



ABSOLUTE Advantage

Trust and Estate Law Happening Now



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“No disease that can be treated by diet should be treated with any other means.”

—Maimonides

SPECIAL NEEDS PLANNING MUST BE MULTI-GENERATIONAL

I recently attended the Special Needs Planning Symposium. The sessions were all very informative, but it was the opening session that really stands out for me, ‘Proactive and Next Generation Planning for Families That Include a Loved One with Disabilities.’ The panel of presenters in the session really brought to light how important it is to consider the needs of the whole family in the plan.

Parents of special needs children are, understandably, focused on planning for the future of that special needs child. They see that the planning must cover a variety of issues; who will manage the assets set aside for the child; who will see to the child’s care needs; and what financial planning must be done to ensure that there are enough assets to provide for that child?

Just as important, however, is planning for the future of the other family members. Parents of special needs children will one day retire from their jobs, just like all other parents. Financial planning must be focused also on the parents’ retirement planning. In essence, the retirement planning must be directed toward ensuring the comfortable retirement of both the parents and the special needs child.

Parents of special needs children also become elderly and require assistance.

Imagine if you were the oldest sister of a special needs child whose elderly parents now require someone to cook and shop for them and can no longer manage all the care needs of the special needs child. Without long-term care planning, whether through savings, insurance or both, all of this family care will fall on you. This is an impossibly heavy burden to place on anyone, especially someone who is busy with a career, raising her own family and trying to save for both college and her own retirement. Good special



needs planning for this and similar scenarios also including financial planning for the siblings of the special needs child.

Many parents of special needs children envision their special needs child living at home with the

parents throughout their lives. It may be best for the special needs child in the short term to remain in the home that is familiar and comfortable with the parents who love him and understand his needs so well. But in the long term this plan may not be best for anyone. If the special needs child outlives either his parents or their ability to care for him, a transition will have to occur. This transition to a new living arrangement can be traumatic if it must happen abruptly and without the support and involvement of the parents, due to their age or deaths. For most families,

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SPECIAL NEEDS PLANNING (CONT.)

needs planning must include at least investigating other possible living arrangements.

The care and support of a special needs person comes from three sources: (1) unpaid family time and energy; (2) private family funds; and (3) third party benefits. The parents of a special needs child recognize that they will be dedicating their own time, energy and money to the care and support of their child. When the planning looks far enough into the future it becomes clear that maximizing government benefits now can mean reducing the burden on the other family members, both in time/energy and financial terms, in the future.

It is almost a cliché, but it is particularly true in special needs planning that ‘it takes a village.’ The planning must be broad enough and forward-looking enough to include the whole family.

MAY IS FOSTER CARE MONTH

May is Foster Care Month and our donations are so needed.

Did you know:

- 250,000 children enter foster care each year?
- Only 50% of youth in foster care graduate high school?
- More than 70% of inmates incarcerated were at one point in the foster care system?

Our next donation drive starts July 1. We will be accepting backpacks, school supplies and books. Keep an eye out for our email in early July with more details. We are very grateful for our clients and friends who continually help us with their generous donations.



“

Yesterday I was clever, so I wanted to change the world.
Today I am wise, so I am changing myself.

–Jalaluddin Meviana Rumi

”

Turkey & Quinoa Stuffed Peppers

Stuffed peppers are a 1950s classic, but this recipe gives it a healthy, modern overhaul using quinoa, one of the world's most powerful anti-inflammation superfoods. Skip the green peppers and go for red, yellow, or orange peppers for a sweeter taste.

| | |
|---------------------------------|---------------------------|
| 3 large yellow peppers | 2 teaspoons minced garlic |
| 1.25lb extra lean ground turkey | 1 8oz can tomato sauce |
| 1 C diced mushrooms | 1 C chicken broth |
| 1/4 C diced sweet onion | 1 C dry quinoa |
| 1 C chopped fresh spinach | |

*optional – cheese of choice. I used pepper jack on half and an Italian cheese blend on the ones for the kids.

In a small saucepan, start the quinoa and cook according to package directions (usually about 15 minutes). While the quinoa cooks, saute the vegetables in a pan with a little butter or olive oil.

After about 5 minutes or so, add the ground turkey and garlic to the vegetables. Cook over medium heat. Once the turkey is mostly cooked though, add in the tomato sauce and about half of the chicken broth. Let simmer until the turkey is fully cooked and some of the excess liquid has cooked off.

Preheat the oven to 400.

While the turkey mixture simmers, prep your bell peppers. Wash the peppers, cut them in half, and remove the stem & seeds. Spray a 9x13 baking pan with cooking spray and place the cut bell peppers in the pan (open side up).

Once the quinoa is done cooking, dump it into the pan with the turkey & vegetables. Stir together. Then, stuff each bell pepper with the mixture. Make sure they are nice & full! If you're opting for cheese, then top with just enough cheese to barely cover the mixture (if you put too much on, it will get super messy in the oven!). Pour the rest of the chicken broth into the base of the pan (so around the peppers, not over them).

Cover with foil and bake at 400 for about 30-35 minutes. Serve warm & eat up!

INTRODUCING...

Nicole Henson, the newest addition to the Absolute Trust Counsel team. Nicole joins us in tackling the very important day to day administrative duties that keep our firm running smoothly and efficiently. She brings with her over 15 years of administrative experience in various fields, such as banking, government and legal services.



Nicole is a published poet and it is her love of the written word that drew her to the legal field. In her spare time she enjoys entertaining anyone and everyone with her lovely singing voice. Who knows, maybe she'll be the next American Idol!

INFLAMMATION AND YOUR DIET

As we age, many of us develop conditions that cause inflammation, such as arthritis. We can treat the pain of arthritis with pain relievers, and certainly medication and other treatments are important. Many experts also recommend adopting an anti-inflammatory diet. Changing what's on your plate won't cure your arthritis, but it might lessen the number of flare-ups that you have, or it may help take your pain down a few notches. In any event, an anti-inflammatory diet is a healthy diet. Even if it doesn't help with your condition, it may lower your chances of developing other problems.

WHAT TO EAT

The general rule about what to eat is eat only natural, unprocessed foods. This is good advice for lots of reasons. In addition, there are certain types of foods that actually contain naturally-occurring chemicals that reduce inflammation. Some examples follow.

Fruits and vegetables

Vitamin K-rich leafy greens like spinach and kale curb inflammation, as do broccoli and cabbage. The substance that gives fruits like cherries, raspberries and blackberries their color is a type of pigment that also helps fight inflammation.

Whole grains

Oatmeal, brown rice, whole-wheat bread, and other unrefined grains tend to be high in fiber, and fiber also may help with inflammation.

Beans

They're high in fiber, plus they're loaded with antioxidants and other anti-inflammatory substances.

Nuts, olive oil, avocados

These foods have a healthy kind of fat that helps stop inflammation.

Fish rich in omega-3 fatty acids

Salmon, tuna, and sardines all have plenty of omega-3 fatty acids, which fight inflammation.

Turmeric

Turmeric, found in curry powder, has a strong substance called curcumin that has anti-inflammatory properties and is also a strong anti-oxidant.

WHAT NOT TO EAT

Anything highly processed, greasy or super sweet isn't a good choice for you if you have inflammation.

Refined starches and sugary foods

These foods have little nutritional value, and they're easy to overeat, which can lead to weight gain, high blood sugar, and high cholesterol, all of which are related to inflammation. Sugar causes the body to release inflammatory messengers called cytokines. Anti-inflammatory diet experts often say you should cut out all added sugars, including agave and honey.

High-fat and processed red meat (like hot dogs)

These have a lot of saturated fat, which can cause inflammation if you get more than a small amount each day.

Butter, whole milk, and cheese

Again, the problem is saturated fat. It's better to eat low-fat dairy products. They're not considered inflammatory.

Fried foods

Cooking them in vegetable oil doesn't make them healthy. Corn, safflower, and other vegetable oils all have omega-6 fatty acids. You need some omega-6s, but if you get too much, as most Americans do, you throw off the balance between omega-6s and omega-3s in your body and end up with -- you guessed it -- more inflammation.

Trans fats

These evil molecules are found in coffee creamers, margarine, and lots of snack foods. On the label you will see "partially hydrogenated oil." These fats raise LDL cholesterol, which causes inflammation. Even small amounts of these foods are unhealthy.





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Dear Clients and Other Friends,

For our upcoming newsletters we are borrowing an idea from our new podcast. In every issue, we will be answering readers' questions – about estate planning and administration, of course. We know you have questions, and often lots of other people have the same questions. On our podcast we have found the feature, which we call “Ask Kirsten,” to be very helpful and informative (and fun for ME!).

If you have a question you'd like to see answered in an upcoming newsletter, send it to info@absolutetrustcounsel.com.

Best wishes,

A handwritten signature in black ink that reads 'Kirsten Howe'. The signature is written in a cursive style and is positioned above the printed name.

Kirsten Howe, Absolute Trust Counsel

ON A SIDE NOTE

Kirsten has been invited to be a co-presenter with Geoff Zimmerman of Mosaic Financial Partners, Inc. at the “Financial Planning for Public Company Executives and Directors Conference” on June 18, 2018 in Waltham, MA. The topic: Estate Planning and Charitable Giving With Company Stock and Equity Compensation. All of us at Absolute Trust Counsel are very excited for her!