Not Your Typical Daddy/Daughter Date



Aaron recently returned from a Vision Trip with the non-profit organization, International Justice Mission. He was joined on this trip by his daughter Ellianna, who shares more about their journey below.

This IJM Ghana trip was stressful, agitating, and uncomfortable, but that is what made it so wonderful. I was repulsed at the pungent smells and claustrophobia brought to life by the tour at Elmina Castle; my heart was broken for the cheerful survivors dancing at the aftercare center; itching guilt overwhelmed my body as I sat cruising Lake Volta while taking pictures of possible child labor victims. Tears were shed, and boundaries were broken. It was good.

Through my discomfort came life-long relationships and a desire for change. It made me realize that sometimes the only way to make a change is not to bask in our comfort, but to meditate in our discomfort. We cannot stay in the celebration of one God-given victory or never challenge ourselves and others for justice, for then there would be no further change. The cycle must persist. It is not easy work, which is something the IJM Ghana team is well aware of. Below, I will walk through my thoughts and emotions by witnessing a glimpse of IJM's work and the reasons behind their passion.

For a little under a week, I was part of a group of Americans who had the opportunity to tour IJM's work in Ghana. Briefly explained, IJM combats various forms of modern-day slavery in 17 different countries, but this trip was focused on child trafficking in Ghana's Lake Volta fishing industry. The trip began with Ghana's slave history and then worked its way through IJM's current progress to its future goals. On our first day, we were taken to Elmina Castle, previously known as a trading post for slaves. As we walked through with relative ease and took pictures of children playing outside its walls, it was impossible not to think about the inhumane practices that were inflicted on people not too long ago. We had stood in one of the small cells where as many as 200 tattered slaves were kept, but here claustrophobia was the least of their worries. Bodily fluids and toxic gasses created a bed for disease. Scraps of food that seldom dropped from the ceiling weakened the body. Sexual abuse tore through skin, bone, and dignity.

The conditions were horrible, but one thing killed hope more than the rest: the Door of No Return. As the name insinuates, when someone stepped through that door, they never returned. They would be stacked like Jenga blocks in a ship that sent them to various places to be further enslaved, further beaten, and further oppressed. If they did not die in the castle or the ship, they would most likely die in their new forever

home.



The “Door of no return”

We returned to the bus and I sat still, attempting not to confront all that we had learned. Why? Because I knew if I did it would become a reality. I did not want the treacheries they experienced to be true. I did the same thing when we played with the survivors at the aftercare center and when we admired the beauty of Lake Volta. All I wanted to see was children finding joy in the Lord as they put on a show for us and taught us childhood games. I didn’t want to see the beatings on the children’s skin or the trauma they experienced when their best friend never returned from the water. I wanted to ignore the fact that I saw children fishing in the rain on a school day. We were being shown the beauty of God’s accomplishments through IJM, and I wanted to stay in that beauty.

But at a specific point on our boat ride, I finally wanted to jump into the cloudy waters and swim over to the fishing children to accompany them. It was when a canoe was close enough for me to see two sets of raw palms waving at us. But they didn’t wave with the common emotion of excitement, rather

they had a flat face and only waved to say, “I’m here. Please, notice me.” I was embarrassed at the sight of our motorized boat among the canoes and people’s worry about our dry state while soaked children worked to keep their canoe from drowning. Don’t get me wrong, I am grateful for the beautiful experience and generous hospitality, but I am also enraged by how different my life is from theirs.

While this trip has angered me, it has also given me hope. Throughout our time there, we had an abundance of food. I forgot what it was like to be hungry. Although I could not keep up with the frequent supply of amazing food, I was grateful for the time spent at meals and the welcoming culture I experienced. It is a beautiful culture, one that I am now missing as I am back in America. Food was used to welcome us and bring us together (I don’t know how to grammatically put Akwaaba into a sentence, but this is where I would use it). At our meals, I met many people that I would now like to consider my family and learned many things about Ghana’s beautiful culture. We were taught to dance, carry a bag on our head, how communal Ghanaians are, and how important the day of the week you were born on is (long live Thursdays!).

However, the most important thing I learned at a meal is how God is working wonders through every IJM member to restore justice. On the last day, our American crew joined the whole IJM Ghana team at a retreat. Of course, there was song and dance. The most entertaining part was how stiff we Americans looked on the dance floor, but the most powerful part was the worship. You could hear in the singer’s voice that she was not singing from her mouth, but from her soul, in a determined effort to reach God. She was reaching others too. When I looked around, people were moved. Hands were raised to the sky in praise and lowered to the ground in humility. Many were crying, and so was I. I was crying because we were given a beautiful gift: hope. I could see how these people truly believed in what they were doing and the power of God. There

is a chance for a brighter future because the light of God shines through these people.

Throughout the entirety of the trip, I prayed that I would not leave it unchanged. I was nervous that I would act as many would after a church service: raise our hands during worship, say a couple of amens, comment on the pastor's preaching abilities, and then go home to complain about the AC not working, forgetting everything until the next Sunday. It is a cycle that goes nowhere, and that is what I am still afraid of (hopefully others are as well) for me and this Ghana trip. I hope my fear increases and that I will channel it for good. I hope my desires will turn into action rather than remain thoughts. I hope I will share my experiences and not selfishly keep them to myself to remain comfortable and avoid confrontation. I hope I will let God take over and put the entirety of my faith in him. And I hope my hopes are also others' hopes. If so, restoration will shine through the darkness.

You can learn more about IJM at IJM.org.

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5 Steps to Address Concerns About an Aging Parent



As your parents begin to settle into their final phase of life, their health, residence, and finances could become a factor in your retirement planning. This is especially true if you are the person your parents have tasked with settling their estates.

There’s no simple way to tackle all the logistical and emotional challenges associated with caring for an aging parent. But these five steps will help you get the help you’ll need to make sure your parent is safe, cared for, and financially secure.

1. Call a family meeting.

No two families are the same, but in most cases, you’re going to want to gather together all siblings and close family members for an open and honest discussion. If your parent is dealing with a serious and potentially debilitating health issue, don’t sugar-coat the truth. Hiding the facts now will only lead to hurt feelings, resentment, and poor planning.

Depending on the parent’s condition, you might consider dividing up a caregiving or visitation schedule. Even pitching

in on small day-to-day tasks like helping mom or dad buy groceries can be a big help.

If you're contemplating a more serious decision, like assisted living, make sure you give everyone space to voice an opinion. Try to keep the conversation as positive and solution-focused as possible. Employing a mediator or family counselor to facilitate might be a good option if you're concerned old family issues could boil over and prevent a solid resolution.

2. Don't try to parent.

Shifting from the role of adult child to caregiver is going to be a difficult transition for both you and your parent. Don't try to do too much too soon. Seniors who feel like they're being "babied" are prone to depression or dangerous outbursts of independence, like grabbing the car keys or refusing to take medication.

A better approach is to try to frame your caregiving as a way of being more involved in your parent's current routine. Take a seat at Dad's weekly card game. Put the grandkids' sports and performance events on the calendar and offer transportation. Bring an extra dish to a dinner party. Drive mom to the movies … and let a sibling know the house will be unoccupied for a few hours if there are any cleaning or hoarding issues that need attention.

3. Gather the essentials.

If your parent doesn't keep all important documents in one location, now is the time to collect, copy, and file things like:

- Identification (driver's license, passport, birth certificate, marriage certificate, etc.)
- Bank records
- Home deeds and vehicle titles
- Insurance records

- Investment and retirement account records
- Wills and trusts
- Power of attorney
- End of life directives
- Login information for important online accounts (banking, subscriptions, social media)

There may be other documents that are unique to your parent's living or financial situation. We can help you make a comprehensive list.

4. Tag along.

Start attending doctor's appointments. Don't be afraid to ask questions that will help you familiarize yourself with your parent's medical condition and aid with any at-home care like prescription drugs.

Also, ask your parent to introduce you to his or her financial advisor and attorney. Make sure the relevant professionals have all the important information about changes to your parent's health, mental capacity, or living situation.

5. Plan for the next steps.

At some point, your aging parent may no longer be self-sufficient. The earlier that you and your close family members decide upon an action plan, the better. Do you or anyone in your family have the room, the time, and the means to take in your parent? How can non-caregiving siblings or other family members chip in on associated costs of living?

In many cases, an assisted living facility is a more realistic option. But be aware that your parent's Medicare plan probably will not cover those costs. If your parent does not have retirement funds earmarked for end-of-life care, you and your close family members may need to hold another meeting to discuss how to pay for a facility.

None of these steps are easy, and none of the associated options your family settles on will be perfect. The sooner you loop us in on how caring for an aging parent might affect your financial picture, the sooner we can get to work on the money side so that you can concentrate on giving your family the love and support it needs during this difficult time.

What Should You Consider Before Relocating for Your Career?



According to a report published by Bloomberg, only 1.6% of job seekers relocated to take a new job in Q1 2023, an all-time low. More folks than ever value the freedom to work when, how,

and where they want. Compromising on that freedom isn’t just about what’s best for your career. It’s a question of how relocating will affect your life in three important areas.

1. Family

Relocating will be a life-changing event for your spouse and children. They’ll lose the daily network of friends and family they’ve come to rely on and with whom they spend their leisure time. Younger children may adapt to these changes quickly, while older children or your spouse might struggle to make new connections. Social media could help your family maintain some of those existing relationships. It could also make you all miss your old home even more.

Your family will also have to build new relationships adjacent to friends and family, such as doctors, teachers, teammates, coaches, and babysitters. Relocating could also cause a strain on your extended family, especially if you have caregiving responsibilities with elderly family members.

Navigating these changes won’t necessarily be all bad. A fresh start could give your family a chance to have new experiences, broaden your view of the world, discover new hobbies and interests, and connect with new people who will enrich your lives in unexpected ways.

2. Careers

Whether you’re thinking about moving for a new job or to maintain your career track at your existing employer, you might start by asking yourself if this move is a choice or a necessity. Again, in this day and age, workers can have a lot more say in the logistics of their jobs. What aspects of this job truly couldn’t be managed from your current place of residence? Could you perform a similar job at a different company without moving? On the other hand, what kinds of professional experiences could you gain that would make relocating worthwhile? Could moving open up a path toward your

dream job?

If your spouse works, discuss these same career questions with him or her. While you each have your own career goals, it’s important that you are aligned on how you will continue to work together as a couple to achieve them.

3. Finances

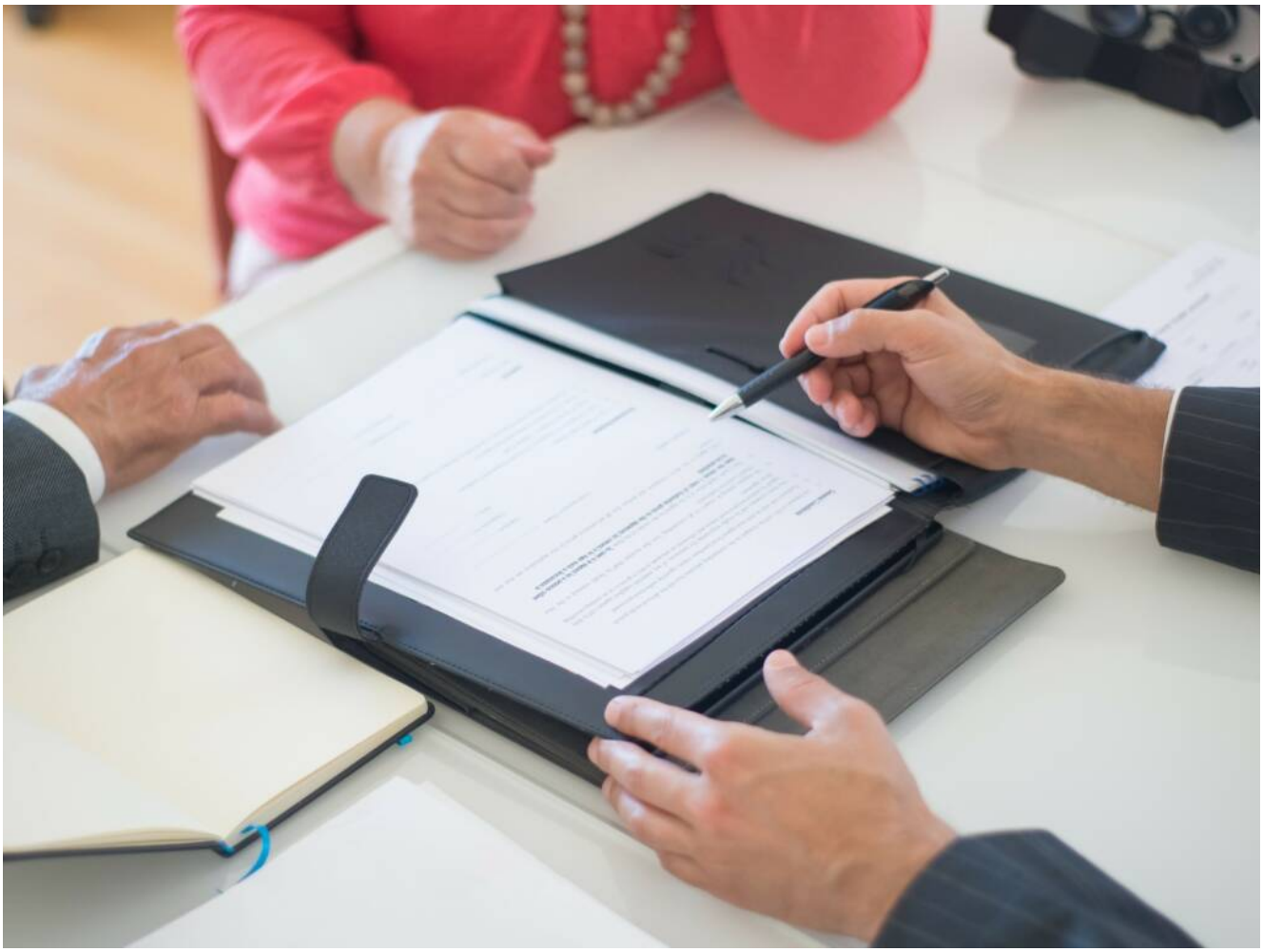
Even if relocating comes with a significant salary bump, moving can be expensive. In the short term, you’ll have to budget for expenses like shipping your stuff, traveling, selling your old house, and finding new housing.

In the long term, you’ll have to consider the effects of relocating on your monthly and annual budget. The cost of living could be different in a new state or city, including the price of groceries, utilities, and entertainment. Even with employer-subsidized insurance, your healthcare costs could change, especially if you or someone in your family has an ongoing medical condition or regularly takes prescription drugs. Changes to your salary could change your tax situation. You might need to reevaluate your current savings and investment strategy to make sure that you’re allocating your earnings in the most advantageous ways possible.

A little further down the road, relocating could also affect the cost of college for your kids. You and your spouse might also start to rethink some of your retirement goals, including where you ultimately want to live in your golden years.

Moving or relocating is one of many of life’s transitions. The process at WaterRock is designed to help our clients navigate through each one. If you have a relocation or other transition in your life, set up a call and we can talk through all your potential challenges and opportunities.

Ensure Your Life Wishes Are Granted Through Effective Estate Planning



Legacy planning is often the last piece folks tackle in their financial planning because it’s the least appealing to think about.

Planning for a robust nest egg that will keep you safe, secure, and fulfilled when you stop working? Fun!

Deciding what to do with your assets when you’re no longer around to enjoy them? Not so much.

But if you put off your legacy planning too long, you run a real risk of leaving behind nothing but headaches for your loved ones. It feels like the least important item on your to-do list until it becomes the most important and you can't do anything about it.

Here's a quick checklist that will help you and your spouse outline a legacy plan that will protect your assets, care for each other in the event of incapacitation, and give you both some peace of mind.

1. Create a balance sheet.

Maybe the best way to ease into this process is to set aside emotion for a moment and get the raw numbers on paper.

Start by adding up all your assets, including:

- Real estate
- Personal valuables (vehicles, jewelry, etc.)
- Bank accounts
- Investment accounts
- Retirement plans (401(k), IRA, pension, etc.)
- Business interests (ownership, equipment, etc.)
- Benefits payable upon death (life insurance, Social Security, etc.)

From this total, subtract your liabilities, such as:

- Credit card debt
- Mortgage
- Vehicle loans
- Personal loans

This simple balance sheet should give you a rough idea of your net worth. It will also give you a list of items you'll want to consider passing down to heirs, and a list of debts you might want to work on paying down.

2. Determine what plans you have and what plans you need.

At the bare minimum, everyone should have:

- **Last Will and Testament**, which details how you want your assets distributed to heirs and charitable organizations.
- **Power of Attorney**, which authorizes someone of your choosing to act on your behalf if you're incapacitated.
- **Health Care Directive**, which details what kind of care you want should you become incapacitated.
- **Living Will**, which authorizes someone to make medical decisions for you if you can't, based upon what's stipulated in your health care directive.

Any of these documents that you don't have, you should get working on.

If you have any older versions of these documents that you haven't looked at in a few years, you should review them to make sure they're up to date.

3. Discuss your legacy wishes with your spouse.

Now comes the tough part – filling in all the blanks.

Like every other part of your retirement planning, clear and open communication with your spouse is key. If you're having trouble opening this line of dialogue, here are some questions to get you started:

- *Do we have all our important documents (personal ID, bank accounts, legacy documents, etc.) organized in one place?*
- *Who should execute our will?*
- *Who are our key beneficiaries? What do we want to leave them?*
- *What charities or causes would we like to support with our legacy?*
- *What are our medical wishes in the event one or both of us become incapacitated?*

- *If one of us passes, where will the surviving spouse live?*

4. Meet with professionals.

Again, we understand that these are difficult questions to tackle. Many folks prefer to tell themselves, *"I won't be around, I don't care, the good kid will take care of it."*

Unfortunately, your state of residence doesn't consider this a legal estate plan. If you don't have all your essential documents in order when you pass, the state will settle your estate according to local law. In even the closest families, this process can get really messy once the courts start deciding where your assets will end up.

We believe that part of living the best life possible with the money you have is putting a plan in place that will extend your legacy for years to come, while also making a difficult time a little bit easier on your loved ones. The best way to achieve this goal is to work through these hard questions and then bring a "rough draft" of your legacy plan to us.

If you're not sure where to start, we have a process for thinking through and asking these hard questions with you. We can help finalize any lingering details, facilitate any challenging discussions, and connect you with legal professionals who will make sure your legacy is executed the right way when the time comes.

This article was prepared for Aaron Larson's use.