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Our Reward

Recently, a client of ours wrote a letter to explain the impact we had on their life. They expressed their appreciation for our help in getting them through a tough time, and they was thankful for the results our team was able to help them garner.

A happy client is the best reward in our work. There is nothing quite like seeing our clients radiate with relief and gratitude after getting past the challenges that come with a legal dispute.

We appreciate all our clients and look forward to serving them each day.

- Jereme Baker

Trending Topics

Interest rates are on the rise, what does that mean for you and your wallet?

The Fed has raised interest rates this month, and it's the first price hike they've incorporated within the past three years. Up to this point, many of us have benefited from low interest rates. As a matter of fact, the interest rate in 2020 was the lowest it had been since 2012.

With that said, things are shifting in our economy. The Federal Reserve increased interest rates by 0.4 percent for the first time in recent years. This adjustment marks a significant shift in the markets, and it could have implications not only on American markets, but markets all over the world.

As interest rates rise, it's likely your last chance to make any purchases or investments that would need financing before interest rates continue to rise. Whether it's for a new home, investment property, or even a business loan, your loan interest rates are destined to increase the longer you wait.



Higher interest rates mean more expensive financing for borrowers. From mortgages to auto-financing, from credit cards to margin trading on investment accounts, higher benchmark levels of borrowing cost could pose a sticky situation for investors who overextend or may have been overextending in recent years.

Interest rates affect consumer and investor behavior. When interest costs are low, consumers have more money in their pockets, creating a ripple effect in their spending habits. The lower the interest rate, the more cash flows freely in the economy. With historically low interest rates since 2020, the cost to borrow funds have been low, and it has been enticing for many investors and consumers alike. As rates hike upward, investors face greater risk of not turning a profit on their investment as their costs go up as a result of paying more for their borrowed funds.

When interest rates rise, spending rhythms will change throughout the economy. Investors and consumers will be less inclined to make larger purchases, there will be less money flowing in the economy, and the economy will see a slow shift.

The good news is there is still time to take advantage of what are still historically low interest rates. Whether you are looking to start a new business, purchase an existing business, or looking to purchase commercial or residential real estate, now is still a great time to take advantage of low interest rates.

If you or your business are planning to make a significant investment and you are in need legal assistance during the due diligence process, please don't hesitate to reach out to us. We are always here to support and guide you when making important decisions.

March Takeaway

It's not something many of us particularly enjoy thinking about. Estate planning comes with the thought of leaving your loved ones, but it's so much more than that.

We urge our clients to think of it as their legacy. What are they leaving behind? How can they ensure their loved ones,

the organizations they care about, and the things they believe in keep thriving long after they are gone?

From wills and trusts to power of attorneys and probate, our team has helped countless clients map out the next chapter. It's not as difficult or overwhelming when it's done in advance and with the assistance of an experienced estate planning attorney.

We often help overwhelmed family members who were left behind to sort through their lost loved one's assets, and it's always much more difficult than it ever needed to be.

Don't wait to write your will. Give us a call or send us an email to get the process started. Your family will thank you for your foresight.



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COLORADO CORNER

Gardening in Colorado's Climate

Spring has sprung!

It's time to start thinking about our gardens. Here are the best fruits and vegetables that thrive in our climate.

Cool Season Vegetables

Can handle a little cold.

1. **Beets**
2. **Kale**
3. **Cauliflower**
4. **Broccoli**
5. **Lettuce**

Warm Season Vegetables

Don't plant until after the last frost.

1. **Beans**
2. **Corn**
3. **Cucumbers**
4. **Peppers**
5. **Melons**



In the know

NFL's Denver Broncos for sale; price will likely set record for any North American sports franchise

The Denver Broncos are officially up for sale and will likely have the biggest price tag in North American sports history.

The sale was announced earlier this month by the Pat Bowlen Trust, which has operated the team since Bowlen stepped away from day-to-day operations of the team in 2014 due to the early onset of Alzheimer's disease. The team is valued at just under \$4 billion.

In a statement, Broncos CEO Joe Ellis said: "The Pat Bowlen Trust announced the beginning of a sale process for the Denver Broncos.

"The Broncos are a special franchise that is part of the fabric of this region, and whoever emerges as the new owner will certainly understand what the team means to our great fans and this community."

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