

Why Waiting for Luck Won't Get You Anywhere AND WHAT WILL

Can you believe it? March is already here, and with it comes the talk of luck: four-leaf clovers, pots of gold, and a little Irish charm thanks to St. Patrick's Day. But have you ever stopped to think about what luck really means? Is it just a roll of the dice, or is there more to it?

Many highly successful people attribute their achievements to luck. In fact, studies have shown that when successful individuals are asked about their journeys, they often say they were "fortunate" or "in the right place at the right time." But here's the thing — luck alone doesn't create success. What we do with our lucky moments makes all the difference.

Take Bill Gates, for example. He attended a high school that happened to have a mainframe computer — a rare and valuable resource in the 1960s. Many people may say he was lucky to have access to that technology at a young age. But what's interesting is that he wasn't the only student at that school. Hundreds of other kids had access to the same computer. But only one Bill Gates emerged from that school.

Why? Because he *recognized* his luck and *acted* on it. He spent countless hours programming and learning everything he could, setting the foundation for what would become Microsoft.

The luck was there, but his drive, curiosity, and willingness to take advantage of the opportunity made the difference.

This is a pattern you see time and time again. Those who are "lucky" aren't just sitting around waiting for good fortune to land in their laps. They are actively seeking opportunities, ready to make the most of whatever life throws their way.

I've often thought about this in my own life. I consider myself incredibly fortunate. I had two loving parents, a stable upbringing, and five beautiful children who are now carving out their own paths in life. After my divorce, I found a wonderful man to help raise the kids. And after his passing, I've been blessed with another incredible partner for the last two years.

But here's the flip side: Some might look at my life and see misfortune instead. I had planned to be a stay-at-home mother, but life had other plans. I found myself divorced with five young children, far from any family support. I had to build a career from scratch while juggling the demands of single parenthood. It was overwhelming, exhausting, and far from what I envisioned.

Was I lucky? Or was I unlucky? The truth is that it depends on how you look at it. I could have focused on the hardships and how unfair or difficult life was. But instead, I focused on what

I could do with the circumstances I was given.
I learned, adapted, and built a life I love.

The real key to "luck" isn't finding four-leaf clovers — it's in how we choose to approach life.

We can either adopt a victim mentality, believing life is happening to us, or we can take on a superhero mentality and recognize we have the power to shape our futures. Because, in the end, luck doesn't just happen to us. It's something we make for ourselves.

-Ruby Bolton

CONSIDERATIONS OF POSTNUPTIAL **AGREEMENTS**

Could They Be the Solution for Marital Harmony?



No one enters a marriage thinking it will end in divorce; however, when people hear the words "nuptial agreement," the implication is that the couple has no faith the marriage will stand the test of time. But consider a different perspective. These agreements, whether prenuptial or postnuptial, can also be viewed as intentional steps toward restoring marital bliss, which can be especially beneficial when couples have financial concerns after marriage. Postnuptial agreements, in particular, can assist couples in making the best financial decisions for their marriage.

Prenuptial vs. Postnuptial

The only difference between a "prenup" and a "postnup" is the time of signing. A couple signs a prenuptial agreement before marriage, whereas they sign a postnuptial agreement afterward. Both types of agreements are contracts both spouses agree to sign to ensure a fair and decent distribution of financial assets in the event of divorce.

4 Common Reasons for Postnuptial Agreements

There are many reasons a couple may want to create a postnuptial agreement. Perhaps both spouses wanted to sign a prenuptial agreement but never got around to it, or maybe the couple had a change of heart and wanted one after all. Either way, a postnuptial agreement can assist in the following scenarios.

Dividing Interest in a Business: Separate or Marital Properties

When dividing interest in a business, the main concern is determining marital and separate property. If the business belonged to one spouse before marriage, it is their separate property. If the business was established after marriage, it's considered marital property. However, if both spouses contributed to the maintenance and operations of the business,



"A postnuptial agreement has an important place in many marriages and can relieve stress if you have relentless concerns about financial matters."

it can be viewed as a hybrid property. Postnuptial agreements help couples categorize the business as a separate property to be left to the titled spouse.

Determining Inheritance: To Whom Does the Money Go?

If a spouse is bequeathed a large inheritance, the couple may choose to discuss the distribution of the funds in case the marriage dissolves. This is especially important if you live in a state where assets are equally dispersed between spouses if the assets were obtained during the marriage — i.e., community property. A postnuptial agreement trumps the community property law, granting the heir their full inheritance.

Rebuilding a Relationship

Postnuptial agreements can also function as a way to mend a strained marriage. Infidelity, for example, can be devastating to a marriage. As a condition for the marriage, the non-cheating spouse may require the cheating spouse to agree to sign a postnuptial agreement. This can signify hope for the marriage but only under certain conditions.

Protecting Stay-at-Home Parents

A stay-at-home parent may have spent years out of the workforce but has equally contributed to the upkeep and harmony of the home. Because of that, the legally unemployed parent may find reentering the workforce difficult and want financial security through a postnuptial agreement. This would ensure they get a fair distribution of assets.

Are you considering a postnuptial agreement?

A postnuptial agreement has an important place in many marriages and can relieve stress if you have relentless concerns about financial matters. If you're considering a postnuptial agreement, seek legal advice to navigate the complexities of these legal documents.

TAKE A BREAK





Ingredients

- 2 tbsp extra virgin olive oil
- 1 cup peeled and chopped carrots
- 1 cup chopped yellow onion
- 1 tbsp finely chopped garlic
- 3 cups reduced-sodium vegetable broth
- 1 (15-oz) can (no salt added) diced tomatoes with basil, garlic, and oregano
- 2 tbsp fresh basil, chopped
- 1/2 tsp ground pepper
- 1/4 tsp plus 1/8 tsp salt
- 1 (9-oz) package refrigerated cheese tortellini
- 1 (5-oz) package baby spinach
- 1 cup heavy cream

Directions

- 1. In a large Dutch oven, heat olive oil over medium-high heat. Add carrots and onions and cook for about 5 minutes or until onions are softened. Add garlic and cook for 1 minute or until fragrant.
- Add broth, tomatoes, fresh basil, pepper, and salt. Bring to a boil, stirring occasionally. Reduce heat to medium, cover, and let simmer for about 5 minutes or until carrots are slightly tender.
- 3. Stir in tortellini. Cook until pasta is tender. Reduce heat to medium-low.
- 4. Add baby spinach and cream. Cook until spinach is wilted. Serve and garnish with additional basil if desired.

Get It Together!

DIY Organization Tips to Bring Order to Your Living Spaces

Is there really such a thing as "organized chaos"? It depends on whom you ask! If you thrive in clutter, this article isn't for you. Creating an organized space is simply a matter of ensuring household items have a place to be stored — and not in the one drawer filled with everything from ketchup packets and paper clips to a random Cheeto! Whether you're preparing for house guests or diving into a spring-cleaning marathon, these organizing tips will bless your cluttered mess!

Tension Rods for Shoe Storage

Need more shoe space? Not a problem — just grab a few tension rods! If you have two sturdy objects — dressers, a wall and nightstand, etc. — you can place two tension rods between them and create a "shelf" to place your shoes on. Add multiple rows of tension rods for extra storage.

Clothes Pins for Cabinet Door Storage

Kitchen cleaning supplies, especially lightweight items, don't always have to be placed on the floor inside the under-sink cabinet. Putting double-sided tape onto clothes pins and sticking them inside the cabinet doors creates an excellent place to hang rags/sponges, kitchen gloves, and sink stoppers.

Napkin Holders for Pot Lids

Using zip ties and upright wire napkin holders, you can create a lid organizer for your pots and pans. Rather than flipping the lid upside down on top of the pot, you can create a designated space for all the lids to reside. You can even organize your lids from smallest to largest!

Pool Noodles as Hanger Spacers Between Clothes

Pool noodles work as spacers to keep your clothes hanging neatly. Just take a pool noodle and make one cut length-wise to open the noodle, and then cut it horizontally into 1-inch pieces. Place the pieces on the bar in your closet and hang your clothes according to how many hangers you want between each spacer!

Honeycomb Organizer for Socks and Undergarments

Drawers that house undergarments and socks tend to get disorganized quickly. Honeycomb organizers are the perfect addition to ensure all items fit in the drawer, making it easier to grab what you need. These organizers are also adjustable, so they'll fit any drawer size!





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BEEF BRIEFS

BIZARRE FAST-FOOD LEGAL BATTLES

Is seeing always believing? Well, plaintiffs in two of the oddest legal cases in recent years set out to show the world that what ends up on our trays or in our drive-thru bags may not be as scrumptious as fast-food joints promise in their ads.

A Clash With Burger King

Readers of a certain age may remember Wendy's' famous "Where's the Beef?" campaign that brilliantly marketed the



quantity of meat in its burgers compared to those other popular fast-food restaurants sold. Decades later, a New York resident launched a one-man mission to prove that one of Burger King's modern-day competitors, Taco Bell, failed to heed the burger giant's lead.

In the summer of 2023, Frank Siragusa filed a class action suit against Taco Bell, alleging the company had "materially overstate[d] the amount of beef and/or ingredients" in its advertising for its Mexican Pizza and Crunchwrap menu items. Siragusa's suit includes photographic evidence comparing the robust size of the advertised products versus the actual ones he purchased. While the case was ongoing as of this writing, Siragusa's love for fast-food beef cannot be disputed.

A Vegan Vendetta Vanquished

Although only 3% of the adult population in the U.S. identified as vegan, according

to research presented by the Vegetarian Resource Group in 2022, people who refuse to eat any animal-derived products remain a passionate and vocal minority. In 2019, a vegan named Philip Williams took Burger King to court after learning that the patty in his Impossible Whopper — marketed as a meat-free alternative to the popular burger — had been cooked on the same grill as beef products.

In his suit, Williams argued that because Burger King had added a plant-based meal option to its menu, consumers were led to believe the meal would be prepared separately from the animal-based items in the kitchen. The judge disagreed, later dismissing the case and noting that Burger King's marketing of the Impossible Burger promised only a meatless patty and nothing more. The lesson learned? Sometimes, even in the world of fast food, what you see *is* what you get.