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January 2021

What's Inside?

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- 3 Lend Money to Family and Friends Without Regretting It
- 4 Fictional 'Star Trek' Technologies That Became Real
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BY THE 'BEET' OF YOUR HEART

Manage High Blood Pressure With Beet Juice

There's an epidemic sweeping the United States, and, no, we aren't talking about a virus. High blood pressure (aka hypertension) is a huge problem in America. The Centers for Disease Control and Prevention (CDC) estimates that nearly 45% of adults are living with high blood pressure, which can lead to numerous other problems if not treated, including heart disease, heart attack, and stroke.

Because of the extent of the problem, researchers have been searching for possible solutions. Many medications help reduce high blood pressure, and exercise also helps, but some studies are providing evidence of another solution you may not have heard of: beet juice.

One major study published in the February 2015 issue of Hypertension looked into the effectiveness of beet juice in lowering elevated blood pressure. Going into the study, researchers knew beets were high in nitrates, which are converted into nitric oxide when digested. When nitric oxide enters your bloodstream, it relaxes and widens blood vessels, which lowers blood pressure.

In the 2015 study, researchers monitored subjects who drank a cup of beet juice. They saw the subjects' systolic blood pressure drop by an average of 7.7 points and their diastolic blood pressure drop by an average of 2.4 points. On top of that, the study also found that beet juice is relatively quick in lowering blood pressure. It does so within a matter of hours, which is a lot faster than a lot of common blood pressure medications, like Lisinopril. (Though Lisinopril, an ACE inhibitor, works *very* differently than beet juice.)

If you suffer from high blood pressure, should you incorporate beet juice into your daily diet? It may be worth considering, but before you do, consult with your primary health care provider, especially if you're already taking blood pressure medication. You don't want to consume anything that will impact your blood pressure further without professional guidance.

If your blood pressure is moderately or occasionally high, beet juice may be a way to normalize it without medication. If you decide to drink beet juice, keep two things in mind: It will turn your feces and urine red — this is called beeturia and is perfectly normal — and it can stain your teeth over time. Always drink it with a straw and rinse your mouth afterward!



Starting the Year Fresh!

I, for one, am glad to finally put 2020 behind us. I hope 2021 will be different — in a good way. We could all use more positive news in our lives. It's also a time to make a fresh start, take a deep breath, reflect on the past year, and think about what you want to accomplish in the upcoming year. For me, I want to finish writing my latest book. I've been working on it for a while now, and one of my big goals is to get it done and published. It's a book written in plain language to help people make great decisions about their estate planning, elder law, and asset protection issues. I'll be sharing more on this book in the future!

My other big goal is to travel more. I didn't get to do much traveling in 2020. It wasn't much of a travel year for anyone. But I realized just how much I enjoy getting out every now and again. It's always important to take a break and change your surroundings for a week or two. This year, my hope is that travel will be a possibility, preferably somewhere warm with a beach.

Overall, I'm not big into the idea of New Year's resolutions. People talk a lot about them, but it's too easy to go through the motions of setting resolutions only to do nothing about them. It's better to set concrete goals for yourself — and it doesn't matter if you're setting goals in January or June. Set goals when you want to set goals and set goals that mean something to you.

Think about the things you haven't done yet that you want to do. Are there places you want to visit or big purchases you want to make? What change do you want to make in your life? This is also a good time to look at your estate plan or create one if you do not yet have one and to address



any changes to your family, money, and health. Make sure everything is accurate and up to date. Along this same line, review your beneficiaries on your various financial accounts — banks, credit unions, and other financial institutions where you do business.

This is doubly important if you bank with an institution that recently merged with another. When banks merge or change ownership, they may lose or misplace information related to your beneficiary designations. It's crucial to verify that their information is accurate and up to date.

Circling back to goals and thinking about what you want to do this year, January is National Hobby Month. Many people set hobby-related goals, such as trying out a new hobby or getting back into an old one. It's always good to have a hobby or two or three!

Growing up, I had a paper route. I used those earnings to buy a 16-foot boat. Practically every fourth time on the water, the motor would give out and break down, but that didn't deter me. I had a lot of fun with that old boat. It brought us a lot of good memories. As I got older, I stepped away from that hobby, but I would love to jump back into it. Maybe I'll make that a goal — get a new boat (preferably with a reliable motor) and spend more time on the water with family and friends. We'll see!

In the meantime, here's to a great 2021!

Glenn Matecun

Let That Fresh Air Fuel You

4 TIPS TO MAKE GETTING OUTSIDE EASIER



Hunkering down and waiting for the dark and chilly winter season to pass sounds pretty nice. But the reality is, if we deprive ourselves of time outside, we do ourselves a big disservice both mentally and physically. Staying indoors all day affects your energy and mood, which makes it hard to get anything done, so here are four easy tips to make it easier to get a little fresh air.

1. Make it a priority. Getting outside means making the conscious effort to do so. If you want to reap its benefits, you have to decide to make it a priority in your day-to-day schedule. If you make the act important to you, you have more motivation to actually do it.

2. Use mornings effectively. Waking up and getting the day started can be hard. But studies have shown that natural light helps decrease

your melatonin production, which means you feel ready to face the day sooner. So, set yourself a second alarm to head outside and take a quick walk around the block just after waking. Don't even wash your face or grab coffee. Just get out there.

3. Take your work outside. If you're working from home, take some work outdoors. Phone and virtual meetings are a great outdoor option, especially if you'll just be an active listener and aren't required to do any work simultaneously. Attach a note to your meeting reminders to get yourself set up outside five minutes before you start.

4. Create a schedule. It might feel strange to set reminders throughout the day to step outside, but you easily get wrapped up in activities and overlook breaks, and these reminders are exactly what you need. Start with 10-minute blocks three times a day. If you stick to them, soon you won't need a schedule to get outside anymore.

Winter weather may be cold, but even when you're bundled up under a jacket and scarf, just 5–10 minutes outside can do wonders for your mood and energy for hours.

How to Safely Lend Money to Family and Friends (and Not Regret It)

Most of us are familiar with the first rule of lending money to family and friends: Don't. However, it's not always that simple. Because of our sense of loyalty, friendship, and familial bond, there are times when we feel a duty to help, even if it means lending cash.

We may have a friend or relative who is going through a tough time and genuinely needs a financial leg up. There is no doubt that lending to a family or friends can go wrong, but there are steps you can take to protect yourself and your relationship if you choose to make a loan.

Be completely sure of your decision. When you agree to lend money, be sure it's the right decision for you. It's not uncommon for the cash-strapped individual to guilt you into saying "yes." If that happens, you are more likely to feel a sense of regret or resentment, according to Dr. Irene S. Levine, a psychologist and relationship expert, also known as "The Friendship Doctor."

Lend a safe amount. When you say yes to a loan, only lend out what makes sense for you. Noticing a pattern? Keep your best financial interest in mind.

Never be willing to go into debt for someone else. If your friend or relative needs a specific amount, but that amount would damage your safety net, suggest a lower amount. The financial experts at LearnVest say you should only loan an amount you are okay never seeing again.

Put the loan in writing. Don't rely on good faith or memory. While your friend or family member may initially scoff at the idea of a written agreement, it's necessary. It keeps the terms perfectly clear. Include the loan amount, as well as a repayment schedule and plan, before agreeing to a loan. You both should know the dates of repayment, either in installments or in full.

One more tip: Though it's a loan between friends or relatives, make the terms of your loan look as clean as possible. Don't write them down on a sticky note or memo pad. Type up the terms of the loan and the repayment plan. Have both parties sign and date it. This does not make it an official document. However, you can have the document notarized by a notary public, who also serves as a third-party witness to the terms and document.



FROM SCIENCE FICTION TO SCIENCE REALITY

The Coolest 'Star Trek' Technologies We Use Today

Since its debut in 1966, "Star Trek" has been the source of many innovative and practical technologies that people in the real world couldn't wait to replicate. Viewers were inspired and grew up to become the engineers and designers behind some of the most amazing technologies we use today.

Communicators While cellphones are the most obvious Trek-inspired devices, Vocera Communications developed a device more in line with the "comm badge" seen in "Star Trek: The Next Generation" and later shows. Used in the medical industry, the device clips on clothing and features one-touch, voice-controlled technology, allowing for medical personnel to seamlessly communicate with one another.

Universal Translator On the show, this device allowed for real-time translation, though viewers never saw it. In the real world, you can find spoken-word translator apps in your favorite app store. You can even use the Google Translate app to take pictures of any foreign language documents or signage and it translates it back to you in real time. While these apps are not quite universal (or perfect), they work with many common languages and make global communication easier than ever before.

Tricorders These handheld devices are all-in-one informational and diagnostic toolkits. They could scan and display a range of information from biological to geological. The medical variation allowed for a quick and painless diagnosis of virtually any ailment. Today, researchers have brought tricorders to life, creating devices that can scan a person or environment, giving users biological stats or environmental data.

Replicators With 3D printers surging in popularity, the devices are quickly becoming sophisticated enough to replicate nearly any item you can think of. You could download a car if you wanted. (Though that would take a lot of time and effort!) Some labs around the world are even testing "food printing," though we're still a long way from replicating our favorite snacks.

The remarkable thing about our real-world "Star Trek" technology is how so much of it is consolidated into one device: the smartphone. It's a communicator, tricorder, universal translator, computer database, and so much more.

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Solution on Pg. 4

Helpful Resources

• **Is your estate plan up to date?** Ask us about our **FREE** estate planning checkup. Call our office or email Julie@MTOLaw.com.

• **Don't miss our upcoming estate planning and elder law workshops** — our website has our entire educational calendar for the year.

• **Learn about estate planning and elder law topics in plain English.** Check out our Elder Care Whiteboard Videos at MichiganEstatePlans.com.

• **Let us be your trusted advisor for all your legal matters.** Our clients' referrals have helped us grow. We want to return the favor by helping you find a great attorney outside the fields of estate planning, elder law, and probate. Instead of taking your chances on Google or the phone book, let us put you in touch with an experienced attorney who can help you. Our clients often call us in need of an attorney who focuses on family law, personal injury, auto accidents, elder and nursing home abuse, workers' comp, Social Security disability, and many other areas. To get the best results, you need an experienced attorney to help. If you want a referral, call our office or email Julie@MTOLaw.com. We are glad to help!



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