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This issue:
*Who receives your estate
—and when?*

John Irwin
13870 SW Hart Rd
Beaverton, OR 97008-8644



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OCTOBER 2024 NEWSLETTER

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*Who receives your estate
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*Who receives your estate
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*Who receives your estate
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Lloyd Hammel and Susan Scholz
PO Box 82
Corbett, OR 97019-0082



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This issue:
*Who receives your estate
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Lauren Marie Davis
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Greg and Mary Knutson
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This issue:
*Who receives your estate
—and when?*

Jean McLemore
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Fairview, OR 97024-8811



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Jackie Wade
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This issue:
*Who receives your estate
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Dan and Deanna Nakamura
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This issue:
*Who receives your estate
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David and Kathleen Wade
3970 Grandview Dr
Hood River, OR 97031-9793



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This issue:
*Who receives your estate
—and when?*

Joseph and Kim Payne
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Paul and Sarah Duwelius
16925 Scott Ct
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This issue:
*Who receives your estate
—and when?*

John Handy and Gloria Benci
16955 Old River Dr
Lake Oswego, OR 97034-5118



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Gail Thompson
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Frederick J Payne
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Lake Oswego, OR 97034-2925



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mary Ann Miller
444 10th St
Lake Oswego, OR 97034-2925



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Kirk and Erin Nieland
3711 Southshore Blvd
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Rob Le Chevalier
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Lake Oswego, OR 97035-8225



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This issue:
*Who receives your estate
—and when?*

Mark and Ann Edlen
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mark and Karen Petroff
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Tualatin, OR 97062-7711



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This issue:
*Who receives your estate
—and when?*

Shelley Espeland Matthews
19933 Derby St
West Linn, OR 97068-2239



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Stan and Linda Barnwell
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*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Ron Lew and Sumi Kim
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West Linn, OR 97068-9132



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Eugene Tish
8048 SW Edgewater W
Wilsonville, OR 97070-9479



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This issue:
*Who receives your estate
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Jerry and Beth Harrison
280 Brown St
Woodburn, OR 97071-5604



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This issue:
*Who receives your estate
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Marilyn McGuire
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Beaverton, OR 97078-5487



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This issue:
*Who receives your estate
—and when?*

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Damascus, OR 97089-8369



A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

Life is a great adventure, yet one of uncertain duration. **Your estate plan should not be just about what happens when the adventure ends. Your planning should facilitate your journey and establish a legacy that celebrates a road well-traveled.**

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*Who receives your estate
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*Who receives your estate
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John and Jana Kolsbun
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McMinnville, OR 97128-3030



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*Who receives your estate
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Ken and Jill Jernstedt
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Jeff Edelson
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This issue:
*Who receives your estate
—and when?*

Bill Walters and Vilma Zaleskaite
1406 SE Glenwood St Unit 1
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A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

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*Who receives your estate
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Timm McNeil
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Sylvia Rhyne
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*Who receives your estate
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Bob Grew
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Portland, OR 97202-8263



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Bryan Knutsen
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Larry Brant
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Portland, OR 97204-3141



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This issue:
*Who receives your estate
—and when?*

Bill Holden
2735 SW Rutland Ter
Portland, OR 97205-5853



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Alan and Julieann Barker
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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Marcy Binder
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Portland, OR 97209-2870



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Steven Zipper
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OCTOBER 2024 NEWSLETTER

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*Who receives your estate
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Mack Graves and Joane Bruno
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This issue:
*Who receives your estate
—and when?*

Ellen Payne
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Ronald Dworkin and Ellen Goldschmidt
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Portland, OR 97210-1225



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This issue:
*Who receives your estate
—and when?*

Peter and Danielle Galbreath
2005 NE 38th Ave
Portland, OR 97212-5223



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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Mitchell Gonzales
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This issue:
*Who receives your estate
—and when?*

Alex and Rachael Hofmann
2442 SE Sherman St
Portland, OR 97214-5562



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Stacy Yamasaki
6626 SE Scott Dr
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This issue:
*Who receives your estate
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Matthew Edlen and Jessica Williams
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This issue:
*Who receives your estate
—and when?*

Tess Payne
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Frank and Mary Gill
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

John Rush
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Portland, OR 97219-1513



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mary Payne
6221 SW Radcliffe St
Portland, OR 97219-5746



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Lou and Jocelyn Libby
3456 SW 44th Ave
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Mylen and Rosalyn Shenker
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This issue:
*Who receives your estate
—and when?*

Steve and Heather Mansberger
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Portland, OR 97221-4154



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Brad and Judy Evans
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This issue:
*Who receives your estate
—and when?*

John and Cynthia Keppel
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Chuck and Laura Douville
5528 SW Hamilton St
Portland, OR 97221-2068



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mel Morganroth
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*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Ed and Jan Murphy
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Portland, OR 97221-1111



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This issue:
*Who receives your estate
—and when?*

Jason Orme
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Portland, OR 97224-7153



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*Who receives your estate
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John Lobbato
9870 SW Kent Ct
Portland, OR 97224-4555



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This issue:
*Who receives your estate
—and when?*

Suzanne McClintick
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This issue:
*Who receives your estate
—and when?*

David and Karen Conant-Norville
11430 SW Muirwood Dr
Portland, OR 97225-5332



A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
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Akin and Karen Blitz
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This issue:
*Who receives your estate
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Harvey Barragar
7730 SW Fairmoor St
Portland, OR 97225-2744



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Steve and Cynthia Reinhart
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Portland, OR 97229-0934



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This issue:
*Who receives your estate
—and when?*

Terry L Thornburgh
10838 NW Laidlaw Rd
Portland, OR 97229-2507



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mike Harvey
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Joanne Douglass
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This issue:
*Who receives your estate
—and when?*

Will Sullivan
1865 NW 143rd Ave Apt G32
Portland, OR 97229-8111



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Chris Firmat
3042 NW Montara Loop
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OCTOBER 2024 NEWSLETTER

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*Who receives your estate
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Anita Wright
600 NW Lost Springs Ter Unit 402
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Lake Oswego, OR 97035

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This issue:
*Who receives your estate
—and when?*

Michael and Megan Straiko
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Portland, OR 97229-5297



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Dave and Sue Bartz
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*Who receives your estate
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Don and Nancy Waterman
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This issue:
*Who receives your estate
—and when?*

Russell Spino
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This issue:
*Who receives your estate
—and when?*

John Rush
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Julie Meyer Rowett
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This issue:
*Who receives your estate
—and when?*

Jeremy FiveCrows
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

John Whiteaker
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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Lydia Garcia
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Portland, OR 97232-4124



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This issue:
*Who receives your estate
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Mike Matylewich
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Rob Lothrop
700 NE Multnomah St Ste 1200
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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

David Wilson
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Portland, OR 97239-1461



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Susan Emmons Poss
3522 SW Beaverton Ave
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Wayne and Yvonne Hachiya
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This issue:
*Who receives your estate
—and when?*

Brenda Lobbato
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

George Mardike
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Christine Moehl
250 Church St SE Ste 200
Salem, OR 97301-3921



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Randy Cook
250 Church St SE Ste 200
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Jane Roberts
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This issue:
*Who receives your estate
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Brad Larsen
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Salem, OR 97302-5036



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This issue:
*Who receives your estate
—and when?*

Don and Connie De Yoe
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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Freda Vars
3660 NW Elmwood Dr
Corvallis, OR 97330-1038



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This issue:
*Who receives your estate
—and when?*

Lindsay Malachowski
PO Box 830
Corvallis, OR 97339-0830



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This issue:
*Who receives your estate
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1153 S 10th St
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This issue:
*Who receives your estate
—and when?*

Rob and Marilyn Hodson
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Lebanon, OR 97355-2902



A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

Life is a great adventure, yet one of uncertain duration. **Your estate plan should not be just about what happens when the adventure ends. Your planning should facilitate your journey and establish a legacy that celebrates a road well-traveled.**

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Doug and Leslie Haaga
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Lon and Linda Cagley
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Lake Oswego, OR 97035

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This issue:
*Who receives your estate
—and when?*

Diane Wortsman and Walter Pfannenstiel
PO Box 2500
Bend, OR 97707-2568



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Laverne Blatt
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Dan Marier
PO Box 1262
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Jim Whitney
101 SE 3rd St
Pendleton, OR 97801-2303



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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Lisa Coale
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OCTOBER 2024 NEWSLETTER

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Karla Wenzel and Fred Miller
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This issue:
*Who receives your estate
—and when?*

Janet Ebright
128 River View Dr
Lyle, WA 98635-9618



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Bob Hogfoss
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This issue:
*Who receives your estate
—and when?*

Doug Dawley
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This issue:
*Who receives your estate
—and when?*

Erik Gittings
6309 NE 87th Ave
Vancouver, WA 98662-5492



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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8722 NE 16th Way
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*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Krista M Glass
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Steven and Anne Urquhart
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This issue:
*Who receives your estate
—and when?*

Jim and Linda Patterson
15915 SE Rivershore Dr
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Gene Scheel c/o Lacamas Dental
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*Who receives your estate
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Lee and Jackie Wilcox
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This issue:
*Who receives your estate
—and when?*

Mark Zornow and Marjorie Grafe
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Bryan and Megan Lenneman
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This issue:
*Who receives your estate
—and when?*

Mike Payne and Jean Carroon
74 Powder House Blvd
Somerville, MA 02144-1303



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This issue:
*Who receives your estate
—and when?*

Joe Zacarri and Tricia Rice
555 Canal St Apt 1309
Manchester, NH 03101-1521



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This issue:
*Who receives your estate
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Richard and Alice Rogers
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Jack and Linda Cioffi
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This issue:
*Who receives your estate
—and when?*

Stuart Selip
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East Hampton, NY 11937-1481



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This issue:
*Who receives your estate
—and when?*

Kieran Carney
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Lebanon, PA 17046-1869



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This issue:
*Who receives your estate
—and when?*

Laurie Dromerick
1579 44th St NW
Washington, DC 20007-2004



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This issue:
*Who receives your estate
—and when?*

Edward and Ashleigh O'Brien
8718 Tuckerman Ln
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*Who receives your estate
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Jennie and Dan Steigerwald
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This issue:
*Who receives your estate
—and when?*

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Salem, VA 24153-2108



A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

Life is a great adventure, yet one of uncertain duration. **Your estate plan should not be just about what happens when the adventure ends. Your planning should facilitate your journey and establish a legacy that celebrates a road well-traveled.**

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John and Suzy Payne
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Newnan, GA 30263-6438



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Donna Edwards
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Jessica Payne-Murphy
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Lake Oswego, OR 97035

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This issue:
*Who receives your estate
—and when?*

Shaun and Jessica McGruder
13179 Cypress Gln
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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*Who receives your estate
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Matthew J Coffey
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*Who receives your estate
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Vivian Benci
1621 Sunnybrook Ln
Clearwater, FL 33764-6454



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*Who receives your estate
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Mary and Jack McGruder
1937 Datura St
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Thomas W Coffey
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This issue:
*Who receives your estate
—and when?*

Carol Blee
14609 Landis Villa Dr
Louisville, KY 40245-4175



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Scott and Kate Walker
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Cleveland, OH 44120-4211



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This issue:
*Who receives your estate
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James and Colleen Spinks
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This issue:
*Who receives your estate
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Patty Hunt
33298 Cottesmore Pl
Solon, OH 44139-4705



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This issue:
*Who receives your estate
—and when?*

Laura Hemmelgarn
6482 Foxboro Dr
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Bob and Sandy Spinks
265 Grand Blvd
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This issue:
*Who receives your estate
—and when?*

Michael T. Payne
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Daniel and Morgan Bodily
1711 Spinaker Ln
Saint Paul, MN 55125-8634



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Scott Volstedt
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*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Dalton Armstrong and Kennan Cammack
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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

Paul and Courtney Bodily
4832 Jake Ave
Pocatello, ID 83202-5255



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This issue:
*Who receives your estate
—and when?*

Mark and Holly Bodily
1585 E 1375 N
Layton, UT 84040-8360



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This issue:
*Who receives your estate
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*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Mike and Robin Cole
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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Margart Frances Duwelius
5622 Hill Oak Dr
Los Angeles, CA 90068-2518



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This issue:
*Who receives your estate
—and when?*

Sarah Sutherland
854 Superba Ave
Venice, CA 90291-3871



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*Who receives your estate
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Kyle Yan
6802 E Belice St
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*Who receives your estate
—and when?*

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A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

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The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

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Jill Riewald
1727 Oliver Ave
San Diego, CA 92109-5429



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Al and Jane Krause
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Lake Oswego, OR 97035

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This issue:
*Who receives your estate
—and when?*

Newfel Harrat
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

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241 Avington Rd
Alameda, CA 94502-6434



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This issue:
*Who receives your estate
—and when?*

Jane Sturgeon
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David Rhodes
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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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*Who receives your estate
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*Who receives your estate
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Bill and Robyn Watson
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This issue:
*Who receives your estate
—and when?*

Cynthia Basggott
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Monte Rio, CA 95462-9759



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This issue:
*Who receives your estate
—and when?*

Gregg and Kathy Melton
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This issue:
*Who receives your estate
—and when?*

Alan Whalen
2123 Dalton Dr
Eugene, OR 97404-2287



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Susan Griffith
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Eugene, OR 97405-4302



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Brick and Lissy Lantz
4903 Blanton Rd
Eugene, OR 97405-4906



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This issue:
*Who receives your estate
—and when?*

Jill Simmons
2381 Dale Ave
Eugene, OR 97408-7551



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Doug and Joann Jeffrey
2772 Wingate St
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Melissa Taxara
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This issue:
*Who receives your estate
—and when?*

Lyle and Mary Jackson
1422 NW B St
Grants Pass, OR 97526-1122



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Hank and Linda Smith
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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David Appleby and Grace Chu
736 NE Pioneer Way
Grants Pass, OR 97526-1416



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Phil Dinsmore
495 Tower Heights Dr
Grants Pass, OR 97527-9300



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Tracy Jackson
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Rogue River, OR 97537-4686



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*Who receives your estate
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Allison Page Lomax
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This issue:
*Who receives your estate
—and when?*

Michael Griffith
9913 NE 202nd St
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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

Reverend Mark Rogers
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Bothell, WA 98012-7723



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This issue:
*Who receives your estate
—and when?*

Bob and Terry Lewis
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Normandy Park, WA 98166-4167



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This issue:
*Who receives your estate
—and when?*

Darrel Baker
3717 R Ave
Anacortes, WA 98221-3499



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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
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Shelley Bennett
15609 Burn Rd
Arlington, WA 98223-7190



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This issue:
*Who receives your estate
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This issue:
*Who receives your estate
—and when?*

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OCTOBER 2024 NEWSLETTER

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This issue:
*Who receives your estate
—and when?*

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This issue:
*Who receives your estate
—and when?*

Joan Stewart
6 W Wagon Wheel Pr NW
Benton City, WA 99320-6614



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This issue:
*Who receives your estate
—and when?*

Chuck and Michelle DeGooyer
5020 W 18th Ave
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This issue:
*Who receives your estate
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Andrew Geasland and Colleen Sargen
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This issue:
*Who receives your estate
—and when?*

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A GUIDE TO

Navigating Retirement

OCTOBER 2024 NEWSLETTER

How you will be remembered is your legacy.
Before the inevitable occurs, you still control your legacy.

You are to be commended if your financial success results in making life-changing, monetary gifts to family and/or charity. But to leave such an *enduring* legacy does not require you to make financial gifts. And your legacy need not be a statue in the public square, a building eponymously named, or a national holiday. No documentary on your life need be produced nor a biography written. **Your legacy can be as simple and grand as the positive impact you had on one person or organization.**

You may have defined—or augmented—a legacy with the values you instilled in your children. Or the important work you undertook during your career. Integrity you displayed. The kindness you showed people. Membership in groups. Volunteer work for organizations. Have you instilled in others your love of cooking, gardening, hiking, fishing, cycling, theater, music, or art—any number of pursuits that give joy to people and enhance their and your appreciation of the great journey that is life? **The possibilities for engaging in an enjoyable and meaningful life are many!**

The activities that contribute to your legacy can involve mental stimulation, inter-personal relationships, and community engagement, which **when combined with physical activity and good nutrition, will help you to age well, avoid chronic illnesses, maintain healthy cognition, and extend your life.**

Life is a great adventure, yet one of uncertain duration. **Your estate plan should not be just about what happens when the adventure ends. Your planning should facilitate your journey and establish a legacy that celebrates a road well-traveled.**

Because life is fragile and uncertain, prudence dictates you plan for the inevitable occurring sooner than you anticipate. This possibility forces you to decide, of the estate you have accumulated, who gets what, how much, and when.

One way to best answer these questions is to **first decide what you want your money to accomplish when you are gone:** *ensure the financial stability of your survivors? Fund educations? Support charitable organizations, be they church, secular or community-based?* You need not pick just one objective. **There are no rules that dictate you must give money to a specific person or organization. The decision is yours alone.**

Your generous spirit also might suggest you make gifts while alive. *Why not see the benefit of your largesse?* **Can you afford such generosity, achieve your personal dreams for retirement, and not risk depleting your savings and thus have inadequate resources in your later years?**

An essential part of prudent retirement income and estate planning is to undertake a Cash Flow Study (Topic 14 in *A Guide to Navigating Retirement*). Using conservative assumptions about such variables as market returns, inflation, tax laws, future expenses, medical needs, and life expectancy, various scenarios are analyzed to assess your capacity to spend money, minimize taxes, achieve your hopes and dreams, and make lifetime and testamentary gifts.

You have spent decades accumulating the money you saved for retirement. Spending money during retirement involves a mindset different from your savings discipline all those years. When making plans, prioritize your physical and mental health. Do the things you always dreamed. Make your housing comfortable and safe. Drive a well-maintained car, ideally one with technology that can keep you in the lanes and alert you to hazards. And treat yourself when traveling, particularly long distances. If you do not fly First Class on your travels, your children’s inheritance might allow them to sit in the front of the plane!

Do not compromise your standard of living in order to make financial gifts, either during your lifetime or after your death. There could be situations when family might find themselves in desperate circumstances and your financial support is necessary. Barring these instances, it is OK if you do not leave anything to your family or charity if you do not have the net worth to make such bequests. Do not artificially create that capacity by putting your financial future at risk.

Ideas you have about the dollar amount of your gifts and the timing of those gifts, before and/or after your death, might change upon consultation with your estate attorney. The prudence of recommended tax-advantaged estate planning strategies is best evaluated with a Cash Flow Study.

Please contact me with your questions, or if you or a friend wants a copy of *A Guide to Navigating Retirement*.

Artificial intelligence software was not used in the writing of this Newsletter.

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The contents of *A Guide for Navigating Retirement* are solely the opinions of Fred Payne. The development of the *Guide* is the work of Fred’s wholly owned business: 4LNA, LLC (*For Life’s Next Adventure*). 4LNA, LLC is operated as a separate business activity from the advisory firm (and its affiliates) through which Fred provides financial planning and investment advisory services.

When a child, you could not wait to be older.

Many years later when you are older, you want the clock to *sloooowww* down for there is an inevitable event in your future.

At that future moment, certain decisions you have made and actions you have taken will affect your family’s quality of life and cement your legacy.

Right now, today, are you good with those decisions and the actions you have taken?

In those introspective moments which will come more frequently as you age, the unrelenting, impersonal, and accelerating passage of time might make you wonder, “How will I be remembered?”

Plan with confidence your journey in retirement.™

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*Who receives your estate
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