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Put it in a Letter

Actor Lee Marvin once said, “As soon as people see my face on a movie screen, they [know] two things: first, I’m not going to get the girl, and second, I’ll get a cheap funeral before the picture is over.”¹

Most people don’t spend too much time thinking about their own funeral, and yet, many of us have a vision about our memorial service or the handling of our remains. A letter of instruction can help you accomplish that goal.

A letter of instruction is not a legal document; it’s a letter written by you that provides additional, more personal information regarding your estate. It can be addressed to whomever you choose, but typically, letters of instruction are directed to the executor, family members, or beneficiaries.

Make a Cheat Sheet. Think of a letter of instruction as a “cheat sheet” to your estate. Here are a few ideas and concepts that may be included:

*The location of important legal documents, such as your will, insurance policies, titles to automobiles, deeds to property, etc.

*A list of financial assets, including savings and checking accounts, stocks, bonds, and retirement accounts. Be sure to include account numbers, PINs, and passwords where applicable.

*A list of pensions or profit-sharing plans, including the location of their explanatory booklets.

*The location of your latest tax return and Social Security statements.

*The location of any safe deposit boxes and their keys.

*Information on your social media accounts and how they can be accessed.

Identify Funeral Wishes. A letter of instruction is also a good place to leave burial or cremation wishes. You should consider giving the location of your cemetery plot deed, if you have one. You may even wish to specify which hymns or speakers you would like included in your memorial service. Although a letter of instruction is not legally binding, your heirs will probably be glad to know how you would like to be remembered. It also may be helpful to leave a list of contact information for people who should be notified in the event of your death.

There is no “best way” to write a letter of instruction. It can be written in your style and reflect your personality, or it can be written to simply convey information. You should decide what type of letter best fits your estate strategy.



“Until one has loved an animal, a part of one’s soul remains unawakened.”

– Anatole France



Strawberry & Barley Summer Salad



[4 servings]

Ingredients:

Salad

- 1 cup quick-cooking barley, quinoa, or other grain

- A pinch of salt and pepper
- Edamame (soybeans)
- 5 oz. (or more) of spinach
- 1 lb. of strawberries, sliced
- 2 Tbsp. of Parmesan cheese

Dressing

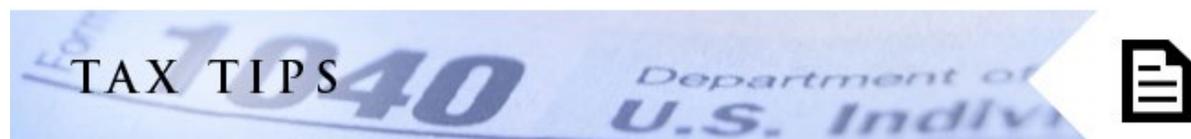
- ¼ cup sour cream
- ¼ cup buttermilk
- 1 tsp. Dijon or honey mustard
- 1 tsp. poppy seeds

Directions:

Embrace the warm weather with this summer salad. Going vegetarian for a few meals a week helps both your health and the environment, and salads, like these, make it easy and delicious!

1. Cook the quick-cooking barley (or other grain) according to the package.
2. Cook the soybeans according to the package.
3. Whisk together the sour cream, buttermilk, mustard, poppy seeds, and a sprinkle of salt and pepper until mixed thoroughly.
4. In a large bowl, combine the barley, soybeans, dressing, spinach, sliced strawberries, and Parmesan cheese, then toss.

Recipe adapted from Woman's Day²



Potential, Pet-Related Tax Deductions

Because this week's tips are all about our furry friends, we thought we'd share some potential pet-related tax deductions. Tax law is always changing, so these deductions may no longer be relevant if new developments arise, but they're things to consider if you have four-legged friends at home.

- Business animals, or animals that live at a trade or business, can be a potential deduction. This would include animals that primarily live at a business, such as a dog that serves as a security measure or a cat that keeps the rodent population

at bay. You may be able to deduct expenses, like food, vet visits, and training associated with the job.

- Donations to pet-related charity or organization may be deductible. This is different, though, than adopting a pet, which isn't tax deductible.
- Fostering pets can also be a tax write-off. This is considered a charitable contribution, and expenses for fostering a pet for an IRS-qualified 501(c)(3) organization can be deducted.
- If you have a service dog, these expenses are also tax deductible. According to IRS Publication 502, deductions are available for individuals requiring a guide dog for vision or hearing impairments.

* This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax professional.

Tip adapted from ThinkAdvisor³



Aim Your Ball Flight, Not Your Body

One of the most-common mistakes that beginning golfers (and even seasoned veterans) make on the course is aiming straight down the fairway. This would make sense in an ideal situation, but many golfers tend toward a different ball flight. For example, you might slice right or left, and if you're aiming for the middle of the fairway, the ball might veer to the side.

Rather than aim your body toward the middle of the fairway, aim it toward your most-common ball flight. That way, if the shot overcompensates to the right or to the left, you're still closer to center. Not sure where your ball flight curves? Practice in the driving range to see where your balls end up. Another way to compensate for this curve is to place your tee to the right or left rather than the middle. This will also help you start your drive in the correct position.

Tip adapted from Me and My Golf⁴



The Health Benefits of a Meat-Free Day

There's no denying the overwhelming health benefits of a plant-based diet. But going completely vegetarian or vegan isn't realistic for everyone. Luckily, you can still enjoy the many health benefits by going "meat free" for just one day a week. Here are some of the main benefits of this healthy lifestyle swap:

- *You'll be cutting out potentially dangerous processed meat* – [According to the World Health Organization](#), processed meats rank alongside cigarettes as a major cause of cancer.
- *You'll be decreasing your risk of heart disease* – Coronary heart disease is linked to a meat-based diet, and the majority of cardiovascular diseases can be prevented by switching to a plant-based diet.
- *You'll be getting more vitamins, minerals, and fiber* – When you don't turn to meat on your meat-free day, you'll likely turn to other foods such as veggies, fruits, whole grains, and other plant-based products. This variety helps you round out your diet!

These are just a few of the many benefits of going meat-free for a day. Want more inspiration? Just Google "Meatless Monday" for recipe suggestions.

Tip adapted from Hello Magazine⁵



Be an Eco-Friendly Pet Parent

Going green can extend to your furry friend, too! There are many ways to be an eco-friendly pet parent and reduce your carbon footprint (or pawprint). Below are some easy ways you and your pet can be environmentally friendly:

- *Adopt; don't shop* – Not only does adopting a pet from a local shelter help save the life of one of the millions of animals looking for a loving home, but it can also help overburdened shelters reduce their overhead, like electricity and water.
- *Make your own treats* – Commercial dog and cat treats often come in wasteful plastic packaging, only to be thrown away when the treats are gone. Avoid this by making your own dog or cat treats! [Dog Treat Kitchen](#) has tons of delicious recipes, and [this website](#) has some easy DIY cat treats.

- *Use compostable pet products* – When possible, look for a compostable option for your favorite pet products. There are many choices for compostable doggie waste bags, and cat litter made out of corn, pine, or wheat is usually biodegradable.

Even small swaps like these can help you (and your pets) live more environmentally friendly.

Tip adapted from Healthy Pets⁶

Share the Wealth of Knowledge!

Please share this educational update with family, friends, or colleagues.

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¹ https://www.brainyquote.com/quotes/lee_marvin_319132

² <https://www.womansday.com/food-recipes/food-drinks/a27285750/barley-salad-with-strawberries-and-buttermilk-dressing/>

³ <https://www.thinkadvisor.com/2018/04/03/6-potential-pet-related-tax-deductions/?slreturn=20190421211413>

⁴ <https://www.youtube.com/watch?v=De9DgJ3qKdM>

⁵ <https://www.hellomagazine.com/cuisine/2017061339754/health-benefits-vegetarian-once-a-week/>

⁶ <https://healthypets.mercola.com/sites/healthypets/archive/2015/02/07/top-10-green-pet-tips.aspx>