



This Month's Conversations

*A few moments we're
sharing together...*

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*"Pour a cup of coffee...
I'll meet you inside."
— Jennifer*

Conversations *with* Jennifer

A Lifestyle Journal of Home, Family & Meaningful Conversations

Premier Issue
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Sigman Family Agency
Education First, Guidance Always.

Welcome to This Issue

Life isn't lived one topic at a time.

One day we may be talking about Medicare. The next, a favorite family recipe, a quilt stitched with love, or ways to prepare for the future. Every conversation has the power to teach us something, strengthen a relationship, or remind us what matters most.

Conversations with Jennifer was created to bring those moments together—one meaningful conversation at a time.



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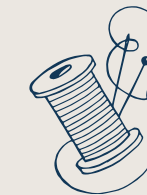
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A Welcome from Jennifer

Let's begin our conversation



Grab a Cup of Coffee and Sit with Me for a While

Welcome to the very first issue of Conversations with Jennifer.

Dear Friend,

Welcome, and thank you for spending a little time with me.

Whether we've known each other for years or this is our very first introduction, I'm honored you've chosen to spend a few moments here.

Over the years, I've been blessed to wear many hats. I've worked in hospitality, built a business helping individuals and families make informed decisions about insurance and retirement, discovered a love for quilting, and found joy in gardening, cooking, and spending time with the people I love most. Through each chapter of my life, one thing has remained constant—I have always believed in the power of meaningful conversations.

Some conversations help us understand Medicare. Others help us protect our families, plan for retirement, or navigate life's unexpected moments. But some of the most meaningful conversations happen around the dinner table, while stitching a quilt, sharing a favorite recipe, tending a garden, or simply enjoying a quiet cup of coffee with a friend.

That is why I created Conversations with Jennifer.

My hope is that these pages feel less like a magazine and more like a visit. Each issue will bring together practical information, personal stories, seasonal inspiration, creative projects, and gentle encouragement. Some articles may teach you something new, while others may simply remind you to slow down and appreciate the everyday moments that often become our most treasured memories.

So pour yourself a cup of coffee or tea, settle into your favorite chair, and let's enjoy this conversation together.

Your friend,

Jennifer R. Sigman

"Light persists, even in the dark."

Why Conversations Still Matter

Finding connection in a world that rarely slows down.

Yesterday, Mike and I had a notary come to our home to help us with some paperwork. Like so many visits in our house, what started as a simple appointment quickly became a conversation.

If you know me, that probably doesn't surprise you.

I've always believed that some of life's best moments begin by simply taking the time to talk. Whether I'm meeting with a client, sharing a meal with family, or chatting with someone I've just met, I genuinely enjoy getting to know people and hearing their stories.

As we visited, I found myself sharing something I've been noticing lately. More and more people seem to be making a conscious decision to slow down. Some are bringing back a landline phone. Others are trading smartphones for simpler models or replacing smart televisions with basic ones.

It isn't because technology is bad. It's because they're looking for a little more peace and a little less noise.

As we talked, she smiled and began sharing stories about when her children were growing up. One memory led to another, and before long we weren't talking about phones or televisions anymore.

We were talking about life. About family dinners.

About neighbors who stopped by without calling first.

About children playing outside until the streetlights came on.

About conversations that didn't compete with notifications, busy schedules, or endless distractions.

It reminded me that slowing down isn't really about the technology we use.

It's about making room for the people we love.

For those of us who grew up before smartphones and social media, slowing down isn't something new. It's remembering. We remember a time when conversations happened naturally, when a cup of coffee often turned into an afternoon visit, and when people knew what was happening in each other's lives because they had actually spent time together.

But I don't believe this longing belongs to only one generation.

I'm seeing younger families ask many of the very same questions.

How do we spend less time looking at screens and more time looking at each other?

How do we create homes where conversations happen naturally?

How do we give our children something many of them have never had the opportunity to experience?



*"Some of life's most meaningful conversations
don't happen across a desk. They happen
across a kitchen table."*

— Jennifer R Sigman

FEATURED CONVERSATION (CONTINUED)

As I thought about our conversation later that day, I realized something.

Maybe people aren't trying to go backward at all.

Maybe they're simply trying to hold on to something that has always mattered.

Connection...Belonging...Time together...Feeling seen...Feeling heard.

Those things have never gone out of style.

When I started dreaming about Conversations with Jennifer, I didn't envision just another magazine filled with articles and information. I wanted to create a place that feels like sitting around the kitchen table with a cup of coffee, sharing stories, asking questions, learning something new, and reminding one another of what truly matters.

Some months we'll talk about Medicare and planning for retirement. Other months we'll share a quilt that's stitched with love, a favorite family recipe, a walk through the garden, or a story from our community. At first glance those topics may seem completely unrelated.

To me, they all have one thing in common.

They begin with a conversation.

And I have a feeling that the best conversations are still ahead of us.

So, thank you for pulling up a chair.

I'm glad you're here.

"The best conversations don't always give us all the answers. Sometimes they simply remind us what matters most."

A Thought to Take With You

Before you turn the page, I'd like to leave you with one simple question.

What is one small thing you and your family could do this month to make a little more room for conversation?

Maybe it's eating dinner together without phones.

Maybe it's calling someone you've been meaning to catch up with.

Maybe it's sitting on the porch with a cup of coffee and simply enjoying the company of someone you love.

Whatever it looks like, I hope you'll make time for it.

Because sometimes the simplest conversations become the memories we treasure most.



Turning 65? Don't Wait Until the Last Minute

A little preparation now can make your Medicare decisions much easier.

Turning 65 is an exciting milestone. For many people, it also marks the beginning of Medicare—and with it comes a lot of mail, advertisements, and opinions from well-meaning family and friends.

It's no wonder so many people feel overwhelmed before they even know where to begin.

The good news is that Medicare doesn't have to be confusing.

One of the best things you can do is start learning about your options before your Medicare eligibility begins. Giving yourself a little extra time allows you to understand how the different parts of Medicare work together and gives you the opportunity to ask questions without feeling rushed.

Every person's situation is different. Some people are retiring, while others are continuing to work. Some may qualify for additional assistance, while others are planning around medications, travel, or preferred doctors.

That's why there isn't a one-size-fits-all Medicare plan.

The best choice is the one that fits your healthcare needs, your budget, and your lifestyle.

If your 65th birthday is approaching within the next several months, now is a great time to begin preparing. Gathering a list of your medications, your preferred doctors, and any questions you may have will help make your planning appointment more productive.

The goal isn't simply choosing a plan.

The goal is understanding your choices so you can make an informed decision with confidence.

Medicare Checklist

Five simple steps to prepare for your Medicare planning appointment.

- ☐ Know when you become eligible for Medicare.
- ☐ Make a current list of your prescriptions.
- ☐ Write down the doctors and specialists you want to continue seeing.
- ☐ Think about what matters most to you—cost, provider access, travel, or additional benefits.
- ☐ Schedule time to learn about your options before your enrollment deadline.

A Tip from Jennifer

Bring your questions.

You don't need to know all the Medicare answers before your appointment—that's my job.

The most helpful appointments happen when people come prepared with questions, concerns, and the things that matter most to them.

Let's Talk About Peace of Mind

Simple steps that can help you feel more prepared for tomorrow..

When people hear the words financial planning, they often picture stacks of paperwork, confusing terms, or difficult decisions. But I've found that true financial confidence usually begins with something much simpler.

It begins with knowing where things are.

If something unexpected happened tomorrow, would your family know where to find your important documents? Would they know who to call? Would they know your wishes?

Those aren't always easy conversations to have, but they are some of the most meaningful gifts we can leave the people we love.

Peace of mind isn't about having everything perfectly organized or having all the answers. It's about taking one small step today that makes tomorrow a little less overwhelming.

Maybe that step is reviewing your beneficiaries. Maybe it's organizing important papers in one place. Maybe it's finally scheduling the conversation you've been putting off.

You don't have to do everything at once.

One thoughtful step today can make a world of difference tomorrow.

Because confidence doesn't come from perfection—it comes from being prepared.

"Peace of mind isn't something you buy. It's something you build, one thoughtful decision at a time."

— Jennifer R Sigman

Financial Peace of Mind Checklist

- ☐ Review your beneficiaries.
- ☐ Make sure someone you trust knows where your important documents are.
- ☐ Keep an updated list of emergency contacts.
- ☐ Review your insurance and financial plans each year.
- ☐ Have one meaningful family conversation about your wishes.

A Tip from Jennifer

One of my favorite things to do is share opportunities families may not know about. If you've welcomed a child or grandchild born between 2025 and 2028, be sure to look into the new Trump Accounts program. It could be a wonderful way to give them a financial head start.

QUILT CORNER

Where every quilt begins with a story.

The Story Behind the Stitch

Sometimes the greatest gift isn't the quilt itself - it's the love stitched into every piece..

Most quilt patterns ask, "What are you making?" I ask, "Who are you making it for?" The answer changes everything.

People often ask me how I decide what quilt to make next.

The truth is, I don't usually begin by thinking about a pattern.

I begin by thinking about a person.

Every quilt I make has someone waiting for it. A newly married couple starting a life together. A new baby being welcomed into the world. A friend who needs comfort. A family member celebrating a milestone. Before I ever choose a fabric, I think about their story.

What colors remind me of them? Is there a favorite flower, a cherished memory, or a family tradition that could become part of the design?

Those little details are what transform a quilt from something beautiful into something deeply personal.

To me, quilting isn't about creating perfection. It's about creating connection.

Years from now, I hope each quilt tells a story of the person who received it... and of the love that inspired every stitch.

Because the most meaningful quilts are never just made with fabric.

They're made with heart.

Every quilt has two stories.

The story of the person who made it...

and the story of the person who wraps themselves in it.

Somewhere between those two stories... **love becomes something you can hold.**

Pieced Together

*For my wonderful
mother-in-law,
Just like these paper-
pieced blocks, our family
has been lovingly pieced
together..*



AROUND THE HOUSE

Creating spaces where everyone feels welcome..

More Than an Open Door

The most welcoming homes invite people to stay awhile..

Many years ago, I heard a sermon that has stayed with me ever since.

The pastor talked about the entryway of a home. It's where everyone is welcomed.

Then he asked a question I've never forgotten.

How comfortable are people when they enter your home?

Do they stay in the entryway...

Or do they feel comfortable enough to make themselves at home?

That question wasn't really about houses.

It was about relationships.

Others know exactly where the coffee cups are, know they're welcome to open the refrigerator, and kick off their shoes without asking.

Those are the people who have become family.

Over the years, I've realized that hospitality isn't about having the perfect house.

It's about creating a place where people feel comfortable enough to laugh, share a meal, tell their stories, and simply enjoy being together.

Whether it's flowers on the porch, a light in the window, or coffee waiting at the kitchen table, those little touches all say the same thing:

"I'm glad you're here."

Because the most welcoming homes aren't remembered for how they looked.

They're remembered for **how they made people feel.**

*"A welcoming home isn't measured by how beautiful it is.
It's measured by how people feel when they walk through the door."*

— Jennifer R. Sigman



A Tip from Jennifer

Don't wait until everything is "just right" before inviting people into your home.

The people who matter most aren't coming to inspect your house.

They're coming to spend time with you.

Coffee...or Dinner?

Some invitations begin with a cup of coffee. Others begin with a place at the table.

One of the first questions I'll ask when someone says they're coming over is,

"Are you coming for coffee...or are you staying for dinner?"

Not because I need to know what to cook.

Because those are two completely different kinds of visits.

Coffee means we'll probably lose track of time talking.

Dinner means there's a place waiting for you at the table.

Over the years I've learned that people rarely remember every dish that was served.

They remember how they felt while they were there.

The laughter.

The conversations around the table.

The memories they made together.

To me, cooking has never been about creating the perfect meal.

It's about creating a reason for people to gather.

Whether it's homemade muffins with morning coffee, a simple salad on a busy weeknight, or barbecue with family on a summer afternoon, every meal is another opportunity to care for the people we love.

Because sometimes the best ingredient isn't in the recipe at all.

It's simply making room for one more chair.

"The table isn't where we simply share food. It's where we share life."

— Jennifer R. Sigman



GARDEN NOTES

Growing beauty, one season at a time.

From Possiblity to Bloom

The most beautiful gardens begin with someone who can see what isn't there yet..

One of my favorite things to do at the garden center is head straight for the clearance rack.

While everyone else is admiring the perfectly blooming plants, I'm usually looking at the ones that are a little tired.

The ones that just need a little TLC.

I bring them home, give them fresh soil, water, sunshine, and time.

Not every plant makes it.

But most of them do.

I've learned that gardens aren't created in a single weekend.

They're built one plant, one season, and one year at a time.

Sometimes I look out my back window and smile because I remember what this space looked like when we first started.

Just grass.

A few ideas.

And a lot of hope.

Now I don't just see flowers and trees.

I see years of patience.

I see Saturday mornings spent digging holes.

I see clearance plants that found a second chance.

I see tiny perennials that have quietly multiplied into something beautiful.

Gardening has reminded me that the best things in life usually grow slowly.

They don't ask for perfection.

They simply need someone willing to keep showing up.



*"Beautiful gardens aren't built in a day.
They're loved into existence one season at a time."*

— Jennifer R. Sigman

COMMUNITY CONNECTIONS
Celebrating the people and places that bring us together..

It's the Little Things

The heart of a community isn't found on a map. It's found in the moments we share.

One of the reasons I love where we live isn't because of one landmark or one event.

It's because of the little moments that happen every day.

Summer evenings watching another Ohio sunset.

Taking the grandkids for ice cream.

Walking through the pumpkin farm in the fall.

Seeing families fill our downtown streets for Halloween.

Meeting neighbors at community events.

Watching local businesses support one another.

None of these moments make the evening news.

But they're the moments that quietly become our memories.

Communities aren't built only through big celebrations.

They're built one conversation...

One smile...

One handshake...

One shared experience at a time.

That's what makes a community feel like home.



"Home isn't just where we live. It's where we create memories together."

CLOSING THOUGHTS

Until Next Time...

Every good conversation leaves us with something to think about.

Dear Friends,

I hope these pages gave you a chance to slow down for a little while.

Life moves quickly, and it's easy to get caught up in everything that needs our attention. My hope is that, for just a few moments, this journal gave you time to pause...to reflect...and to think about the people and the moments that matter most. I also hope that, over time, these pages simply begin to feel like visiting with a friend. A place where you'll always find a little encouragement, a new idea, a familiar story, or simply a reminder that you're never alone.

And if you ever have a question, need a little guidance, or just need someone to talk something through with, I'm here.

Your Friend,

Jennifer R. Sigman

Founder, Sigman Family Agency

Author of *Conversations with Jennifer*



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