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Your Hometowne

Published at the beginning of each month,
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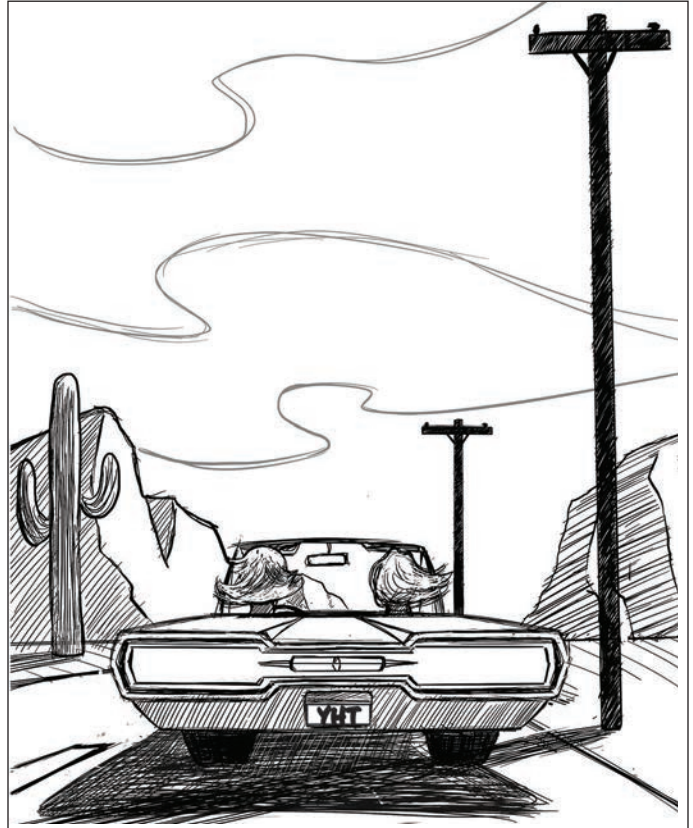
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**Me and Sue have headed over
to pages 8 & 9!**

SuePhotography.com

Contributing Photographer :

Sue Clark M.Ed.

Fine Arts Photographer, Visual Storyteller

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Sue is a featured artist.

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www.peacefulacreshorses.com Sue is a volunteer photographer at PAH, using her talents to forward the
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Chiropractic: for healing the natural way!



The US healthcare system is the most expensive in the world but consistently ranks one of the lowest in healthcare out of developed nations—69th to be exact. It's no wonder the US is one of only two countries that allow direct to consumer drug ads on TV. Big pharma

does not want us to be healthy; they make too much money keeping us sick. Unfortunately, most people in this country want the quick fix. We live in a world where there is a pill for just about everything. We take poor care of our own body and seek some quick and easy fix when things go wrong. When we have a headache, we take an aspirin to dull the pain. If we have a cold, we take cough syrup to lessen the cough and a decongestant to rid us of the stuffy head. When we have heartburn, we take an antacid to reduce the pain and discomfort.

Did you know that stress is the number one thing that can lower your immune response? Chiropractic doesn't "boost" the immune system. Chiropractic removes the interference in your body which allows the body to adapt and do what it's created to do. Same with supplements, no pill or food will heal the body, your body heals itself. So, everything you're doing is allowing the body to be in a more balanced state to handle stressors appropriately. For example, Vitamin C, so many Americans are deficient because of cortisol and stress. Supplementing is addressing a problem we've developed living in a modern/toxic world. Everything we suggest with chiropractic, in this office, is to allow the body to do what it needs to do naturally, not boost or treat anything.

Most people don't want to put in the time or the effort it takes to get better on their own. After all, most drugs work like magic! They can fool people into believing their bodies are functioning just fine. This causes them to no longer be aware of warning signals their bodies are giving them. Kind of like putting tape over the "check engine" light in your car—it didn't fix the problem, but it did mask the warning signal. Drugs also work by fooling the natural adapting and healing mechanisms of the body into thinking everything is fine. While traditional medical care seeks to alleviate symptoms, chiropractic care seeks to restore the body's natural ability to be whole. By making sure the nerve system is functioning properly, the chiropractor helps your body heal itself without the use of drugs and all their side effects! Chiropractic is not magic—we don't try to fool or control anything. We know that if your body needs to warn you about something, you will get that warning signal so that further damage can be avoided and healing may continue. The chiropractic adjustment restores communication between your brain and your body and allows you to live the way nature intended. Chiropractic does take time and some effort, but in the end your body will thank you for making the right choice!

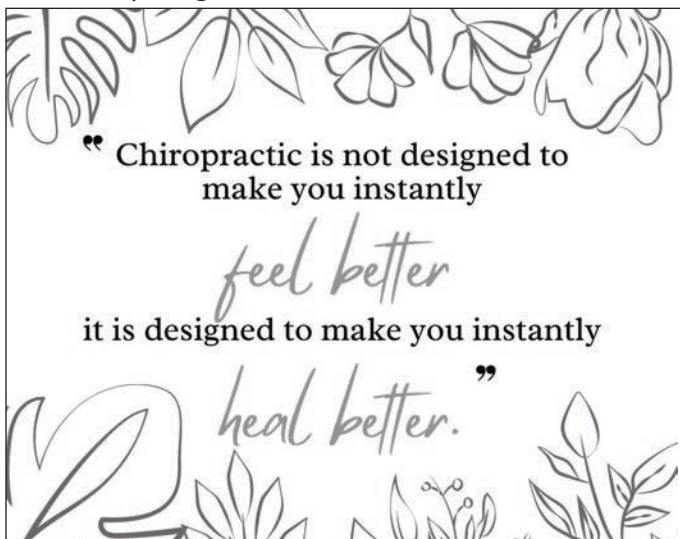
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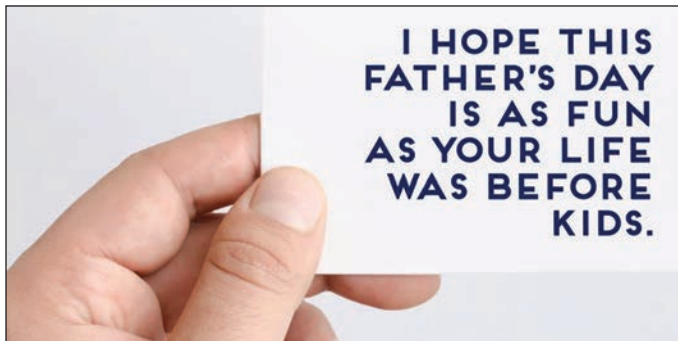
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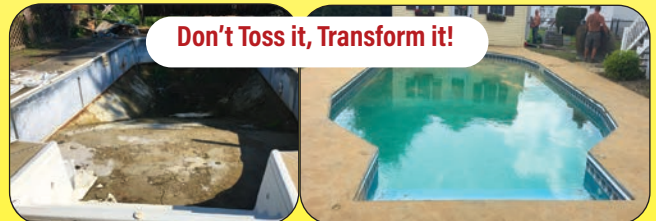
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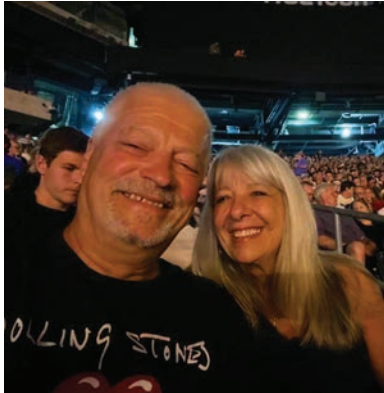


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"One day you will wake up and there won't be any more time to do the things you've always wanted. Do it now"

~Paulo Coelho

The thing is, the Rolling Stones won't always be around. They always have been as far back as my music memory goes, and they have been on my bucket list for a very long time. We had tickets back in 2020, but the world was "painted black", even The Rolling Stones didn't come out to play. I thought for sure I would never see them; well...by the time I did, **AARP** was their sponsor. LOL!!!!

Ken surprised me with a 3 day getaway to the Jersey Shores, topped off with tickets to see The Rolling Stones, Hackney Diamond Tour at Met life Stadium. I was so excited! I swear, I felt like a little kid! The crowd of 82k people was a spectacular mix of fun, polite, old hippies. We laughed like crazy at how orderly everyone was going up the stairs into the show- it was like we were all back in high school, getting out for recess, making sure we didn't cause any problems till we got outside...

"And in the end, it's not the years in your life that count. It's the life in your years."

~Abraham Lincoln

At exactly 9:25 the stage lit up, and there they were, Mick. Keith. Ronnie. In all their glory. Mick yelled Start me Up! and everyone in the stadium stood and began singing along. How could you not? Still, Jagger's vocals soared above the huge crowd who had likely belted "Start Me Up" in their showers for 40 plus years. His unmistakable croon sounded as strong as ever, and the bands energy was so infectious people were dancing in the aisles and their seats. Nobody was sitting this one out. The energy they brought to the stage spilled over into the AARP crowd, and for a couple hours, we were all young and crazy again. This was more than just a step back in time for the music, there was a sense of camaraderie among the crowd because that's what Mick Jagger does. Mick turned the mic on the crowd and had us sing. We were all connected. This is what live music is all about, it felt spiritual, it made my soul feel good.



Rather than have an intermission for the...ahem...AARP crowd, Keith Richards subbed in for Mick for a couple songs, flashing his toothy grin and enjoying his moment in the spotlight. Mick came back on stage, flamboyant graphics were flashing in the background as he belted out "Sympathy For The Devil".

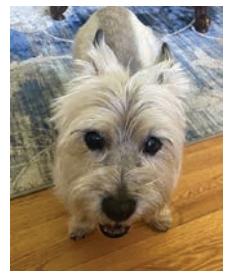
I love how he toyed with the audience, stopping to ask asking where people where from, then telling them that NJ has the best pizza ever, knowing he would get a rise out of the crowd. The boos didn't last long, he made it all better with "Honky Tonk Woman" and "Midnight Rambler". The man is a genius at working a crowd.

Finally they played "Paint it Black" one of my all time favorites. I knew the show coming to an end, my bucket list item was about to become a memory, but not yet. When they came back for the encore, Mick had everyone waving their cellphones to "Sweet Sounds Of Heaven", definitely safer than the Bic lighters we all burned back in the day...they closed the show with "I can't get no Satisfaction" but I will tell you, the crowd was absolutely satisfied.

As we left the stadium, the crowd was once again amazingly organized, polite and efficient. It was obvious we had all practiced the same fire drill. Everything about that night was familiar, yet special at the same time. The music, the attitude, the camaraderie. If you haven't seen the Stones live and it's on your bucket list, do it. You will not be disappointed.

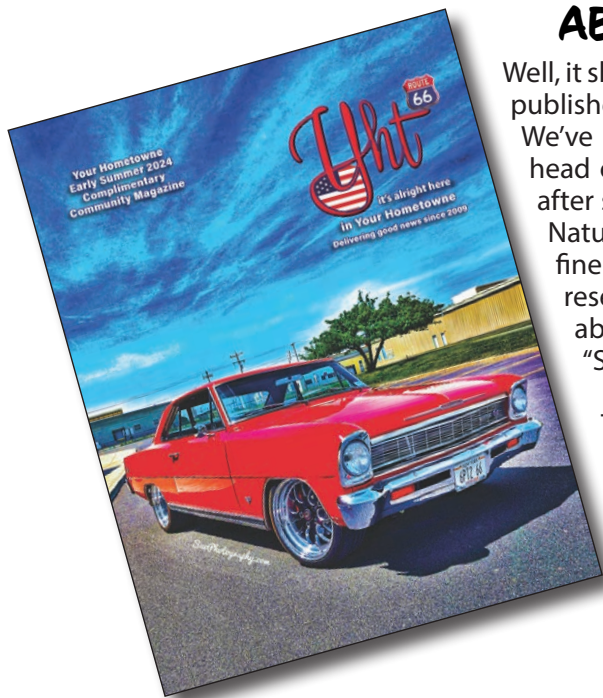
Don't tell Mick, cause he won't believe it, but someday they won't be around. None of us will.

***Time is on my side, yes it is
Time is on my side, yes it is
Go ahead baby, go ahead, go ahead and light up the town
And baby, do anything your heart desires
Remember, I'll always be around...
~Rolling Stones***



***Peace,
Cheryll, Ken, & Randy***

***Randy wants you to know
Aunt Susie spent the weekend with
him. She spoiled him rotten and
he loves her.***



ABOUT THAT COVER!

Well, it shouldn't surprise you by now that this photographer, Sue, and the publisher of "YHT Magazine," Cheryll, simply adore old cars and trucks. We've both owned some truly incredibly fun to drive cars. I keep my head on a swivel and have been known to do a lightning quick 180 after spotting a rusting away hunk of steel on the side of an old barn. Naturally, in my head, I'm already seeing a potential cover shot or fine art image. Then...it's a lot of fun going down the rabbit hole to research the "seen better days" vehicle featured, such as that big, old, abandoned orange Ford plow truck with attached industrial size "Snogo" snowblower that was chosen for the January front cover.

That vehicle started a deep plunge down the "rabbit hole..." but was most enjoyable.

Feedback Request:

Like cars? Feel free to go on to the "Your Hometown" Facebook page and tell us what your favorite car was/is, or what you liked about the front cover image. We love feed back.

I digress. About that cover shot... some people go from finding and buying a good "used condition" collectors car to financing an expensive ground up restoration for said car. Why? Because they can! Some take the more expensive (maybe) shortcut and buy a collector car fully restored. Going rates for a "numbers matching" collectable muscle car with standard tranny can look like \$70,000... or higher, even if it still requires some fine tuning. And... buying an old car out of state is no "pic-a-nic... Boo Boo. So you have to appreciate our front cover star... Kevin Weber's very fine 1966 Chevy Nova SS. Finding the car out of state, Kevin said that he's had a lot of help along the way from when he originally found the Nova in 2023, to what the Nova looks like and how it performs now. Jim Jennings Northeast Speed did most of the mechanical work, 1945 Speed and Custom did the mini tub for the rear end. Norms Custom Paint Solutions did the body work and paint work over the winter of 2023/2024. The restoration of this Nova is the automobile version of "It takes a Village"!

I don't have room to post all the Nova specs here. DO post your questions about the Nova's specs on the YHT Facebook page. I'm sure Kevin will answer Nova SS questions. And his Nova will certainly get plenty of looks at Lake George's Adirondack Nationals taking place September 5-8, 2024 at Fort William Henry on Lake George.

I'd also like to mention that if you're a fan of WWII aviation, the Commemorative Air Force B29 / B24 Squadron will be flying in to town. They will be based out of the Schenectady Airport / Richmor Aviation on June 12-16. An amazing opportunity to tour numerous WWII craft, including a WWII B29 "Superfortress" named "FIFI," a P-51, a T6 Texan and more!!! Best of all, you can even reserve a seat for a flight. Don't miss this historic event! 19 Airport Road, Scotia. Go online to learn more about this rare event. airpowersquadron.org

Happy Motoring!

~Sue



Me and my 1976 Trans- AM SE. (Special Edition)
Long gone but well loved.

Photographer: Frank Smith



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— MARK TWAIN —



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June Crossword

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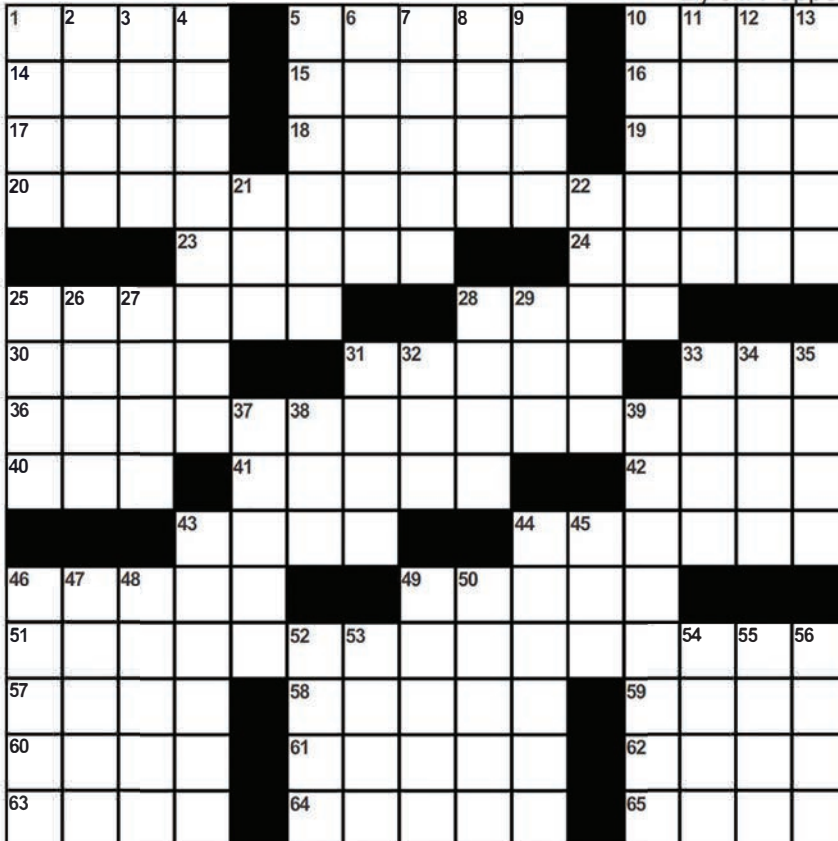
- | | |
|--------------------------------------|------------------------------------|
| 1) This puzzle's theme word | 40) The 168 in a wk. |
| 5) Some mantel pieces | 41) Sharp mountain ridge |
| 10) Crow's-nest cry | 42) Hilo welcome gifts |
| 14) Snowman prop | 43) Slant or prejudice |
| 15) Dark | 44) Make a meaningful connection |
| 16) Dalai ____ | 46) Assumed name |
| 17) "National Velvet" author Bagnold | 49) Parts of boilermakers |
| 18) Late British princess | 51) Certain orchestral composition |
| 19) River to the Caspian | 57) "What've you been ____?" |
| 20) Area's ruling power | 58) Relating to the ear |
| 23) Encumbrances | 59) Stratford's river |
| 24) Taj Mahal country | 60) High-school pupil |
| 25) Least busy | 61) Slyly disparaging |
| 28) 18-wheeler | 62) Enjoy a novel |
| 30) Bleacher feature | 63) Blows it |
| 31) Manhattan Project goal, briefly | 64) Walked back and forth |
| 33) Summer cooler | 65) Without |
| 36) Polemically | |

DOWN

- 1) European auto
- 2) Trattoria order
- 3) Kind of proportions
- 4) Grave warning
- 5) Financial plan component
- 6) Confederacy's counterpart
- 7) Bulgars and Croats
- 8) Food sticker
- 9) Headliner
- 10) Seniors, years later
- 11) Ran quickly
- 12) Certain Arab
- 13) "Big Three" meeting site of 1945
- 21) Fleur-de-____
- 22) Rain clouds
- 25) Rash reaction?
- 26) Last name in fashion
- 27) Camera component
- 28) Achy
- 29) Dash lengths
- 31) Blvd. relatives
- 32) "Wanna ____?"
- 33) Bug on a dog
- 34) Came down, as on a perch
- 35) The "Big Board," on Wall St.
- 37) Worker's demand
- 38) "Are you a man ____ mouse?"
- 39) Best-of-the-best players
- 43) Francis and Kevin
- 44) Reacted to a punch
- 45) Behave humanly, in a saying
- 46) Like severe pain
- 47) One running easily
- 48) Prefix with "act" or "play"
- 49) Acid type
- 50) Dodge artfully
- 52) Hoarse around?
- 53) Bluefin or bonito
- 54) Part of the eyeball
- 55) Equine tone
- 56) Peters out

OUT FROM UNDER

By Jill Pepper



Answers on
page 28



Escaping Big Time Control



Most realize that something is very wrong. People are getting sick, and becoming more dependent on Big Pharma. Western medicine is not working the way it should. People are dying from Cancers that were almost eradicated. Heart disease is showing up in our children. Our

elderly are deteriorating quickly. Doctors are stumped. In 1910, The Flexner Report shows how the Rockefellers took over the medical field. They also began Big Pharma. Nothing to see there! It is no coincidence that the first big contribution was heroin, from Bayer. By 1950, pharmaceuticals were the biggest industry, with the least amount of transparency. There is an alternative that has helped empty our house from synthetic medicine. We now use Life Wave patching system. Life Wave was started by Dr David Schmidt in 2004. It is non transdermal, and allows your body to create its' own natural, pharmacy. The X39 is a reverse aging patch that allows your body to create GHK-CU, a copper peptide that awakens your stem cells, and reverses your age. It is also great for any age group. It allows for better sleep, energy, performance, and mental clarity.

How about those bigtime corporations. The ones that are being squeezed, for control. I have managed to completely free myself from the grocery store, big box stores, and Amazon. Did you know that you can actually save money by shopping for natural, poison free, American made items?

Some of your favorite grocery store picks may be more expensive because of litigation costs of being sued, due to harm to our children? That alone should make you cringe when seeing those big brands. And we also know that purchasing a store brand is only purchasing another big company, hiding their name and selling it cheaper. I buy all my cleaning products, personal products, and snack foods from Melaleuca. This wonderful company started in 1985. It is a family-owned business, so I am not supporting some big Wallstreet Monster.

Speaking of, is everyone watching the corporate moneymaking machine? I am only invested in good, wholesome, companies, that I have researched. They are doing phenomenally. Unfortunately, the strangle hold on them, make it impossible for their stocks to thrive. We are covered, because of 7k Metals. They offer low cost, dealer pricing on silver and gold. Because we are receiving collectibles for long term gain, and we have healthcare coverage, which saves us \$650 on 1 family, and 1 single plan. We have also broken free from big Health Insurance giants. And it is better coverage. 7k also has a debit card that is attached to your vaulted metals, allowing us to separate from the Big banks

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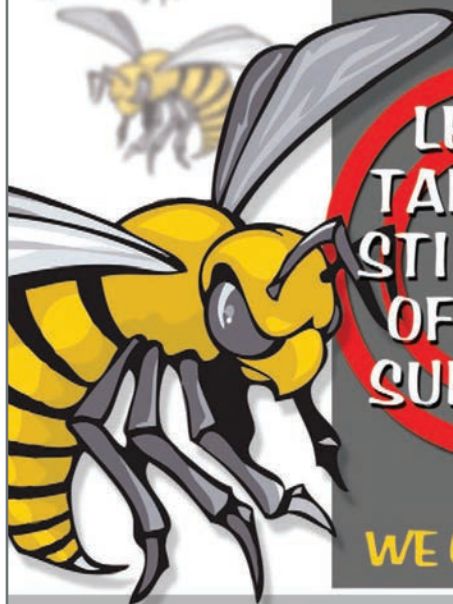
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Financial tips for widows and widowers



Losing a spouse is one of the most painful experiences anyone can have. Unfortunately, widows and widowers have to deal with more than just the emotional trauma — they also must consider a range of financial issues. If you've recently been widowed, what financial moves

should you consider?

For starters, don't rush into any major decisions. If you're still in the grieving process, you are unlikely to be in the best shape to make significant choices affecting your finances and your life.

But once you feel ready to look at your situation objectively and make appropriate choices, consider the following steps:

- Review your finances. Look at your entire financial picture — your assets, investments, debts and income. If you and your spouse had communicated well about your finances, and you shared decisions, you hopefully won't encounter any big surprises. But if your spouse was the partner who mostly handled financial matters, you may need to get up to speed quickly on what you have and what you owe. And if your spouse had provided a large amount of your household income, you will also need to determine what changes you may need to make to your lifestyle.

- Address insurance issues. If you will receive a death benefit from your spouse's insurance policy, what will you do with the money? It may prove helpful in funding your own retirement or meeting other financial goals. But you'll also want to be clear about what other beneficiaries, such as your children, might receive. And while you're looking at insurance, you also might want to look at your own policies — do you need to change beneficiaries?

- Review your Social Security options. If you are at least 60 and you were married at least nine months, you may be entitled to Social Security survivor benefits. (If you remarry before age 60, you typically cannot receive survivor benefits, but you can reinstate them if this subsequent marriage ends.) The amount of your survivor's benefits depends on your age and the age of your deceased spouse. You can't claim your deceased spouse's benefits along with your own retirement benefits, so if you qualify for survivor and retirement benefits, you'll receive the larger amount. Depending on your situation, you might come out ahead by delaying your retirement benefits, giving them the chance to grow, while you accept survivor benefits. For more details on receiving Social Security benefits, visit the Social Security Administration's website at www.ssa.gov.

- Review your estate plans. The death of a spouse can certainly affect your family's estate plans. So, it's a good idea to review these plans to see what changes, if any, need to be made. When conducting this review, you'll benefit from working with an estate-planning professional.

Finally, keep in mind that you don't have to go it alone during this difficult time. If you're already working with a financial professional, they can help. If you aren't currently working with one, now might be the time to start. By looking at your finances and your family situation holistically, a financial professional can provide guidance that can help ease the stress you are naturally feeling.

Few events are as sad as losing a spouse. But when you feel ready, start taking the steps necessary to continue forward on your life's journey.

Chris can be reached at

(518) 399-5087 or

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2024 Summer Concert Series

JUNE

Date	Tonight's Entertainment	Thanks to...
Wed 6/19	Taylor Swift Singalong with Sydney Worthley	1 st National Bank of Scotia
Sat 6/22	Big Fez & The Surfmatrics	Glenville Rotary
Sun 6/23	Music Company Orchestra	Harold R Clune / Rowledge & Falvo Agency
Wed 6/26	Capital District Youth Pipe Band	J.H. Buhrmaster Company, Inc
Fri 6/28	Soul Provider ~ <i>rock & soul</i>	Marshall & Sterling Upstate, Inc
★ US Water Ski Show @ 7pm ★ Freedom Park Concert @ 8pm ★ Jumpin' Jack's Fireworks @ dusk ★		

JULY

Date	Tonight's Entertainment	Thanks to...
Sat 7/6	The Rogues ~ <i>60's & 70's classics</i>	Ankers Auto Service / All Seasons Equipment
Sun 7/7	SUNY Schenectady Jazz Faculty Combo	Wolf Hollow Brewing / Village Paint & Decorating
Wed 7/10	Cryin' Out Loud! ~ <i>party rock</i>	Glenville Funeral Home
Sat 7/13	Alex Torres & His Latin Orchestra	Fogg's Auto
6:30 Learn to Salsa with Felix from BailaAlbany.com		
Sun 7/14	Improv Night with The Mop & Bucket Co.	Scotia Rotary
Wed 7/17	Grand Central Station	Girl Fight Fitness
Sat 7/20	Local 11 ~ <i>party rock</i>	State Farm Insurance - Charlie Palmer
Sun 7/21	Reese Fulmer & The Carriage House Band	O'Connor & Marola Attorneys at Law
Wed 7/24	The Refrigerators	Scotia Permanent Firefighters Assoc
Sat 7/27	Get Up Jack ~ <i>Irish</i>	Stewart's Shops
Sun 7/28	The Lustre Kings ~ <i>rockabilly</i>	Frank & Sons Body Works
Wed 7/31	Skeeter Creek ~ <i>country</i>	Scotia-Glenville Elks Lodge #2759
6:30 Learn to Line Dance with Robin's Renegades		

AUGUST

Date	Tonight's Entertainment	Thanks to...
Sat 8/3	The Seth Tucker Band ~ <i>rock</i>	Fingerpaint Marketing
Sun 8/4	Bluz House Rockers	Scotia-Glenville Kiwanis
Wed 8/7	Harvest & Rust ~ <i>Neil Young Tribute</i>	Civale Chiropractic
Sat 8/10	Triffid 2.0 ~ <i>rock</i>	Payette's Music Traders / Visco's Vley Rd Pizzeria
Sun 8/11	The BWC Jazz Orchestra	The Madden Family
6:30 Learn the Jitterbug with Albany Swing Dancing		A Tribute to Dennis Madden
Wed 8/14	SIRSY ~ <i>alt rock</i>	Gabriel's Supermarket
Sat 8/17	Roxy and The Rollers ~ <i>classic rock</i>	Scotia Orthodontics
Sun 8/18	Three Quarter North ~ <i>country</i>	Scotia-Glenville Lions Club Inc
Wed 8/21	Screaming Orphans ~ <i>Celtic pop</i>	Turf Tavern

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PARADE ROUTE From the intersection of Route 50 & Kingsley Road, to Country Acres

SCHEDULE 6:50 PM: Captain (CHS) Rt. 50 Mile Race
7:00 PM: Parade
At Dark: Fireworks @ O'Rourke Middle School

OPENING CEREMONIES National Anthem by Saratoga Voices accompanied by The Melody Makers

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Microwave Stuffed Peppers Quick, Healthy and Easy (or oven, see bottom)

These stuffed peppers cooked in the microwave are a quick, simple, and good meal that you can cook for yourself and have leftovers or dinner for 2. You can use any color of pepper. Try using garbanzos instead of kidney beans for a variation of this recipe.

2 large red bell peppers, halved and seeded

- 1 (8 ounce) can stewed tomatoes, with liquid
- 1/3 Cup quick-cooking brown rice
- 2 tablespoons hot water
- 1/2 (15 ounce) can kidney beans, drained and rinsed
- 1/2 cup frozen corn kernels, thawed and drained
- 2 green onions, thinly sliced
- 1/4 teaspoon crushed red pepper flakes
- 1/2 cup shredded mozzarella cheese
- 1 tablespoon grated Parmesan cheese

Instructions:

1. Arrange pepper halves in a 9-inch square glass baking dish. Cover the baking dish with plastic wrap and poke a few holes for vents. Cook in the microwave until tender, about 4 minutes. Set aside.

2. Mix together tomatoes with liquid, rice, and hot water in a medium microwave-safe bowl. Cover the bowl with plastic wrap. Cook in the microwave until rice is tender, about 4 minutes.

3. Remove plastic wrap carefully. Stir in kidney beans, corn, green onions, and red pepper flakes. Re-cover the bowl with plastic wrap. Cook in the microwave until heated through, about 3 minutes.

4. Spoon hot tomato mixture evenly into pepper halves. Cover the baking dish with plastic wrap and poke holes for vents. Cook in the microwave for 4 minutes.

5. Remove plastic wrap. Sprinkle stuffed peppers with mozzarella and Parmesan cheese. Allow to stand until cheese is melted, 1 to 2 minutes.



I baked it in an oven safe dish after I cooked the peppers in the microwave. Stuffed them, used an oven safe dish, foil cover, baked at 350 for 40 minutes.

Zucchini Pizza Bites

Ingredients

- 2 zucchini, sliced into 1/4-inch thick rounds
- 1/4 cup pizza sauce, or more to taste
- 20 slices pepperoni, or more to taste
- 1/2 cup shredded mozzarella cheese, or as needed
- Italian seasoning, dried parsley, or oregano for sprinkling (Optional)

Instructions:

1. Preheat the oven to 375 degrees F (190 degrees C). Line a baking sheet with parchment paper.
2. Spread zucchini slices in 1 layer on the prepared baking sheet.
3. Bake in the preheated oven until zucchini is tender, about 15 minutes.
4. Spoon pizza sauce over each zucchini slice and top with pepperoni and mozzarella cheese. Sprinkle herbs over each.
5. Bake in the preheated oven until cheese is melted, about 5 minutes more.



Be creative! You can use cooked mushrooms,, sausage, anything you like, just make sure your ingredients are cooked and drained before topping.



Easy Homemade Strawberry Lemonade

Ingredients

- 1 heaping cup sliced ripe strawberries, hulled and halved
- 3 cups filtered water
- 1/2 – 3/4 cup agave

Instructions:

Add all ingredients (starting with the lesser amount of agave) to a high-speed blender and blend on medium-high until smooth — about 30 seconds. Adjust flavor as needed. Will keep up to 5 days, sealed in the refrigerator





Best day ever...again!

Have you ever had a day that reminds you of a very special time in your life?

Just the other day I had an opportunity to go for a boat ride with a friend of ours. He sat in the captain's chair of his newly acquired vessel. He pulled away from the dock and we set out for our cruise. It was a beautiful day. The lake was calm and quiet. I sat in the front admiring all the homes along the shore. The breeze off the water was refreshing. I soaked it all in... before I knew it I was a kid again back at Strawberry Hill on Sacandaga Lake.

Once you saw the big red strawberry sign hanging you knew you were at Strawberry Hill. A short drive through the pine trees and there it was... Camp #7.

It was a dark wood cabin with vintage metal chairs on the porch. The same chairs our grandparents and parents sat on. A little path led to the sandy beach. Large trees gave shade to the hot summer days. The bonfire pit was big so many could enjoy it. The metal fishing boat came with the cabin. My dad would bring his old Evinrude motor to attach to the back so he could go fishing. My dad loved to fish but he wouldn't eat a darn one. I think it was more about sitting on the lake than anything else.

We loved the beach and swimming. The water was clear and cool. My parents would sit under the big tree in the shade watching us. Neither of them were swimmers. There was this one time my dad was going to go into the water, we were all so excited and cheered him on! He was good for another few years at least...

The cabin didn't have a TV and we didn't bring one. There was no time. We were at the beach all day and in the evening we went to the bonfire. All the families gathered. Some played guitars and sang. We passed around marshmallows for smores. If it was a rainy night we would all play games.

As I am reading what I just wrote, I realize it really isn't very exciting at all. It all sounds so simple.

And yet...when I took that boat ride the other day my mind and heart went right back to that place that was simple. It was about a place that six generations have enjoyed. It was about family spending time together at the lake even if you didn't like to swim. It was about taking your time and relaxing.

The days are warm and the sun is shining. It's a great time to make your best day. Keep it simple, relax and enjoy. These could be the best days that you look back on and if you're lucky you could have the best day ever...again!

As always I wish you peace, joy and the best summer ever!

Pattie Rakvica – Nutritional Therapist – rakvicahealth@gmail.com

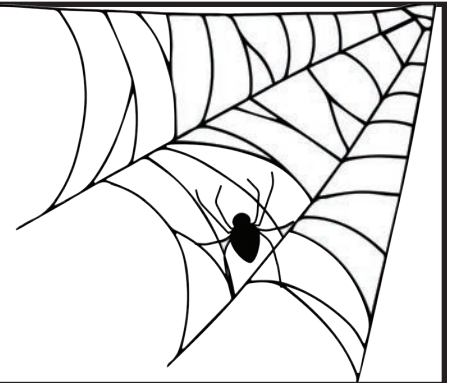




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"First of all," he said, "if you can learn a simple trick, Scout, you'll get along a lot better with all kinds of folks. You never really understand a person until you consider things from his point of view-"

"Sir?"

"-until you climb into his skin and walk around in it."

-by Harper Lee, *To Kill a Mockingbird*, p. 30

Answers from
page 12



Can a Trust own an LLC?



The limited liability company (LLC) is a popular business structure that offers liability protection and avoidance of double taxation. Trusts are popular asset transfer vehicles that can be structured different ways to avoid probate and keep assets out of the hands of creditors. By placing LLC

membership interests in a trust, business owners can combine the two types of legal entities and enjoy the best of both worlds.

The following are some of the key benefits of placing LLC interests in a trust:

- **Probate avoidance.** Probate is the Court process of settling an estate after somebody passes away. Probate could cause your business to languish. Assets in a trust avoid probate and the Court process.
- **Efficiency and Privacy.** Probate court records are public. Because trusts bypass probate, the assets they contain pass to your beneficiaries more quickly, efficiently, and privately.
- **Incapacity planning.** What happens to your business in the event of accident or illness? If your LLC interests are held in a trust, the trust can be structured so that your incapacity immediately triggers the authorization of another person to take over on your behalf.
- **Asset protection.** Depending on the type of trust in which you place your LLC membership interests, the trust can make it more difficult for creditors to go after the trust assets. The type of trust you chose will have pros and cons for holding LLC assets.



Limited Liability Company

- **Revocable trusts** are trusts that can be controlled, changed or canceled during the lifetime of the person who establishes the trust. Upon your incapacity or death, a new trustee and a new beneficiary (or beneficiaries) are named.

- **Irrevocable trusts** (including asset protection trusts) have the advantage that most creditors cannot go after the assets owned by the trust. The level of access and control retained will determine the level of creditor protection and tax consequences. It may be possible for the business owner to maintain management and income from an LLC that is placed in a trust. These types of trusts are highly specialized and quite complicated from a legal and accounting standpoint. Ultimately, the trust will specify who will receive your LLC membership interest.

Placing your LLC interests in a trust means that the trust—not you individually—is legally an LLC member and a party to the LLC's operating agreement. Although the law permits a trust to own an LLC, the LLC operating agreement may not. Therefore, you will first need to check whether the operating agreement and business partners are accepting of this arrangement.

Transferring an LLC to a trust requires a bit of paperwork, but a well-planned transfer can help reduce risks, keep your business affairs out of government hands, and fit into your broader estate planning goals.

For assistance with estate planning for your small business, please give us a call.

Contact us for all of you Elder Law, Estate Planning, and Estate Administration needs :

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