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| **Creating Lasting Memories with Grandkids****Most grandparents cherish the opportunity to spend time making memories with their grandchildren. Make the most of your time together by planning fun activities everyone will enjoy.**Think about your own memories of your grandparents. Whether it’s enjoying special meals, relishing sleepover parties, or playing games, those memories can last a lifetime.**Food is love.**Special meals are a great treat, and they can also teach young ones about their cultural heritage. When you introduce traditional dishes to your grandkids, you help give them a sense of life’s continuity from one generation to the next. Also, by treating these meals as special occasions, you tutor children about the importance of transmitting traditions that give meaning and context. Don’t forget to involve the grandkids in preparing the meal and introducing them to unfamiliar ingredients or techniques.**Your DNA can be fun.** There are several genetic testing services that can provide captivating information about your ancestors and where they lived. Sitting down with the grandkids at the computer to explore your family tree and interesting foreign places gives you the chance to relay fascinating stories regarding the way the world used to be. Kids can learn their origins and the historical forces that helped shape their current circumstances. By learning about their ancestors, children can develop a better sense of self while, at the same time, sparking their curiosity about far-away places.**Grandparents make great play-friends.**Today’s parents are often stretched for time, making it hard for them to play with their children as much as they would like. Happily, grandparents may be able to fill the void and devote quality time to playing with the grandkids. Sometimes it’s as simple as role-playing in a young child’s imaginative adventures. As the kids get older, you have the opportunity to introduce them to classic games or teach them how to play cards. Games like Scrabble, chess, and charades can have a high fun factor while stealthily teaching skills like developing vocabularies, thinking logically, and communicating effectively.**Simple events can form lasting memories.** For example, your grandkids will likely look forward to sleepovers that include their favorite videos, games, and snacks. You also can teach grandchildren special skills and hobbies that can spark a lifelong passion, whether its fly-fishing, woodworking, or collecting. Whatever form it takes, the key is to devote time to your grandkids─ a gift that grows in significance as they age and start their own families.**Include your grandchildren in your financial plans.**You can continue to impact the lives of your grandchildren by investing in their futures. Your financial plans can include expenditures for items such as 529 plans, U.S. Savings Bonds, custodial accounts, generation-skipping trusts, and outright gifts that can give your grandchildren a life-changing financial boost. Contact me to discuss how to incorporate your grandchildren into your gifting, insurance, and estate plans while reaping important tax benefits for yourself.

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