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² Blue Cross NC Brand Tracking Study, Ipsos, July 2021.

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Back to school with a plan

After-School Program is now enrolling

As the new school year approaches, parents are busy preparing for the routine of classes, homework, and after-school activities.

The Literacy & Learning Center's After-School program not only provides a safe and structured environment for children in grades K-8 but also turns after-school hours into a fun and enriching experience. Thanks to dedicated staff, caring volunteers, and community support, the program is offered completely free of charge.

TL&LC's after-school program is designed to be a supportive extension of the classroom. With a dedicated team of staff and volunteers, students receive the individual attention they need for their homework, helping them tackle challenging assignments and build good study habits. This academic support ensures children stay on track and feel confident in their schoolwork.

The program also goes beyond homework, students dive into colorful art projects, friendly games, and activities that let them unwind after school. These activities are carefully chosen to spark imagination, encourage teamwork, and provide a healthy outlet for energy after a full day of school.

More than just a place to study and play, the program is a environment where children develop crucial so-



Submitted photo

Erika Stamey enjoys an after school snack with Galilea Rojas, Zoey Ivey, and Neveah Ramsey.

cial and emotional skills. In this supportive setting, students learn to build friendships, communicate effectively, and navigate social situations with confidence. These valuable life skills are just as essential as academic knowledge and help children flourish both in the classroom and beyond.

Registration is now open for The Literacy & Learning Center's after-school program. If you're searching for a place where your child can receive academic support, engage in creative activities, and grow socially and emotionally, TL&LC is the perfect choice. Give your child the gift of a successful and rewarding school year by enrolling them today. Contact Caroline Cox at 828-526-0863 or CCox@TheLiteracyandLearningCenter.org to secure your child's spot and give them the gift of a fun and enriching after-school experience.

It's the Law

Let's find the time to talk

We live in a day and age, when seeing our children and grandchildren sometimes is difficult. We may see them over holidays, but we know that busy lives can prevent communication.....we just don't want to bother them. My advice: make the time to have discussions with your children about your

planning and maybe the reasons for making certain decisions.

Siblings do not always receive equal shares of a parent's estate. Sometimes the inequality is intentional and sometimes it is accidental. Regardless of how it happens, it can cause arguments among the children. However, there are some steps parents can take to promote family harmony.

If you intend to leave your children equal shares of your estate, don't forget to consider any money or property held jointly with a child. Property in a joint account passes outside of your estate. If you add a caregiver child to one of your bank accounts out of convenience, the account will pass to that child alone when you die. This is true for any property held in joint tenancy or any property in a POD (Pay on Death) account. If you don't intend for that child to receive a bigger share of your



Leonard Baer
Columnist

estate, you can add a provision in estate planning documents stating that any property passing through joint tenancy to a beneficiary will be treated as an advancement of that beneficiary's share.

On the other hand, you may intend to leave one child a different share of your estate than your other children. For example, you may want to reward a caregiver child, or you may feel that a child with a disability needs a bigger share. If you do decide to favor one child over another, you should explain in detail your reasoning in your estate planning document. This may help your children understand your decision.

What about if you cannot afford to equalize after you die? The solution is to use someone else's funds. Who would that someone be? The Life Insurance Company. Here is how that works...you give money to your other children so they can take out an insurance policy on you or you and your spouse's life. When you and/or your spouse die, the life insurance company will pay the death benefit to your other children tax-free.

You also need to make it

clear that it is your decision and not the influence of the favored child. If your children are unhappy with how much they have received, they may try to challenge your will.

One of the most effective ways of preventing a challenge to your will is to include a no-contest clause in the will. A no-contest clause provides that if an heir challenges the will and loses, then he or she will get nothing.

Make a firm decision to have this conversation now and avoid the many family problems that often happen later on.

Be Educated! Be Proactive!

Leonard Baer is licensed in the states of North Carolina, Georgia, Florida, New York, and the District of Columbia. He has been selected for inclusion in the Bar Register of Preeminent Lawyers and North Carolina's Top-Rated Lawyers. He is a North Carolina Certified Superior Court Mediator. His office is located in Highlands, NC. & Wellington, FL. Visit him on the web at www.legal-baer.com. Meetings with Mr. Baer are done virtually, so there is no need to leave your home.

Historical View



PLANT LOOKING SOUTH.
APRIL 30 - 1928.

File photo

This April 30, 1928 image shows the construction of Sylva Paperboard Company's plant looking south. The Sylva Paperboard Company, a subsidiary of the Mead Corporation, was organized in 1928 and a new plant was built across the tracks from the existing tannery and extract plant. Ernest Lyndon McKee (1871-1952) persuaded Mead to take advantage of a new process using chestnut chip by-product and turning it into paper for cardboard boxes. Already the head of the tannery and extract plant, McKee became vice president and manager of the newly built paper mill.

Historical View highlights photos from throughout Highlands and Cashier's colorful history. Submit your own photo by emailing editor@highlandsnews.com, or bringing them to our office on 5th Street in Highlands.



Betsy Paul

PROPERTIES



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