CONVERSATIONS WITH Jennifer

A Lifestyle Journal of Home, Family & Meaningful Conversations

September 2026

Life changes.
Seasons change.
Sometimes we adjust the plan.

This Month's Conversations

A few moments we're sharing together…

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Sigman Family Agency
Education First, Guidance Always.

The September Issue Is Here!

READ • REFLECT • CONNECT

Inside This Month:

- Listening to your body
- Medicare updates
- A fall financial check-in
- Around the house & in the garden
- Quilting Corner
- From My Kitchen – Apple Turnovers
- And more...

Good Things Grow Here

Come Join the Conversation!

Welcome to This Issue

September is a season of transition—a time to settle back into routines, prepare for the months ahead, and sometimes adjust when life doesn't go quite as planned.

In this issue, we're talking about listening to our bodies, preparing for Medicare changes, giving our finances and homes a fall check-in, spending a little time in the kitchen and garden, and finding joy in the perfectly imperfect things we create along the way.

So grab your favorite drink, find a comfortable spot, and let's catch up.

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Sharing life one nap at a time

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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 your new t issue of Conversations with Jennifer.

Dear Friend,

September didn't begin quite the way I had planned.

I had my calendar, my list of things to accomplish, and plenty of plans for the month ahead. Then life had other ideas. After spending a few unexpected days in the hospital and some additional time resting at home, that carefully planned schedule quickly went out the window.

And you know what? Sometimes it does.

We can make plans, fill our calendars, and convince ourselves that we'll get to everything on the list. Then something happens that reminds us that life doesn't always follow the schedule we've created for it.

Maybe that's part of what this season is about.

September has always felt like a month of transition. Summer begins giving way to fall. The days slowly grow shorter. Routines change, calendars fill up, and before we know it, we're looking toward the final few months of the year.

It's also a good reminder to pay attention to the things that are easy to overlook—the people we love, the conversations we keep meaning to have, the plans we've been putting off, and even those ordinary afternoons at home that don't seem particularly important until we're wishing for one.
So this month's Conversations with Jennifer is arriving a little later than I originally intended.

But perhaps that's fitting.

Because life isn't about following the plan perfectly. Sometimes it's about adjusting the plan, giving ourselves a little grace, and continuing forward.

So pour yourself a cup of coffee or tea, find a comfortable spot, and spend a little time with me.
I'm glad you're here.

Your friend,
Jennifer R. Sigman
"Light persists, even in the dark."

When Life Changes the Plan

Sometimes the most important thing on your to-do list is paying attention to what your body is trying to tell you..

YMy day started like so many others.

I was in the office preparing for the day—webinars, training, phone calls, appointments and the usual list of things waiting to be accomplished.
Then something felt off.

It started with a sharp pain in the center of my chest that seemed to go straight through to my back. There was a burning sensation, too. As I sat there trying to figure out what was happening, the discomfort began moving up into my throat and even into my ears.

And do you know what I thought?

It's probably my GERD acting up.

So, down went a couple of TUMS.

Except they didn't help.

As the discomfort continued, I became more concerned. Like many people my age, I seem to have accumulated a miniature clinic at home—a blood pressure cuff, pulse oximeter and assorted other gadgets—so I decided to check my blood pressure.

It was high.

I waited and checked it again.

Still high.

After three readings over 170/120, I knew something wasn't right and that I needed medical attention.

I went to urgent care. Looking back, with the symptoms I was experiencing, that wasn't the best decision. I should have treated it as an emergency.

Urgent care quickly sent me to the hospital anyway, and what followed was my unexpected little "vacation": three days in the hospital, lots of blood work, lots of tests and plenty of time to think about how differently that day could have turned out.

Thankfully, the news was good. I had not had a heart attack, and the cardiac testing was reassuring.

We're still working on the rest of the story. My blood pressure is being monitored and treated, and my doctors made changes to medications that may have been contributing to some of what my body was experiencing. In some ways, we're starting from square one again and working toward finding the right answers.

"Listen When Your Body Says Something is Wrong"
— Jennifer R Sigman

But I came home with something else I think is worth sharing.

Listen When Your Body Says Something Is Wrong

I spend a lot of time talking with people about preparing for the unexpected.

This experience reminded me that preparation isn't only about insurance policies, retirement accounts, emergency funds or having paperwork in order.

Sometimes preparation begins with simply knowing your own body and paying attention when something doesn't feel right.

My first instinct was to explain my symptoms away.

It's probably my GERD.

And maybe you've done something similar.

I'm just tired.

It's probably something I ate.

I'm stressed.

I'll see how I feel tomorrow.

Sometimes those explanations will be right. But we can't always know that on our own.

That's especially important when we're talking about heart symptoms.

Women, Know the Signs

Heart attack symptoms don't necessarily look exactly the same for everyone.

Chest pain or discomfort remains the most common heart attack symptom in women as well as men. But women can also experience symptoms that may be easier to dismiss or mistake for something else.

Warning signs can include:

- Pressure, squeezing, fullness, pain or discomfort in the chest
- Pain or discomfort in the back, neck, jaw, arms, shoulders or stomach
- Shortness of breath
- Nausea or vomiting
- Cold sweats
- Lightheadedness or dizziness
- Unusual tiredness or weakness
- Indigestion or an upset stomach

And sometimes the symptoms can be subtle.

One thing I would do differently

If I could change one decision from that day, I wouldn't have driven myself to urgent care.

If you experience symptoms that could indicate a heart attack, call 911—even if you aren't sure that's what is happening.

Don't worry about being embarrassed if it turns out to be something else.

Don't convince yourself you're overreacting.

And don't assume that because your symptoms don't look exactly like someone else's, they aren't serious.

I'd much rather have someone read this story, call for help and later discover everything is okay than ignore what their body is telling them because they don't want to make a fuss.
I was fortunate. My heart testing brought good news.

Listen When Your Body Says Something Is Wrong

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This experience reminded me that preparation isn't only about insurance policies, retirement accounts, emergency funds or having paperwork in order.
Sometimes preparation begins with simply knowing your own body and paying attention when something doesn't feel right.
For me, that can be a little more complicated because I also live with fibromyalgia.

When you're accustomed to your body hurting, feeling exhausted, or simply not cooperating the way you'd like it to, it can become easy to explain away something new. You learn to live with a certain amount of discomfort, and sometimes the question becomes, Is this something different—or is this just another bad day?

Fibromyalgia can involve widespread pain, fatigue and a variety of other symptoms that may change in intensity over time. Managing it can also involve trying different treatments and medications to find what works best for the individual.

My recent experience has meant taking another look at some of my medications with my medical team. Some were stopped, my blood pressure is now being treated and monitored, and we're essentially starting again in some areas to determine what works best for my body.

But there is an important distinction I don't want anyone to miss:
Having a chronic condition doesn't mean every new symptom should automatically be blamed on that condition.

I could have easily dismissed what I was feeling that day as GERD, fibromyalgia, fatigue, medication—or simply one of those days when my body wasn't cooperating.
Thankfully, I didn't.

That's why I want to share this part of my story. You know what your "normal" feels like. If something feels new, different, unusually intense or simply wrong, pay attention to it.

You don't have to know what's causing it before you ask for help.

Don’t Toss That Envelope!

Your Annual Notice of Change is worthe a closer look

Don't Toss That Envelope!

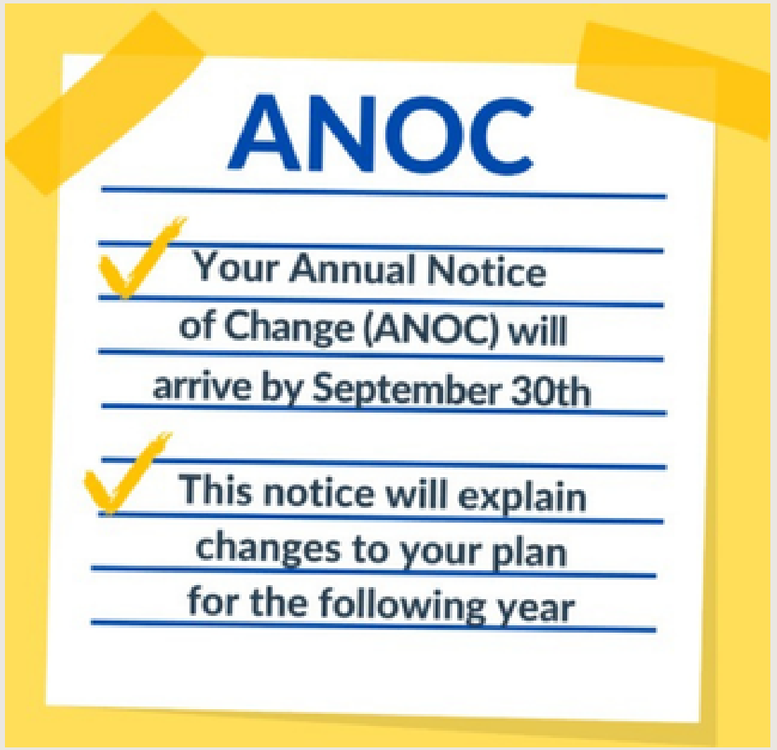
Your Annual Notice of Change is worth a closer look.

If you have a Medicare Advantage or Medicare prescription drug plan, an important piece of mail should be arriving this month: your Annual Notice of Change (ANOC).

Before you toss it into the mail pile—take a look.

Your ANOC explains changes your current plan is making for the upcoming year, including changes that may affect:

- Premiums, deductibles & copays
- Medical benefits
- Prescription drug coverage
- Dental, vision, hearing & other extra benefits



“But I like my plan.”

That's great! But a plan that worked well for you this year deserves another look for next year.

Your plan may have changed—and you may have changed, too.

New prescriptions? Different doctors? Changes in your health? Benefits you're using more often?

An annual Medicare review isn't simply about asking, “Is there a better plan?”

It's about asking:

“Does the coverage I have still fit me?”

Jennifer’s Tip:

Keep your ANOC and bring it to your Medicare annual review.

We'll look at what's changing with your coverage and what's changed for you.

Sometimes the right answer is to make a change.

Sometimes it's to stay exactly where you are.

The important part is knowing why.

A Fall Financial Check-In

A few minutes now can make the end of the year feel a little less hectic.

September has a way of sneaking up on us. Summer is winding down, fall schedules are beginning, and before long we'll be talking about Thanksgiving, Christmas and another new year.

Before everything gets busy, this is a great time for a simple financial check-in.

Take a look at your emergency savings.
If you've had to dip into it this year, think about what you can comfortably do to begin rebuilding it

Review your monthly expenses.
Subscriptions, insurance, utilities and other recurring expenses can quietly change. Are you still using—and getting value from—everything you're paying for?

Start thinking about holiday spending now.
Deciding what you're comfortable spending before the holidays arrive can help prevent January's credit card statement from becoming an unpleasant surprise.

Check your protection.
Have there been changes in your family, income, debt or responsibilities this year? Those changes may be a reason to review your life insurance and other financial protections.

Look toward year-end.
Retirement contributions, savings goals and other financial plans deserve a quick check. Are you where you hoped to be—or is there a small adjustment you could make during the remaining months?

A Tip from Jennifer

OFinancial confidence doesn't mean having everything figured out. It means knowing where you stand, understanding your choices, and taking the next step with intention.
You don't have to fix everything today.
Sometimes a simple check-in is exactly where progress begins.
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QUILT CORNER

Where every quilt begins with a story.

The Beauty of Not Matching

Sometimes the best design happens when we stop trying to make everything perfect..

P**erfectly Imperfect**

If you love to sew or quilt, you probably know one of the first things instilled in your head:

“The points must match. The seams must match.”

Honestly, that was one of the things that scared me when I first began quilting.

I've been quilting for a while now, and even though I try, my points and seams don't always come out perfectly.

But I've learned something.

To the person receiving the quilt, it IS perfect.

They aren't searching for the point that didn't match or the seam that's a little off. They see a beautiful quilt made especially for them—and they love it just the way it is.

And then there are patterns...

I still struggle with following a quilt pattern.

It should be simple, right? Everything is laid out for you—what to cut, where to sew and what to do next.

Well, apparently my brain didn't get that memo!

I can fall in love with a pattern, but somewhere between seeing it and making it, I have to make it my own.

I've learned that the pattern is really my inspiration. The pattern I actually follow is the one that forms in my head—usually around the person who will receive the quilt.

And maybe that's my favorite part of quilting.

A quilt is an opportunity to be creative and choose what feels right to you.

Don't worry if every point or seam isn't perfect.

Have fun. Make it yours.

Because the best part is giving that quilt to someone special and seeing the joy in their eyes.

They aren't looking at your seams. They're feeling the love you stitched into every one of them.

— Jennifer

The September Reset

A few simple things to help your home- and you- feel ready for fall

September is that wonderful in-between month. Summer hasn't completely disappeared, but cooler mornings, shorter evenings and hints of fall are beginning to arrive.

It's also the perfect time for a little September Reset around the house.

And no, I'm not talking about spending an entire weekend cleaning from top to bottom!

Start with one problem spot

We all have one—the drawer, closet, countertop or pile we've been ignoring. Pick one and tackle it. You don't have to organize the entire house to feel accomplished.

Bring a little fall inside

Pull out a cozy throw, change a few pillow covers or add some seasonal touches. You don't need to completely redecorate. Sometimes just a few small changes make a room feel new again.

Check the important stuff

Test your smoke and carbon monoxide detectors and replace batteries if needed. Take a quick look at your furnace filter, too, before those chilly mornings arrive.

Give the entrance a refresh

Sweep the porch, shake out the welcome mat and add a mum, wreath or little touch of fall. It's amazing what 15 minutes can do.

Create one cozy spot

Find one place in your home that invites you to slow down—a favorite chair, a soft blanket, a good book and maybe a cup of coffee or tea.

Jennifer's Thought

A reset doesn't mean starting over.

Sometimes it's simply clearing a little clutter, making things comfortable and creating room to enjoy the season ahead.

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Apple Turnovers

A little tast of Guinevere's Place

Years ago, I created a recipe book for my son while he was stationed in Japan. I wanted him to have some of the recipes from home—including recipes from Mom's Bakery at Guinevere's Place.

And yes... I'm Mom.

This turnover recipe is one of those recipes.

There's something special about pulling out an old recipe and remembering not only what you made, but why you saved it in the first place.

With fall just around the corner, it seemed like the perfect time to bring this one back.

Turnover Pastry

2 cups Calla Lily Flour
2 tablespoons sugar
½ teaspoon salt
¾ cup cold butter
2 ounces cold cream cheese
3 tablespoons cold water

Let's Make Them

Combine the flour, sugar and salt. Cut in the cold butter and cream cheese until the mixture forms coarse crumbs. Stir in the cold water.
Gather the dough into a ball, flatten slightly and wrap in plastic. Refrigerate just until chilled—don't leave it too long or the dough will become very firm.
Roll on a lightly floured surface into approximately a 12 x 16-inch rectangle and fairly thin.
Cut into squares, add your favorite filling and fold corner to corner to form triangles. Seal the edges and place on a greased baking sheet.
Brush with egg-white wash and sprinkle with sugar.
Bake at 350°F for about 20 minutes, or until golden brown.

Mom's Tip

Keep the butter, cream cheese and water cold for a tender, flaky pastry.
Apple is perfect for fall, but don't stop there. Use your favorite fruit filling and make them your own.
From my kitchen to yours, enjoy!
— Jennifer

Getting the Garden Ready for Fall

A little cleanup now can make spring much easier.

September is when I start looking around the garden and realizing the growing season is beginning to wind down.

Some plants are tired, weeds have somehow found places I'm certain I didn't invite them, and the garden beds could use a little attention before colder weather arrives.

But fall cleanup doesn't mean everything has to disappear!

Start with the obvious

Pull weeds before they have another chance to spread. Remove diseased or damaged plant material, along with annuals that are truly finished for the season.

Don't be too quick to cut

Some perennials and flowers can be left standing through winter. Seed heads can provide food for birds, and stems and plant material can offer shelter for beneficial insects.

Give the beds a little attention

Clear unwanted debris, redefine bed edges if needed, and add compost or mulch where appropriate. A little work now can mean much less work next spring.

Take notes!

Before everything disappears, look around your garden. What thrived? What struggled? What would you move, divide or plant differently next year?

I always think I'll remember.

I usually don't.

Take a few pictures or jot down a few notes now—your springtime self will thank you!

Jennifer's Garden Thought

A fall garden doesn't have to look perfectly cleaned up.

Sometimes leaving a little behind is exactly what nature needs.

Prepare what you can, leave what belongs, and let the garden rest.

Showing Up for Our Community

Supporting local doesn't always mean spending money.

When we hear the words support local, we often think about shopping at a locally owned business.

And that's certainly part of it.

But supporting our community can be much simpler than that.

Attend a local event. Donate a few items to a food pantry. Volunteer an hour. Leave a positive review for a small business you love. Share a local organization's event on Facebook. Check on a neighbor. Introduce two people who might benefit from knowing one another.

Sometimes the smallest connections make the biggest difference.

One of the things I continue to appreciate about our community is how many people are quietly doing good work every single day—business owners, volunteers, nonprofit organizations, churches, schools and neighbors simply helping neighbors.

You don't have to do something huge to be part of it.

A Little September Challenge

This month, find **one small way to support our community.**

Shop somewhere local.

Attend an event.

Volunteer.

Donate.

Leave a review.

Recommend a local business.

Or simply help someone who could use a hand.

"A strong community isn't built by one person doing everything.
It's built by a lot of people doing something.
And sometimes that something starts with a simple conversation.

— Jennifer R. Sigman

A New Season.

Every good conversation leaves us with something to think about.

September reminds us that change doesn't always happen all at once.

Sometimes it arrives quietly.

A cooler morning.

A few leaves beginning to turn.

A garden slowing down.

A calendar that suddenly looks a little different than we planned.

This month reminded me personally that we can make all the plans we want—and life may still ask us to adjust them.

Maybe that's not always a bad thing.

Sometimes an unexpected pause gives us a chance to pay attention. To our health. Our homes. Our finances. The people around us. And those little things we've been meaning to get around to.

As we move into a new season, don't worry about having everything perfectly in place.

Take care of what matters.

Make the changes you need to make.

Give yourself a little grace along the way.

And don't forget to enjoy the ordinary moments in between.

Until our next conversation,

Jennifer

“Light persists, even in the dark.”

Let's Stay Connected

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