



FOCUS &
SUSTAIN

Connections

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Who Will Party Like It's 1999?

The legitimate beneficiaries to Prince's estate have lined up to claim a piece of it. As the famed musician died with no will, there have been close to **700 people who have claimed to be a long lost half sibling** in hopes of being part of the beneficiaries to the distribution of his estate. If you think you have a claim to his estate you have until Sept 12 to submit it.

As you can imagine, it's not working very well for some of these claimants. Living in the same area as Prince doesn't mean you are related. Having a picture taken with him doesn't mean you should be beneficiary to his estate. No, more proof has to be gathered. So Bremer Trust, the bank looking after Prince's affairs, has appointed Morse Genealogical Services to determine the legitimacy of the claimants.

As a result, most of these claims have been discredited. A few have been asked to submit DNA to verify their familial claims. Really? 700 people claiming to be a relative without any evidence to substantiate their claim?

It is amazing how someone who could easily afford a will did not have one. Conducting a Google search, it looks like **about only one third of Americans have a will** and that is a problem; a problem for those who remain after the death of a loved one.

Misunderstandings and disagreements can create resentment when wills and final wishes are not written down in a legal document. And sometimes, even when a will does exist, heirs will still fight over the personal treasures that were not specifically mentioned in the will. Perhaps you have heard or read about **homes that have been raided for jewelry, pictures, furniture and more before their distribution was determined**. Robin Williams, the comedian and actor's personal effects have been disputed by this wife against his children. Perhaps you have had a situation in your own family where treasured or valuable items have "gone missing" after the death of their owner and before those items' distribution.

To avoid situations like this, where relationships are severed and battles are fought, I recommend that you not only make sure to have a will but have **conversations with your family about how you want your personal items distributed**. You can ask your loved ones to claim what they want to you privately and then write down who gets what. You can ask your loved ones to prioritize their top 3 items and then from that, you decide who gets what.

If you feel bewildered about what steps to take to keep your beneficiaries connected after you are gone, email us, and ask us about our **MIEFLO (Making It Easier for Your Loved Ones)**, a booklet where you can include who is to get what items, who you want notified of your passing, even your own obituary. It is a booklet designed to make it easy for you to **write down all those details that are not found in wills**.

Life is so much brighter when we focus on what truly matters...



This Month's Offer:

For those of you in the Legacy Focus programs, we will provide an extra 20 minute call with Bhaj for a question or concern you might have about creating your own family story.

This is in addition to your regular September call with Bhaj

Contact grace@focusandsustain.com to take advantage of this exclusive offer.

This offer ends on September 23, 2016

Worldly Tales

We have heard the phrase *"live each day like it's your last"*. We updated it to *"live each day like it's your best"*.



- Pokemon Go has calmed down somewhat but that hasn't stopped the man in Baltimore who **crashed his car into a parked police car** as he was consumed by the game on his phone. Don't worry though, the police intervened right away; they were standing nearby.
- Down in Orlando, a woman, attempting to take a photo of a dolphin at Sea World, got an unwanted surprise when **the dolphin snatched the tablet out of her hands**. It's not known whether the dolphin started taking photos of its own before tossing the tablet into the water and swimming away. You might check Instagram to find out.
- Many **girls who don't have a twin, wish for one**. Laura Buxton found hers at age 10. During a celebration for her grandparents 50th anniversary, Laura released a helium filled balloon in which she had placed a note with her name and address, asking the finder to write her back. Within two weeks, a note was returned by **a girl who found the balloon 140 miles away**. This girl's name was also Laura Buxton, also 10 years old and like her "twin", Laura Buxton who initially released the balloon, had a three year old black lab, a guinea pig and a rabbit. **Now that's twins for life!**
- Put this in your "Remind me in 4 Years" Folder. The Olympics are over, the drama, excitement, thrill and agony are behind us. Here's a **contest held in Norway at the same time as the summer Olympics**. It's a diving championship. Only one dive is allowed and its impact is tremendous. It is **the Norwegian belly flop contest** with competitors attempting to keep their body straight as long as possible before tucking it in to a curl at the last possible moment before impact. OUCH!

"You never know how strong you are until being strong is the only choice you have"

Bob Marley



Quick Tips



Money Focus

Communication around money can be stressful especially when you and your partner have radically **different ways of handling money**.

When one is a saver and one is a spender, this difference can create wedges. When one is on top of the money situation and the other cannot get near a budget sheet, this can create a **chasm of financial frustration**.

Use the **Money Focus Communication Checklist** to give yourselves a framework to have a **conversation untainted by accusations, attacks or worries** about being misunderstood.

Life Focus

Your monthly meetings are a wonderful way to connect and catch up. You and your partner/spouse should use this time as a space to **hear how each other's goals for the year are progressing**. It is also an opportunity to hear about obstacles your partner/spouse has encountered and see **how these obstacles can be productively dealt with**.

Remember to set aside time to **honor each other** by acknowledging times during this month where you remember your partner's compliments or ways they complimented you, supported you and made your life easier.

Remembering when another complimented us or did something to make our lives easier, is a **great way to stay connected**.



Legacy Focus

The family tree is worth **nurturing**. Unlike a garden which can be tended by a contracted professional, nurturing the family tree requires your own attention and time.

Pick a **family member you have had less contact with** and this month, take a proactive measure by going to their social media hangout, Facebook, Instagram, Pinterest and **connect with them** there. Follow it up with a card or Ecard to let them know you are thinking of them. In your card ask them **"What has been of positive significance for you this past month?"**

Then, just give them the space to respond. They will appreciate that someone has asked them a **more meaningful question** than the usual and unsubstantial "How are you?"

Contact grace@focusandsustain.com to move your money, life or legacy into greater focus.



N. Cog Nito Reports

I do not go out to the beach much, afraid I might get picked up and thrown out into the waves, never to be seen again. That thought makes me shutter so I don't think about it often. However, the other day I made an exception. **I did go out to the beach.** It was out **on Long Island, New York, Bayville** to be more specific. I was supporting a woman who had hip issues and needed my help to keep her balance and get around a little more easily.

We parked the car, walked through the restaurant to the outdoors seating when she commented on **how good I was at keeping her balanced on the soft and deep sand.** As she picked me up as if to point me to the waiter showing us our table and seats on the beach, she said: "I need a table that would suit Billy Joel. After all, this is no stick in the mud, (Thanks Anne) this stick has been on stage with Billy Joel." "No problem" said the waiter. But I was confused. What did Billy Joel have to do with a table for us? The waiter continued: "Mr. Joel, is right over there." And what do you know, Billy Joel was talking to patrons a few tables away. Anne put me down. But I now felt like I could be on stage with Billy. Maybe next time.



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"It is good to have an end to journey toward; but it is the journey that matters, in the end"

Ursula KLe Quin