

NOVEMBER 2024

Piece Of Mind

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From Loss to Gratitude

MY JOURNEY THROUGH THANKSGIVING'S TOUGHEST TRIALS

Anyone who knows me knows that I love holidays. The time leading up to Halloween and through Christmas is my favorite. I go all out with decorations and magical family traditions. However, I'm harboring a secret I'm confessing here for the first time: I hate Thanksgiving. This is unusual for someone who loves all things fall and pumpkin spice.

Let me explain.

My dad passed away a week before Thanksgiving when I was a freshman college student in San Antonio. I couldn't afford to pay the housing expenses at school, so I dropped out until I could figure out what to do. My mom and I had the funeral service for my dad, and before we knew it, it was Thanksgiving Day. In no condition to cook a meal, we ordered takeout from Coco's.

I remember sitting with my mom at the dining table in my childhood home, which we were about to lose, eating out of plastic to-go containers. We sat silently, tears streaming down our faces, realizing we'd already experienced our last Thanksgiving with our favorite person. No amount of turkey or pumpkin pie could fill that kind of emptiness. I've hated Thanksgiving Day ever since.

Where does it end, though? I give myself a pass when it comes to my feelings on one of America's most treasured holidays, but I didn't intend for my feelings toward Thanksgiving to lead to an ungrateful heart. Anyone who has experienced tragedy knows that it can make you jaded. Losing my dad, having to drop out of school, and losing my childhood home — all at the delicate age of 18 — was evidence of how unfair life can be. I wore that evidence like sunglasses, and those lenses tinted everything I saw. I don't recall being thankful for much in the years that followed.

When I was finally ready to unpack my sadness, I started therapy. In my first session, I told the therapist what I had experienced. She commented on my

resilience, and I explained that I didn't feel very resilient or lucky. I felt like I had to fight for every good thing in my life, and I was always afraid the other shoe would drop. After all, I had evidence of that happening.

I'll never forget what she said next. She suggested that I should start a gratitude journal.

I shook my head in defiance and might have even laughed out loud. It sounded so corny and sentimental; the last thing I felt was gratitude — bitter, angry, even — but not grateful.

She held her ground and put it in terms I could understand. "You had a traumatizing experience, and your brain is trying to keep you safe by always being on guard for something bad. It also filters out any evidence of good things so it can stay on guard. You can start to reprogram your brain by forcing yourself to focus on the good things that happen to you. It's like collecting evidence for a trial." I'm a former litigator, so she got me there!

I started a gratitude journal that day and had to start small. Every night, I wrote down 2 things I was grateful for. Within a week, I was able to come up with 5 things every night. After a few weeks, I noticed I'd periodically be hit with a feeling of gratitude during the day in real-time as it was occurring rather than forcing myself to recall it at the end of the day. After several months, my stress levels had become manageable, and it seemed as if more good things were starting to happen to me. Well, not starting to happen, but I was starting to *notice*.

I'm certainly not the only person to have experienced profound results. There is evidence that expressing gratitude causes the brain to release dopamine and serotonin and can help regulate cortisol, reducing stress and anxiety. I also learned that gratitude is a practice; you can train the brain

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Planning for the Unexpected

The Critical Role of an Advance Health Care Directive

An Advance Health Care Directive is a critical legal document that allows you to make important decisions about your health care, particularly in end-of-life situations. Its purpose is to ensure your preferences regarding life support, burial or cremation, organ donation, and other key decisions are honored. The most crucial aspect, however, is appointing a trusted agent who can make health care choices on your behalf when unforeseen medical situations arise.

Why Is an Agent Important?

Rather than trying to anticipate every possible medical scenario, your Advance Health Care Directive focuses on selecting an agent who will act in your best interest. This person will make decisions regarding your treatment, the facility where you receive care, surgeries, and even the doctors who treat you. These decisions will depend on the specific circumstances at the time, so choosing a capable and trusted agent is critical to ensuring your health care preferences are respected.

What If You Change Your Mind?

Life changes, and so can your health care preferences. If you've made selections in your Directive but later change your mind, don't worry! Our maintenance program allows you to update your Directive easily. Simply submit your changes through your concierge, and we'll update both your Directive and your My Health Docs portal which is linked to your emergency medical card. Be sure to keep that card in your wallet for immediate access in an emergency.

Communicating With Your Family

In addition to updating your legal documents, it's vital to communicate any changes or updates to your health care wishes with your family. While discussing end-of-life decisions during family gatherings may not seem ideal, ensuring everyone is on the same page is important. This can prevent confusion, guilt, or disagreements

later on. These conversations don't have to be long or emotional — just a brief discussion to clarify your wishes. Ensure your agents know about your emergency medical card, and consider sending them a picture of it to store on their phone so they can access your most current health care preferences easily.

What About Organ Donation?

If you've registered as an organ donor through the California DMV and no longer wish to donate your organs, or if you want that decision to be made by your agent, you'll need to remove your registration at **Register.DonateLifeCalifornia.org/remove/login** and request a duplicate driver's license without the pink dot.

To remove yourself from the California organ donor registry, visit this website:
**Register.DonateLifeCalifornia.org/
remove/login**

While legally, your most recent Advance Health Care Directive supersedes your organ donation status, practically, having the pink dot on your license can lead to confusion. It's always best to update all records for clarity and peace of mind.

An Advance Health Care Directive is about more than making a few decisions — it's about choosing the right person to make critical health care choices and ensuring your wishes are communicated clearly to your loved ones.

BEAM US UP, SCI-FI

HOW FICTIONAL TECH BECAME EVERYDAY GADGETRY

In the vast galaxy of science fiction, where flying cars, time travel, and alien encounters reign supreme, some of yesterday's wildest dreams have become today's marvels. It turns out that sci-fi authors weren't just spinning cosmic yarns — they were predicting the future with interstellar foresight. Buckle up as we take a warp-speed tour through the sci-fi predictions that have boldly gone where no fiction has gone before, transforming from far-fetched fantasies into everyday realities.

The Internet

The internet has become a part of our daily lives, and it's hard to imagine a world without it. But long before dial-up, a well-known author predicted this critical technology. Though most people know Mark Twain for his literary classics, the wordsmith occasionally dabbled in science fiction. In his 1898 story, "From the London Times in 1904," Twain described a device connected to phone lines that would make the "daily doings of the globe" visible to everyone worldwide. Twain's main protagonist spent much of his time on the "Telectroscope," similar to how people are glued to the internet today.

Cellphones

Motorola engineer Martin Cooper designed the world's first mobile phone in 1973, but his inspiration came from one of the most popular sci-fi shows ever. The first imagining of the modern cellphone was the communicator used in the 1964 debut episode of "Star Trek." This forerunner to smartphones allowed the ship to communicate with Captain Kirk and his crew when they were on other planets.

Moon Landing

Author Jules Verne wrote about humans landing on the moon in his 1865 book "From the Earth to the Moon: A Direct route in 97 Hours, 20 Minutes." Though he didn't predict every detail of the Apollo 11 moon landing 104 years later, much of what he described matched this moment in space history. Verne's three-man crew and NASA's three astronauts both launched from Florida. NASA's command module was named Columbia, similar to Verne's spacecraft, Columbiad. After astronaut Neil Armstrong made his giant leap for humankind, he even referenced Verne's book.

Who knew that Mark Twain was the original tech guru or that Captain Kirk was out there giving us a sneak peek at cellphones?



Photo: Joe Ross

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to be more sensitive to gratitude over time. Boy, did I need practice! My brain had been trained to look for the scary and unfair things, but I didn't want to see things through that lens anymore. It took some time, but eventually I put those sunglasses down. The benefits of a thankful attitude have impacted almost every aspect of my life!

That first Thanksgiving without my dad was tough. I got stuck in that sadness for a while. While I'm still not a big fan of Thanksgiving, I start every morning by thinking of at least 2-3 things that make me happy or grateful. I still have to practice. I'm always trying to collect good evidence for that trial, and I see it everywhere. You just have to look with the right lenses. I hope you'll give it a try.

-Jennifer Knight

Deadline for Corporate Transparency Act Is Approaching!

*On Jan. 1, 2024, a new reporting requirement went into effect for most corporations, LLCs, or other similar entities. The Act requires business entities to file a Beneficial Ownership Information (BOI) report with the U.S. Department of Treasury's Financial Crimes Enforcement Network (FinCEN). We reported to our Life Plan clients about this new requirement back in January. Non-exempt businesses already in existence as of Jan. 1, 2024, must file a BOI **before Jan. 1, 2025**. The penalties for non-compliance are severe, so we recommend filing the BOI as soon as possible if you have not already done so for 2024. Note that some business entities are exempt from filing. The initial BOI report must be filed electronically through the FinCEN's website. There is no fee to file the BOI. You can find out more at [FinCEN.gov/boi](https://www.fincen.gov/boi).*

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The information provided in this newsletter does not, and is not intended to, constitute legal advice; instead, all content contained herein is for general informational purposes only.

The Unique Allure of Big Bend National Park

Most national parks are full of visitors from spring through fall. Big Bend National Park turns that schedule upside down.

The ideal time to visit this southwest Texas wonderland of wild river canyons and stunning mountain vistas is from October through May — the offseason for most national parks. But summertime temperatures in Big Bend soar to 105 degrees F or more, too hot for safe vacationing, while wintertime is mild and usually sunny. Many tourists and vacationers have recently discovered the park, driving visitation 16% higher since 2018 to more than 511,000 people annually.

Big Bend offers a diversity of sights and terrain. Elevations soar from about 1,800 feet along the

Rio Grande River to almost 8,000 feet in the Chisos Mountains. Boating and rafting trips along the Rio Grande, which Congress designated as a free-flowing Wild & Scenic River, take visitors through the spectacular Santa Elena Canyon limestone cliffs. Options range from a leisurely float lasting less than a day to a seven-day wilderness adventure down the Lower Canyons. Big Bend is also a birder's paradise, with 450 species sighted there on various occasions.

The park also offers an abundance of family-friendly activities. A legal Port of Entry enables visitors who bring their passports to cross the Rio Grande River and visit the shops and restaurants of a rural Mexican village, Boquillas del Carmen. Families also enjoy stargazing

at the Sotol Vista Overlook, scrambling over the boulders on the Upper Burro Mesa, and trekking the Grapevine Hills trails to see Balanced Rock, a giant boulder seemingly teetering in midair between two smaller boulders. Kids can also see dinosaur remains at the Fossil Discovery Exhibit or explore the ruins of a mercury-mining ghost town, Terlingua.

Five visitor centers are usually open through the winter. Construction of a new visitor lodge and water system will begin in late 2024, likely causing some disruptions. However, Big Bend has four developed campgrounds and many backcountry camping opportunities. Most campsites are filled six months in advance, so reserve a spot early for your winter camping adventure.

