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BREAK A LEG!

3 Musicals You and Your Family Should Watch

Music can connect people from all walks of life. It's something we can relate to and gives us all a sense of belonging. Since June 21 is World Music Day, now is the best time to celebrate music by watching musicals! You and your family can sing along all night long to these fan favorites. Here are some musicals to get you started.

'The Sound of Music' (1965)

This is based on a true story about the Von Trapp Family singers, a famous group in 1932. Set in Austria in the 1930s, it follows a widowed Navy captain, Georg Von Trapp, who writes to the convent and requests a governess to look after his seven children. A young postulant, Maria, is sent, and during her time there, she opens the family to a newfound love for music. Maria and Georg also find themselves falling in love, but personal decisions and world events may come between them.

'Grease' (1978)

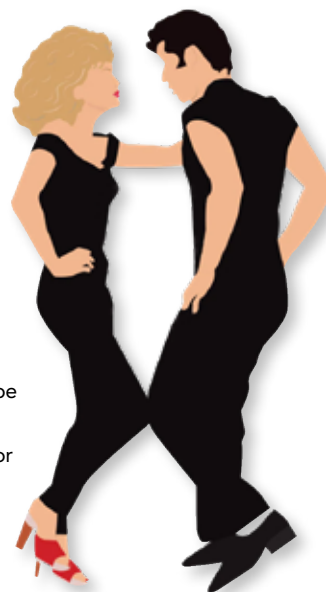
This classic story takes place in the 1950s and follows Sandy Olsson during her senior year at Rydell High. She meets greaser Danny Zuko over the summer, and he happens to be another Rydell student. Sandy is a good schoolgirl, while Danny is one of the "bad boys." Typically, these two groups aren't

supposed to hang out, but their love leaves them inseparable. This musical shows the different social pressures within these high school cliques and how they cope with their stress and feelings — through songs! (Parental guidance recommended for children under 15 due to mature themes.)

'High School Musical' (2006–2008)

Who said you couldn't be a jock who also loves to perform in musicals? This Disney Channel trilogy follows star basketball player Troy Bolton as he tries to balance his love for basketball and his newfound love for the theater. The movies also have other notable characters going through their own struggles: social pressure to fit in with their usual cliques, and stress about where to go to college and what they will do with the rest of their lives.

Everyone in your family can enjoy and relate to these films. You and your loved ones are going to have a blast singing along to these classics for World Music Day.



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DON'T BE INDECISIVE

TAKE ACTION WITH YOUR ESTATE PLAN

"Indecision is the leading cause of roadkill ..." glared a subject line in my inbox recently. I received this email from one of my mentors, and it successfully captured my attention. In the days since reading that email, that arresting title has remained lodged in my head. You see, we witness indecision at Carolina Family Estate Planning on an almost daily basis.

I am a firm believer that each of us has the power to mold and improve our futures for the better. The first step starts with having a clear vision of what you **DO** want and what you **DON'T** want. Only then can you begin taking measures to make it so. And that's the exact reason why many people come to see us. They understand it's incumbent upon them to take control of their own and their family's future well-being.

But, every now and then, we'll get off a call with someone who didn't make a decision to take action. They tell us they want to "think about it." Perhaps they're overwhelmed or need some time to process internally. But we all know that life has a way of getting in the way. They put off decisions necessary to execute an estate plan. They put it off ... and put it off longer ... and then a little longer still.

How do we know? Because we follow up with these people. We know that one of the ways we help people is by guiding them to begin that process. Sometimes we'll check in six or 12 months later to find that they still haven't started. We've seen people fall ill or die without having completed the planning. It's excruciating to watch.

We hear excuses all of the time, and if I'm being honest, it's simply human nature to assume the best-case scenario will occur. People think they'll live to a ripe old age with kids and grandkids to care for them so they won't need to go to a nursing home and can die peacefully in their sleep. Unfortunately, this situation does not happen as often as people think. That's why it's important to be proactive and have an estate plan in place. You need to plan for the worst and hope for the best.

Having worked with many clients and families during times of crisis, here's what I wish more people understood: **Not having a long-term care plan**



increases the likelihood you will end up in a nursing home or assisted living facility. And in some cases, it's unavoidable – either for your safety or for the safety of those around you.

Failing to have a plan also places tremendous stress and financial burden on your family. One study found that caregivers have a 63% higher mortality rate than non-caregivers. Another study reported that 40% of Alzheimer's caregivers die from stress-related disorders before the patient dies. A MetLife study found that the average total financial impact to a family caregiver is \$303,880 between lost wages, lost Social Security, pension benefits, and out-of-pocket expenses.

So at the very least, if you won't make the decision for yourself, do it for those you love. In the words of our Founding Father, Benjamin Franklin, "By failing to prepare, you are preparing to fail."

—Jackie Bedard



School's Out! What Can You Do?

4 Activities to Keep Your Kids Busy

It's summertime, which means your kids are out of school and at home during their break. This is an exciting time because you get to spend more time with your children, but it can also be stressful. Since your kids are not engaged in school every day with their peers, you may have to find ways to keep them entertained during the summer. Luckily, there are a few activities your children can do to stay busy and active while they're on summer break.

Visit your local library.
Make a habit of visiting your local library once a week for your children to pick out books they can read. You can challenge them to see how many books they can complete over the summer. Although your child may read educational books for school, now is their time to pick out something they want to read just for fun. Some libraries offer summer reading programs and activities that your child can participate in. By going to the library over the summer, your child's mind will stay engaged, and their love for reading can increase.

Go to local attractions.
In most states, there are history and science museums, art galleries, and zoos that you and your children can visit. If these attractions are state-funded, they often have free admission for visitors. These activities are great if your child is a visual learner. They can touch and

interact with exhibits and learn more about history or science. Who said learning couldn't be both fun and educational?

Create a craft station.
Do you have creative children? Then a craft station is a perfect activity to get their creative minds turning! You can either go to your big-box store and pick up some arts and crafts supplies, or you can use items from around your home, such as used printer paper, toilet paper rolls, old colored pencils or crayons, and items from nature. If you need inspiration on what to make, you can look online for different crafts your child can create.

Visit parks and recreation areas.
Summer camps can be expensive; luckily, some parks and recreation centers host day camps that are much cheaper than private camps. Sometimes they will have daily activities that your child can participate in to burn off some energy. If you're looking for a place where your children can play outside and stay active, going to your local parks is a great resource. If they aren't hosting day camps, you and your children can play outside by throwing a Frisbee, having a picnic, or going on a nature walk.

Summer is an exciting time, and with these activities, you and your child can spend some quality time together!

WHAT ARE SERUMS?

HOW ARE THEY BENEFICIAL?



When wondering about skin care routines, most people think about cleansers, face masks, eye creams, and moisturizers. But another product should be added to your beauty regime to provide your skin with a range of valuable nutrients — serums.

What is serum?
Think of your skin care routine as a three-course meal. Cleansing your face is the appetizer, applying a serum is the main dish, and finishing off with moisturizer is the dessert. Serums are topical products that contain concentrated amounts of active ingredients. These ingredients, when applied directly to your skin, have smaller molecules that can penetrate deeply into your skin. Because of this, there are different serums you can use to focus on specific concerns you have, such as wrinkles, pores, redness, and much more.

What are the benefits?
There are tons of benefits to using serums. They contain antioxidants like vitamins A, C, and E — and even retinol, which can even out your skin tone. Your skin absorbs serums quickly, making it an ideal first step. They can also help soothe sensitive and irritated skin. In addition to this, serums are also very lightweight, so you won't have to worry about your skin feeling heavy or greasy.

How do I choose the right serum?
There are so many on the market now that it can be overwhelming, but you will find the perfect one for you with some trial and error. Here are some of the serums you can look at to get you started.

- **Anti-Aging:** Combats fine lines and wrinkles.
- **Antioxidant:** Protects your skin from free radicals.
- **Hydrating:** Infuses skin with extra moisture.
- **Color-Correcting:** Targets hyperpigmentation, enlarged pores, and fine lines.
- **Acne:** Limits and prevents breakouts

Serums may be what you need to get the skin you've always wanted. By adding serums to your skin care regimen, you'll see the difference in your skin within seven weeks. If you're not sure which serum is right for your skin type, talk to a certified dermatologist for more information.

3 SECRETS TO PROTECT YOUR FAMILY

FREE ONLINE SEMINAR

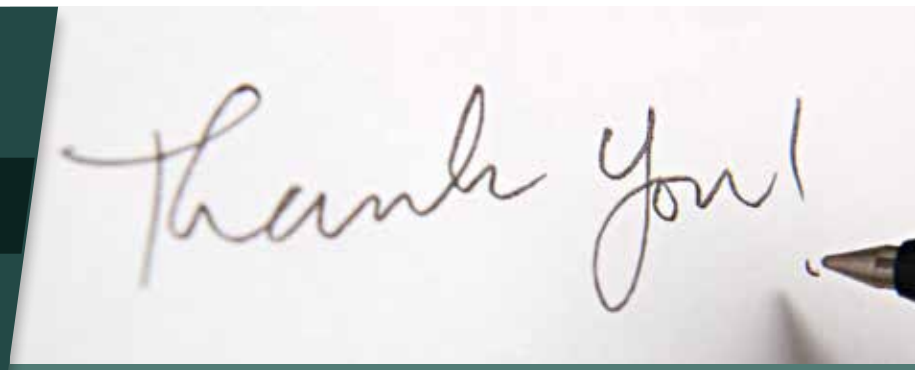
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- How to avoid having your life savings wiped out by nursing home costs



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For Introducing Your Friends and Family to Carolina Family Estate Planning!

We're devoted to delivering first-class service. As a result, our valued clients, partners, and friends refer people to us. As our way of paying it forward, we make a charitable donation for each referral our office receives.

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