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MOTHERS SHAPE THE WORLD

3 OF HISTORY'S BRAVEST MOMS



Moms make the world go round. After running the gauntlet of childbirth, they raise and guide us throughout our lives, shouldering the tremendous burden and responsibility of motherhood. Mothers are in turn formidable, kind, powerful, gentle, wise, fierce, patient, supportive, empathetic, driven, and full of love. In honor of Mother's Day, here are three historic moms who never stopped fighting for what they believed in.

SOJOURNER TRUTH (1797-1883)

Before she escaped from New York slaveholder John Dumont, Sojourner Truth had at least three of her children sold away from her. When Dumont

went back on his promise to emancipate Truth and her infant daughter in 1826, she took the girl and fled to an abolitionist Quaker family, but she was forced to leave her other daughter and her 5-year-old son, Peter, behind. Soon after, she learned that Peter had been illegally sold by Dumont to a slaveholder in Alabama, so she went to court and secured his safe return. It was the first successful case brought by a black woman against a white man in American history. Truth went on to become a prominent abolitionist and a speaker for women's rights, delivering her famous impromptu speech, "Ain't I a Woman?" in May of 1851.

IRENA SENDLER (1910-2008)

When the Nazis invaded Warsaw in September of 1939, Irena Sendler, a 29-year-old social worker and mother of two, hatched a scheme to rescue

Jewish children from the brutal ghettos. Along with many friends and colleagues, she smuggled out nearly 2,500 Jewish orphans, hiding infants on trams and garbage wagons and guiding kids through a labyrinth of secret passageways beneath the city.

EMMELINE PANKHURST (1858-1928)

Despite being a wife and the mother of five children — two of whom died tragically young — Emmeline Pankhurst became one of the fiercest advocates for women's suffrage in the late 19th century. After founding the Women's Social and Political Union in 1903, she and her cohorts adopted an aggressive strategy to raise awareness for the issue; they began by buttonholing politicians and staging rallies, then progressed to vandalism, window smashing, and arson. She was instrumental in the movement. Pankhurst lived to see women gain the right to vote in 1928.

SAND BAR

APRIL SHOWERS BRING MAY FLOWERS

» How Bankruptcy Can Bring Newfound Beauty Into Your Life

Bankruptcy has a completely flawed stigma surrounding it. I constantly hear how my clients were given the information that "It's the worst thing you can do" by sources who have no working knowledge of the industry. There's the assumption that bankruptcy is accepting doomsday in your life and everything is going to go up in flames. People wrongly fear that all of their assets are going to be wiped out, and the life they built will cease to exist. An even more pernicious falsehood is that people assume they're not eligible for bankruptcy because they aren't completely broke.

It's a lie. All of it. Not only can you keep your assets in a bankruptcy, but you don't have to turn over couch cushions to buy groceries, either. People think bankruptcy is admitting failure, when in actuality, it's bringing success to your life. Sure, it could be that I'm saying this because it's my job to say it, but let's take a look at the hard facts of the situation.

"People are married to their credit score. They value those numbers more than their blood pressure readings."

When you dispel debt through a Chapter 7 bankruptcy, you free up that cash flow that was going toward your debt. Your credit score might take a brief hit, but within a few months, your score is driven up because you don't have the burden of that debt eating up all your money. People are married to their credit scores. They value those numbers more than their blood pressure readings. This prioritization hinders any analysis of the time value of money, which in turn perpetuates the cycle of misinformation.

It takes about four to six months to discharge debt through Chapter 7. Once the process is finished, you no longer have the weight of those payments every month. It may knock your score down 50 points, but that's not nearly as harmful as late payments or collections. Those two are the bane of a credit report. You can make those 50 points up in a matter of months if you are financially responsible.

From there, you're looking at a recovered credit score and a completely new lease on life. Well, you won't be leasing — you'll finally have *ownership* of your financial future. The choice is yours: You can either endure a few months of the bankruptcy process or suffer under a lifetime of haunting payments.

Some people might say, "But I won't be able to buy a house if I file bankruptcy." This is, of course, another total fallacy. How long does it take to come up with a down payment for a home in the state of California? You generally have to save for years to be able to put enough money down to make a smart home purchase. You can get an FHA loan within two years outside of bankruptcy, and a conventional loan within four years. With new cash flow going to a money market account churning out a 3 percent yield on a yearly basis, you're talking about having a solid down payment in just a couple of years.

You are not bound to limitations from bankruptcy. The biggest hurdle to overcome is the pain of your financial situation. Generally, people will only turn to us when their current situation hurts more than the fear of change. It doesn't have to be that way. With the proper knowledge and understanding of how the system works, you can actually use bankruptcy as a great wealth-building tool.

One of my roles is to provide information about all the avenues to becoming debt-free. I'm not a bankruptcy pusher. There are ways to take responsibility for your situation without it. What I care about is giving you the understanding that bankruptcy isn't running away or giving up on your dreams. Bankruptcy is a tool you can use to change your life from April showers to May flowers.

-Christine Kingston



CUSTOMER APPRECIATION ISN'T SEASONAL

HEAT UP THE SLOW MONTHS WITH A 'WOW!'



A little customer appreciation can go a long way — after all, everyone likes to be treated well by the people they do business with. But if your appreciation stops at holiday cards and birthday offers, you might be missing the mark. Summer tends to be the slow season, so take the extra time to plan a new way to show customers you care.

HOST A SUMMER EVENT

There's no need to plan a black-tie gala. Summer is the season of relaxation, so keep it low-key, and let your clients know they are welcome to bring their friends and family. Here are a few fun ideas to consider:

- Host a barbecue at the office or local park. Make sure you have the proper permits first.
- Book a movie theater, and show the latest blockbuster. (We hear "Avengers: Infinity War" is pretty awesome.)
- Plan an adults-only scavenger hunt. Include local landmarks, offer prizes, and provide grown-up beverages afterward to make the event really memorable.
- Throw a block party. This one requires some planning, but if you pull it off, your clients will talk about it until next summer!

DELIVER ONE BIG 'WOW'

Social media makes it pretty easy to keep up with everyone's lives, so look for an opportunity to make a great impression on one customer. Maybe a client is expecting their first grandchild.

Could they use a new stroller? Is a wedding anniversary coming up? Who wouldn't love a limo ride and dinner at the nicest restaurant in the city? Go a bit over the top! People love to share stories on social media about the cool, unexpected things businesses do. Wouldn't you like to go viral for a good reason?

SEND CARDS FOR STRANGE HOLIDAYS

Sure, you mail cards during the winter holidays, but so does everyone else. Why not mail a card for National Doughnut Day on June 1? You can even include a coupon to a local doughnut shop. Or you can send a funny card with a picture of your office dog for National Mutt Day to announce that, thanks to your client's support, your company is donating to a local animal shelter.

These ideas may work great for your clients, or you might need to brainstorm a bit. Your clients are as unique as your company, so don't hesitate to find a special way to show them you care.



DO YOU EVEN NEED A COLLEGE EDUCATION?

UNDERSTAND YOUR LOANS

When Elon Musk was asked what level of education he looks for when hiring for one of the most innovative companies in the 21st century, he matter-of-factly stated, "There's no need even to have a college degree at all." He doesn't care about your fraternity or what colors you don on a fall Saturday. Instead, he looks for a "track record of exceptional achievement." This thought process is just held by a rogue, sometimes erratic, billionaire business owner, right? Well, CNN and Business Insider have both covered Google's hiring methodology, which echoes the same sentiment.

So where does this crazy hiring practice come from? The idea behind the concept is this:

Rather than spending a fortune receiving a prestigious and well-rounded

college education, go straight after what you need, directly to the source. Proponents of Musk's ideal preach that self-learning gives everyone the opportunity to laser-focus their education on exactly the content they need and are interested in. By doing this, you can grow a knowledge base for topics you are passionate about and help take ownership over your practical education.

We're not saying, "Don't go to college." Both of us certainly needed college to become lawyers. But you can avoid incredible complications down the line by having an unbreakable focus on what you want to learn and carefully borrowing what you need to get there. In order to start, it's crucial you understand the differences between unsubsidized and subsidized student loans.

SUBSIDIZED VS. UNSUBSIDIZED LOANS

When you enroll in college, you'll be offered subsidized and unsubsidized student loans. In every case possible, take the subsidized loans if they are provided to you or your child. The government will pay the interest on these loans as long as the student remains in school. An unsubsidized loan will accrue interest during school, during the grace period after graduation, and during deferment or forbearance.

If you find yourself in a situation where student loan debt is overwhelming you, contact us today. Christine Kingston is a leading authority in dispelling student loans through bankruptcy and will passionately fight for your newfound financial freedom.

3 OF THE CRAZIEST WILLS IN HISTORY

Are You Ready to Plan Your Estate?

Talking about estate planning can be extremely tough, but that doesn't mean you can't have a little fun with it. Here are three examples of wills that bring a bit of humor to a very crucial process.

UNDER ONE CONDITION

Everyone knows a couple who would fight to the grave if they had to. Well, in 1856, German poet Heinrich Heine did exactly this. When he passed on, a stipulation was left in the will that stated in order for his wife to inherit his estate, she would need to remarry. It wasn't to cure her loneliness or that he couldn't bear the thought of her living without emotional support. No, he had a much different reason in mind: "There will be at least one man to regret my death." If that isn't getting the last word in, who knows what is.

WIPE OUT THE NATIONAL DEBT

We know a thing or two about wiping out debt, but this anonymous donation takes it to a whole new level. In 1928, a donor made a contribution of about half a million pounds to the country of Great Britain. The only stipulation was that it should only be passed on once it can clear the entire national debt. The debt is over one trillion pounds, leaving the money completely untouched.



SPITE

An early 20th-century millionaire despised his family so much that when it came time for his will to be passed on, he didn't want anyone he knew to touch it. Wellington Burt specified that his estate not be dispersed until 21 years after the death of his last surviving grandchild. She passed on in 1989, making 2010 a unique year for 12 beneficiaries of a fortune totaling about \$110 million.

Many of these wills are interesting and humorous, but most wouldn't hold up in modern-day court. If you need a will that will stand the test of time, contact us today. Anna Serrambana is an expert in all matters of estate planning and will help you set up a clear line of succession that will work for years to come.

MEMES



- BLOOMING
- MAYO
- EMERALD
- GARDENING
- GEMINI
- LILY
- MAY DAY
- MOTHERS DAY
- NIGHTINGALE
- SPRING
- TAURUS
- WARM