



LAW OFFICES OF
CHERYL DAVID

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OUR FAMILY CARE PROGRAM IS HERE TO SUPPORT YOU *With Exclusive Member Benefits*

At the Law Offices of Cheryl David, our goal is to go above and beyond for our clients to ensure their estate plans and trusts work the way they're supposed to and our clients never need to go to court.

To help us provide the most personalized service and assistance possible, we launched our Family Care Program in 2019 for trust clients. For \$1,000 a year, the Family Care Program gives families peace of mind by creating a comprehensive service that ensures their plan is up to date and ready for anything life throws at them. By enrolling, trust clients will receive the following *exclusive* benefits that allow us to fully customize your estate planning experience.

Reasonable Access to Our Firm

As a member of the Family Care Program, you'll receive ongoing exclusive access to free meetings, emails, phone calls, and requests with our team. And when a member of our Family Care Program contacts us, we move their inquiry to the top of our list. You'll receive priority appointments free of charge.

Educational Services

In this program, you, your family members, trusted advisors, and any other individual privy to your trust information can attend numerous workshops our firm offers at no cost. These classes cover topics that are important for anyone involved in your estate planning.

Communication With Other Advisors

We'll contact your financial institutions on your behalf and ensure your documents are titled correctly and up to date per your instructions.

Ongoing Asset Integration

With this benefit, we'll spend time preparing and reviewing your asset documents year-round. We will regularly verify that your assets are integrated so that everything is accurate when you need to access your estate plan.

Document Reviews and Updates

Your experience with your estate plan is not one-and-done; it's a continually evolving set of documents that change as your needs, and the laws, change. Because of this, we'll review your records regularly to ensure they stay current with the law and your needs.

Family Care Meeting

As a member of our Family Care Program, you're entitled to a Family Care Meeting. This is for anyone you invite, but we recommend inviting your children, family members, your CPA, or any other



trusted advisor. This meeting aims to explain your plan to your loved ones and advisors who will execute your plan after your passing or if you become disabled. This meeting allows everyone to meet one another, understand your plan, and ask any questions they have now so there is no confusion later. We'll be here every step of the way to answer any questions and concerns or support you while having a difficult conversation with family.

Other Benefits

Aside from the benefits listed above, you will also receive a DocuBank card with access to your estate planning documents, medication lists, and health information. That way, your most important documents are with you wherever you are. As a member, you'll have access to our notary services — even if it's not for your estate plan! You'll also receive discounted rates on all of our other services.

Our Family Care Program has been so successful that we're excited to announce that in 2023 we're going to open the program up to our will clients for only \$500 a year! This package will include complimentary meetings, lists of assets, notary services, and yearly changes to the will if needed. It will also include discounted rates for our other services. If you're interested in joining our Family Care Program for trust, estate planning, or wills, call us at 336-547-9999 or email us at info@cheryldavid.com to get started!

YES, HABIT TRACKING ACTUALLY WORKS!

The Easy Way to Stay Motivated

Back in the 1980s and '90s, almost every sports movie included a training montage — and no montage was complete without a giant paper calendar hanging on the hero's wall. As time ticked by and the big game or contest approached, the hero crossed the days out one by one. Each square was a success, and it was another day of training down!

It sounds silly, but according to habit expert and "Atomic Habits" author James Clear, that giant calendar isn't just movie magic. It actually works! For some people, tracking their habits — literally writing down their successes and failures in order to keep a record — is an effective way to build and stick with new routines, like New Year's resolutions.

In his book, Clear writes that habit tracking works because it makes a particular behavior "obvious, attractive, and satisfying." Tracking our habits in a visible place (like a calendar on the wall) reminds us to keep our "streak" of good behavior alive and holds us accountable if we mess up. It also just feels good to cross a square off of the calendar.

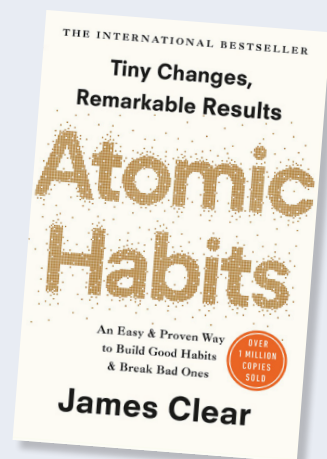
"The most effective form of motivation is progress," Clear explains. "When we get a signal that we are moving forward, we become

more motivated to continue down that path. In this way, habit tracking can have an additive effect on motivation. Every small win feeds your desire."

You don't need to use a '90s calendar to track your habits in 2022. Instead, Clear recommends leveraging technology to make tracking as easy as possible. If you want to build better spending habits, put your credit card statements (which track your spending automatically) front and center. If you want to take more steps each day, buy a Fitbit so you don't have to count them.

That said, if you go the pen-and-paper route — or prefer an Excel spreadsheet — Clear suggests tracking your habit immediately after you finish it. That way, you'll associate your positive behavior with the rush of satisfaction you get from checking a day off the calendar.

To learn more about Clear's methods and download his free Habit Tracker Template, visit AtomicHabits.com/tracker.



EVEN WAR COULDN'T HOLD THESE PLAYERS BACK

A Ukrainian Soccer Team Finds a Home

A bright spot is burning in the middle of the darkness brought on by the Russia-Ukraine War: the Shakhtar Donetsk soccer team. Since the war began, its players have provided entertainment and modeled resilience for Ukrainians caught in the middle of the conflict. They continue to play and win, even though their team has been "homeless" for almost 10 years.

According to ESPN, Shakhtar Donetsk hasn't played on its home turf since 2014. That year, Russian-backed separatists forced the players to flee Donetsk and leave behind their beloved stadium, Donbass Arena. Things have only gotten worse since then.

"For the past eight years, Shakhtar has led a nomadic existence ... playing home games in Lviv (750 miles away), Kharkiv (190 miles), and Kyiv (450 miles)," ESPN reported.

And yet, the team continued to succeed! Nothing could hold them back from competing. In 2022, they lost 15 of their best players to the Ukrainian military and had to suspend a game because of an air raid. They simply replaced the missing soccer stars and moved forward.

This perseverance paid off. In a way, Shakhtar Donetsk finally found a home last year: The team qualified for the UEFA Champions League, placing them among the best soccer teams in the world. It was quite a feat for the underdogs, largely because they beat and later tied the powerhouse team Real Madrid along the way!

"Our challenge was to make the impossible possible," the Shakhtar Donetsk coach, Igor Jovicevic, told ESPN.

This month, Shakhtar Donetsk will keep doing the seemingly impossible in the Europa League. Team captain Taras Stepanenko told ESPN that continuing the play will "show our defiance, our spirit." Stepanenko's village is in ruins, but he still dreams of going home to Donbass Arena — which the Russians are likely using to store weapons.

"It is my biggest dream to go back to the arena and play," he said. "I have thought about it since we moved from Donetsk. Maybe I won't be a footballer anymore when we go back, but I will play as a veteran, as an old man. The club can organize a charity match, invite all the legends, and we can fulfill our dream. But I am confident it will happen."



TAKE A *BREAK*



CURRIED STEAK WITH SCALLION RICE AND PEAS

Inspired by [MarthaStewart.com](https://www.marthastewart.com)

INGREDIENTS

- 1 lb flank steak, room temperature
- 4 tbsp extra-virgin olive oil, divided
- Kosher salt and ground pepper
- 1 bunch scallions, thinly sliced, white and light-green parts separated from dark-green tops
- 3 tbsp massaman curry paste, divided
- 8 oz sugar snap peas, trimmed and halved on the bias
- 1 1/4 cups white rice
- 2 1/2 cups water, divided

DIRECTIONS

1. Season steak with salt and pepper. Brush with 1 tbsp curry paste, and let stand 10 minutes.
2. In a saucepan, combine rice, 1 3/4 cups water, 1 tbsp oil, and 3/4 tsp salt. Bring to a boil, then stir, cover, and reduce heat to low. Simmer about 15 minutes before adding white and light-green scallions. Cover to steam.
3. Heat a large cast-iron skillet over medium-high heat. Swirl in 1 tbsp oil. Add the steak, flipping once; cook this for 7–9 minutes, then transfer to a carving board.
4. Reduce the skillet to medium heat, then add 1 tbsp oil and the remaining 2 tbsp curry paste. Cook this for 1 minute. Add 3/4 cup water and cook until reduced, about 30 seconds. Transfer to a bowl and cover.
5. Wipe skillet clean, then add remaining 1 tbsp oil. While stirring, add snap peas. Season with salt and cook this until crisp-tender, about 2–3 minutes.
6. Fluff rice before stirring in scallion tops. Slice steak against the grain, then serve with rice, peas, and curry sauce.

WHAT ARE GRAY DIVORCES?

4 Trends That Play a Role

While the overall rate of divorces is declining in the U.S., there is one age group where divorces are on the rise: the baby boomers. Often known as gray divorce, this phenomenon is when a married couple in their 50s and 60s go their separate ways later in life. According to the U.S. Census Department in 2021, about 35% of all Americans who got divorced in 2020 were citizens 55 or older — that's more than twice the rate of any other age group. But why are older Americans deciding to get divorced?

1. They became empty nesters.

As children grow up, move out of the family home, and begin their own lives, some older couples may have difficulty adapting to a life without their children. This is known as empty nester syndrome and can result in marriages coming to an end. Other couples may have waited to get a divorce until their children were adults and moved away from home.

2. They grew apart from their significant other.

People change as they grow older. Because of this, some older couples may want new lifestyles or have different desires and needs as they age. Spouses may not be on the same page regarding what they want in life, which can cause many couples to lose their spark as they grow apart.

3. There are financial differences.

Money-related issues are one of the leading causes of divorce, no matter the age group. Older couples may disagree about how much money to put in retirement accounts, what to do with their funds later in life, how much to budget monthly, or how they want to spend their money.

4. There is less stigma.

Years ago, there was a lot of stigma surrounding divorce — especially for women. But now, there is less stigma around divorce for all people, encouraging more couples to file.

Gray divorces can be complicated and stressful from a financial perspective. So, if you plan on getting a divorce, it's vital that you speak with a divorce attorney who can ensure everything is in place and accounted for. Save yourself some time and stress by contacting a divorce lawyer to help you through the process.





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Show Your Family Some Love WITH AN ESTATE PLAN!

No matter your age, health status, or net worth, estate planning is essential. While a world without you in it may be challenging for you and your family to discuss, it will prepare you both in the long run. Here are three benefits estate planning can provide.

Avoid probate.

Losing a family member is heartbreaking, and fighting over who gets what can add additional heartache. When you state your wishes in an estate plan, you get to control where your assets and property go — not the court. An estate plan gives you and your loved one peace of mind that your assets are protected and removes the stress about what to do with your estate.



Understand your financial and medical wishes.

It's vital that you assign your powers of attorney for financial and medical decisions so your loved ones know what to do if you become incapacitated and cannot care for yourself. Your financial and health care agents will be able to speak on your behalf and ensure your wishes are followed. Making decisions when someone is incapacitated can be stressful, but when you have an estate plan, it can make your loved ones' role a lot easier.

Ensure your children are taken care of.

If you have kids who are under 18, then it's vital that you have an estate plan. Without a proper plan, state courts can appoint anyone to care for your kids. So, if you have someone you want to act as a guardian, you must put that in your plan. You can leave money for your children, outline how they should be cared for, and provide any additional information that will protect them.

With a proper estate plan, you and your family will be prepared for what comes next. You can dictate what happens to you and your assets when you pass away if you plan correctly. This will ensure your wishes are granted and provide your loved ones with peace of mind. Contact your estate planning attorney for assistance if you need to create an estate plan or update your current plan. They will be happy to lift some of the weight off you and your family's shoulders.