide, and childhood sweets substituted with cannabis candy.

Some stories had a kernel of truth but did not match the original news reports. The heroin overdose originated with a family member's stash; they blamed candy as a coverup. One father tragically murdered his son with poisoned candy and blamed it on trick-or-treating. And while it's true that some edible THC products look like regular candy, they're also far more expensive, and users are unlikely to give them away for free.

Sociologist Joel Best has studied claims of contaminated Halloween candy since 1985 and has never once confirmed an intentional poisoning or injury by a non-family member. He speculates that people circulate the legends each year almost as a tradition. Further, examining potentially dangerous candy makes parents feel in control compared to many other dangers their children face.

So, inspect your child's trick-or-treat haul if you must. After all, it's tradition. But rest assured that the risk is only as authentic as the fake cobwebs on your front porch.



BEHIND THE CLASSIC KIDS' BOOK SERIES 'GOOSEBUMPS'

Children of the '90s (and those who raised them) will likely remember the spooky preteen book series "Goosebumps." Over 62 volumes, author R.L. Stine terrified and delighted young thrill-seekers, and the expanded series continues to do so today. The first book was released 30 years ago in 1992, and the year's scariest month is the perfect time to revisit its origins and legacy.

Though more than 400 million "Goosebumps" books have been printed internationally, the series was anything but a surefire hit. Author R. L. Stine didn't even want to write the series, but his wife/editor convinced him that horror stories for 7-11-year-olds would do well. The series started as four books, beginning with "Welcome to the Dead House," a tale about zombie children. In retrospect, Stine conceded that this first volume was too scary and didn't inject enough humor. By the second book, "Stay Out of the Basement," he believed he had his winning formula.

But the series didn't take off right away. There was no marketing budget, so "Goosebumps" relied on word of mouth to find kids who wanted to read them. Eventually, children learned about the series from friends, and it became a runaway smash beloved for its creepy tales, light jokes, and twisty endings.

Stine mined his own childhood fears for story ideas, and kids gobbled them up, begging their parents for each new release. When Stine ran out of stories, he resorted to creating book titles and inventing plots around them. Most books took him three weeks to write, while the illustrator spent an average of 35 hours on the covers.

"Goosebumps" soon became too popular to stay on the page alone, and a TV series began airing in 1995. In 2012, a live-action film starring Jack Black hit theaters. And there are now seven unique "Goosebumps" book series. Even countless library challenges from concerned parents in the 1990s couldn't hold the franchise back.

Adults looking to relive their youth through the series will find brisk reading and likely some amusement at what used to make their skin crawl. But if you have a child who is up for something slightly scary, it would be much more fun to enjoy them together as a family. Try reading aloud to each other or starting a family book club. It's the perfect way to get into a family-friendly Halloween state of mind.

Hungry for Health

THE SHIFT TOWARD PLANT-BASED EATING

The appetite for plant-based foods isn't slowing down — in fact, it's rising. According to a 2021 Bloomberg report, by 2030, the plant-based food industry is projected to hit \$162 billion! Eating plant-based means finding food sources that originate mainly from plants, inherently focusing on fresh produce, whole grains, beans, legumes, seeds, and nuts. Let's explore the benefits of eating plant-based!

Plant-based keeps your heart healthy.

According to studies posted in the Journal of the American Heart Association, consuming a diet high in plant-based foods may lower the risk of heart attacks and cardiovascular disease. Meat contains saturated fat, which studies show increases the risk of heart problems. But, it's also important to make sure that your plant-based choices are heart friendly too! Load up on fruits and vegetables, whole grains, and legumes and avoid refined grains, fatty foods, and sugary beverages!

Plant-based lowers your blood pressure.

Plant-based diets are linked to lower blood pressure, which greatly reduces the risk for strokes, cardiovascular disease, and Type 2 diabetes. The risk of hypertension, or high blood pressure, increases in people who consume large amounts of animal products such as meat and dairy. Even just limiting the amount of meat and dairy in your diet is proven to make a difference!

Plant-based may reduce your risk of cancer.

The nutrients present in plant-based foods reduce the risk of getting several types of cancer. Plant-based foods contain phytochemicals, which shield the cells in your body from damage and have awesome anti-inflammatory properties. So, load up on those legumes, whole grains, fruits, and veggies — your body will thank you!

Plant-based can help you lose weight.

Typically, plant-based foods are lower in calorie density than meats and other animal products, thus, you can fill up on fruits, vegetables, and whole grains without the same calorie burden you may experience from other sources of food.

With all of the health-based advantages of shifting toward a plant-based diet, more people are catching on and making the switch or reducing their meat intake. What's on your plate?



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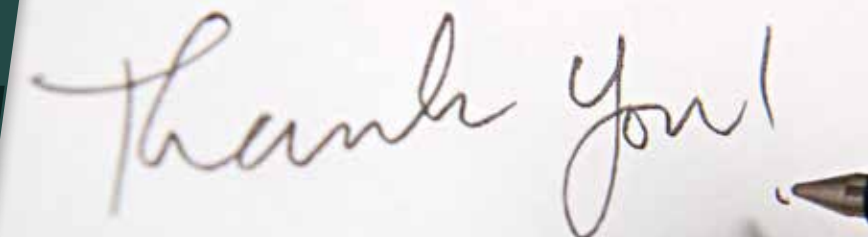
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