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The Man Who Felt 20 Years Younger Wanted to Legally Change His Age



He alleged that he experienced age discrimination because, being 69, he is limited in what he can do. If he were 49, he could buy a house and car and work more hours, and his chances on the dating app Tinder would improve if he were younger.

What was the court's decision?

Ratelband's argument did not convince the district court in the Dutch city of Arnhem. The court said there was no evidence that Ratelband had experienced age discrimination. It stated that, unlike legally changing your name or gender, changing your age causes many problems such as the many rights and duties related to age, such as voting, attending school, military obligations, and pension.

Although Ratelband has the freedom to feel 20 years younger, mentally and physically, he cannot legally change his age because of the legal and societal implications that would follow, the court added.

The district court rejected Ratelband's request, but he plans to appeal.

In the Netherlands, the public doesn't take Ratelband's claims seriously. They even make fun of his international exposure and willingness to provide interviews worldwide to justify his wishes. So what do you think of this legal case? Is age just a number? Let us know your thoughts!

We've all heard about people legally changing their name or gender, but have you ever heard about someone trying to change their legal age? In 2018, a 69-year-old Dutch man named Emile Ratelband petitioned a court for permission to change his age. He wanted to alter the year he was born on his birth certificate by 20 years so he could be 49 years old. So, how did this case end? Let's find out.

What was his reasoning?

Ratelband wanted to change his age because he argued that he felt 20 years younger. He said his doctors told him that he had the body of a younger man, and his health was far better than most men his age.

You Know What's Scariest Than Halloween? Critical Mistakes in Your Estate Plan!

Not only do we celebrate Halloween this month, but it's also National Estate Planning Awareness Month! While the "scares" on Halloween may be fun, there is nothing fun about making mistakes in your estate plan.

To avoid a very real nightmare, read on if you dare ...

I've had the honor of helping many people develop their estate plans. I enjoy helping to ensure our clients' wishes and needs are outlined and documented. Over the years, I've discovered several critical, but all too common, mistakes made in estate planning. Even though you may have the best intentions, they may not be enough — without proper help. Here are the five most common mistakes people make.

1. Failing to plan.

The biggest mistake of all is failing to plan in the first place. Your plan should include a Will or a Trust, powers of attorney, and a property division list. Be sure your document is organized because if you don't have a well-thought-out and thorough plan, it will be difficult for your loved ones to follow your wishes.

2. Ignoring beneficiary 'designations.'

Your property can pass to your heirs in one of three ways: (1) designation, (2) Will or Trust, or (3) by state statute. By "designation," I am referring to pay on death (POD), transfer on death (TOD), or joint tenancy with right of survivorship (JTWROS).

Once you pass away, these designations will transfer your property automatically to the selected person. This means you can avoid one of the scariest things of all time — probate! In addition, designations always trump a probate or Trust transfer. For example, suppose a Will says that all of the decedent's property is to be split evenly between the children. However, the decedent's checking account has "POD to son, John." Guess who is legally entitled to the entire checking account?!

3. Skipping over POAs.

A power of attorney (POA) is a written document where you grant another person(s) authority to make decisions to act for you. A durable power of attorney has the right to make decisions regarding your property — like managing your checkbook. A health care power of attorney authorizes someone to make medical treatment decisions if you're unable. Given the miracles of modern medicine, we will most likely need to use our POAs before our Wills or Trusts come into play.

4. Creating a cash deficient plan.

If all your property has been designated (JTWROS, POD, or TOD), then it will all land directly in the hands of your beneficiaries. While this avoids the probate process and simplifies distribution, it may leave your personal representative without funds to pay taxes or last medical bills. Make sure you leave some non-designated cash in the estate to take care of these matters. In Nebraska, you can leave as much as \$50,000 in cash without driving the estate into probate.

5. Not reviewing your plan.

Once you've got an estate plan in place, it's essential to keep it updated. Everyone's circumstances change over time — a marriage, divorce, children, a significant change in assets, or changes in the law can impact your plan. If nothing else, you should do a periodic review to ensure your wishes are still expressed.

Estate planning involves a lot of pieces nowadays. So, carve out some time to plan how these pieces should fit together for you. If you need assistance creating or updating your estate plan, please don't hesitate to call me.

"Scary" surprises are part of Halloween, but they don't belong in your estate plan. I hope you and your family have a happy and safe Halloween!

- Bill Steffens





Teenager Saves a Woman's Life

After Taking One First-Aid Training Class

It was a typical day at work for 15-year-old McDonald's worker Sydney Raley — she was taking orders, engaging with customers, and delivering food. Everything went as planned for Raley until the unexpected happened.

After handing a woman part of her order, Raley left the drive-thru window to retrieve the rest of her food. But when she returned, something strange happened. "She was coughing like crazy, and I noticed she was gagging ... I immediately knew, 'Oh, no, she's choking,'" Raley told CNN. The woman's daughter freaked out because she felt so scared for her mother. Even some of the McDonald's employees seemed shocked and momentarily unable to take action. Luckily, Raley knew what to do.

She immediately told her colleague to dial 911 as she dove through the drive-thru window to help the choking woman. Besides working at the fast-food chain, Raley was also a babysitter and had taken

a first-aid class through the Red Cross. In this class, she learned the Heimlich maneuver, which Raley used to dislodge the chicken nugget the woman had eaten.

Although the woman was in shock after what she endured, she felt grateful for the teen and her act of heroism. Her bravery didn't go unnoticed by Paul Ostergaard either, the owner-operator of the McDonald's where Raley worked. He told CNN, "Sydney truly personifies what it is to be a hero." In addition to this recognition, Raley also received \$100 from a fund first-responders use to reward people who do brave work within the community.

Thank you, Sydney, for showing us that not all heroes wear capes — they are in our community everywhere we go. We encourage everyone to take a first-aid training course, so all of us can become the heroes of tomorrow. Plus, you never know when that knowledge will come in handy.

TAKE A *BREAK*



IT'S WORLD TEACHERS' DAY!

3 Ways to Show Gratitude

Teachers have impacted you and your children's lives in more ways than one. Maybe they inspired you to take a certain career path, always understood you, or were there for you or your child when it was needed. Teachers have a demanding job, so in honor of World Teachers' Day on Oct. 5, let's take some time to appreciate them. Here are three ways to show your gratitude this month.

Donate school supplies.

Some teachers spend personal funds to purchase school supplies for their classrooms. This expense can become costly, especially if they provide for multiple students. Donate unused notebooks, pencils, pens, or other school supplies to a teacher. Some teachers even have wish lists available if you want to purchase new items for their classrooms. They will appreciate your kindness, and the children who need these supplies will also be grateful.

Write thank-you letters.

If you had a teacher who impacted your life, or if your child has a favorite teacher, write them a thank-you note. Handwritten notes are more meaningful than ones you buy at the store. It shows you put in time and effort to create something specifically for them. You can write about a favorite memory you had with them or the ways they've inspired you. If you're feeling extra generous, add a gift card to the note! A small message can go a long way in turning someone's day around.

Volunteer when you can.

In addition to teaching in the classroom, teachers need to chaperone students during field trips, recess, lunch, and standardized tests. Contact your child's school and see when they need volunteers to help with these activities. Teachers will greatly appreciate it because they will have a chance to take a break or organize their materials for the next class. Even if it's just for the day or a few hours, teachers will appreciate the extra assistance.

Teachers play a vital role in preparing our children for the real world. They teach them vital social skills and problem-solving strategies that will assist them as they age. So, let's take some time to show appreciation for their dedication to our children.



Never a Dull Moment Why We Should Live for Today

We can't change the past, nor can we predict or guarantee the future. In the end, all we have is the present, yet most of us live our lives ignoring its many possibilities.

It's easy to tune out the life around you, especially if you do many of the same things every day. Taking care of the kids, commuting, working, and running errands can blur together. Just as bad, when life isn't going the way we want, it's easy to fantasize about how things "should" be or how they once were. When we live busy or stressful lives, worrying or planning can also make us feel more in control.

The problem with these strategies is that they don't change anything. They help us discount the only thing we can control: what we do now. Life can pass you by that way if you're not careful. The solution is to exist in the present moment as much as possible and enjoy the good things around us while we have them. Studies show that living this way makes people happier, healthier, and more likely to form strong relationships.

But how do you even get started? The process requires a different way of thinking called mindfulness. Mindfulness is about focusing on what is happening in the present moment — not that work deadline, the movie you just watched, what's for dinner, or the kids' extracurricular schedule. It takes practice, and many people use meditation or breathing to help.

When mindful, we concentrate on what others say and become more fully present. We also start to notice the small things we usually overlook: the cool breeze on our skin, the sound of the birds, the feel of a sweater, or the sight of our loved ones smiling. Our lives become fuller. And our stress decreases because we're not clinging to things beyond our command.

No one ever stops worrying entirely, and some planning is necessary to live a successful life. But too much can leave us with no energy or time to enjoy it. John Lennon once sang, "Life is what happens to you while you're busy making other plans." Start living in the present so you don't blink and miss yours.



CREAMY BAKED PUMPKIN RISOTTO

Ingredients

- 5 cups of low-sodium chicken or vegetable broth
- 2 cups Arborio rice
- 2 cups of pumpkin, diced
- 1 1/2 cups canned pumpkin purée
- 1/2 yellow onion, minced
- Salt, to taste
- Pepper, to taste
- 1/2 cup fresh basil, chopped
- 1/4 cup grated Parmesan cheese
- 2 tbsp mascarpone cheese
- 2 tbsp olive oil

Directions

1. Heat the oven to 400 F and arrange a rack in the middle.
2. In a 3-quart baking dish, combine broth, rice, diced and puréed pumpkin, and onion.
3. Season with salt and pepper, then stir until evenly combined.
4. Cover tightly with aluminum foil and bake until water has been absorbed and rice granules are puffed.
5. Remove from the oven and stir in basil, grated Parmesan cheese, mascarpone cheese, and olive oil.

Inspired by FoodNetwork.com