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# Legal Reflections

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AUGUST 2020

## What's Inside?

- 1 Memories of My Summer Jobs
  - 2 Exercise Your Way to a Clean Home
- Have You Had This Conversation With Your Family?
- 3 Antiquing in the Age of eBay
  - 4 Retiring in 2020? Follow These 3 Steps!

## MEMORIES OF GOOD OLD-FASHIONED SUMMER JOBS

My favorite summer job was working on a Boblo boat back in the day. As the two boats — the SS Ste. Clair and the SS Columbia — ferried tourists and amusement park-goers to Boblo Island, I sold souvenirs. The boats ran up and down the Detroit River all day long. There were days that I started my shift at six in the morning and I'd work well past midnight.

I worked on the SS Columbia. As a 16-year-old, it was always fun to be out on the water as music played and teenagers and families waited excitedly to get to their destination. When we weren't swabbing the decks or restocking souvenirs in between boat rides, our bosses would sometimes let us have the run of the park. We'd hop on a few rides and then it was back to work.

One of the perks of the job was that we got to eat with the crew of the boat. None of that tourist food for us! We got to go down into the mess hall where they were cooking up steaks for the crew. Needless to say, I had a lot of good food when I was working on that boat.

While the Boblo Island Amusement Park is no more — it closed down in 1993 — the SS Columbia lives on ... sort of. In 1979, the Columbia was put on the National Register of Historic Places. Then, in 1992, it was made a National Historic Landmark. These days, the boat is docked in Buffalo, New York, where it is awaiting restoration. The Ste. Clair, on the other hand, burned down in 2018.



Photo from MJCDetroit on Wikimedia Commons

As I got a little older, I moved on from my boat job to landscaping. I can tell you right now there was no comparison between the two jobs. With one, I was living the dream. It was the perfect summer job for any teenager. The other job was a lot closer to a nightmare. I was digging holes, planting trees, and weeding. When that summer came to an end, I decided I never wanted to weed again.

However, after that job I started my own lawn service business. I was about 18, and I mowed lawns for 20-30 customers. I did this until I went to college. It was a big step up from landscaping and far more relaxing. I went from yard to yard just cutting grass.

The thing about all of these jobs is that they kept me active and in good shape. During my teenage years, I was never sitting around. I always worked long hours and developed a strong work ethic. The thing was, I didn't mind working the long hours. These jobs kept me busy, and I love to be busy. What I don't love is hunching over pulling weeds.

Before I wrap up this month's newsletter, I want to mention our College Planning Package. It's back-to-school season for a lot of kids. Your own kids or grandkids may be heading off to college for the first time. Or, they hope to head off to college. I know there are still many things up in the air regarding classes this fall.

In any case, our College Planning Package is a free service to set up your college student with a basic power of attorney, as well as a medical directive, and HIPAA authorization, which gives parents access to their medical and financial information, should they need it. This way, if your child or grandchild is involved in any kind of accident, they're legally prepared for any potential next steps, wherever they may be. To learn more about this package, you can email me at [GMatecun@MTOLaw.com](mailto:GMatecun@MTOLaw.com) or give me a call 517.548.7400 and we can get that set up.

—Glenn Matecun

## 3 Guidelines to Ensure a Stable Future

A few months ago, several news sources confirmed what savvy American businesspeople already suspected: The United States is currently in a recession and has been since February 2020. While a recession isn't good for anyone, it's especially concerning for those nearing retirement age. Those who were planning on retiring this year might be having second thoughts — for good reason. Rest assured, however, that if you've had fears about retiring this year, you can still go ahead with your plans as long as you keep a few things in mind.

### Don't let emotional attachment guide your decisions.

Saving for retirement is almost inherently tied with joyful thoughts of financial stability in your golden years. So, when something like a recession threatens that security, it's easy to react irrationally. Before

deciding what to do with your retirement funds, make sure your decisions are rooted in logic, not fear or anxiety. If you don't know where to start, contact us and we'll put you in touch with a top-notch financial advisor.

### Don't worry about what you can't control.

Even for financial experts, the markets are notoriously hard to predict. Rather than expend energy wishing you could sway the market, focus on making changes where you have control. You can control where your assets are invested, when you claim Social Security, and how you spend your money, among other things. Think about how you can change these factors in your favor and don't worry about the rest.

### Stress-test your finances.

While conducting a stress test might sound a little abstract, it's something that many financial advisors can help you do with your retirement accounts. Stress-testing your finances can help you determine if now is the right time to retire or if it's better to wait just a little bit longer. Even if things look bad right now, that could change in a year or two. As the market recovers, so do your chances of a peaceful retirement.



# Your 'Clean' Workout Routine

## TURN HOUSEHOLD CHORES INTO EFFECTIVE EXERCISE



Everyone knows how labor-intensive cleaning can be. A long day of scrubbing down your house is a great way to work your muscles and get your blood pumping, so crank up some tunes, grab a mop, and get ready to transform your cleaning routine into a great workout.

To get physical benefits from cleaning, you need to turn up the intensity of your methods. Exaggerate your motions, pick up your pace, and keep your abs tight and knees flexed. Nearly any chore can be turned into an exercise, but here are some ideas to get you started.

- **Vacuum:** Vacuum briskly nonstop for at least 20 minutes, switching arms as you go. For an added challenge, do lunges as you vacuum and

remember to keep your toes pointed straight ahead and your knees bent at 90-degree angles.

- **Pick Up:** Instead of simply bending over to pick up toys or clothes, do a squat with every item you grab. Remember to use your legs, not your back. You can also do squats while unloading the dishwasher or with any other chore that involves repeated bending.
- **Wipe Down:** Whether you're wiping windows or scrubbing appliances, do big, exaggerated arm circles until your muscles start to burn and make sure you're switching arms as you go.
- **Cook:** It's not cleaning, but it's still a chore with useful downtime. While food is simmering or thawing in the microwave, do some pushups, situps, or planks to get your muscles moving.

You can implement dozens of exercises to turn mundane activities into beneficial workouts. Some chores will burn more calories than others, but every bit of activity helps. Now's the time to work your way to a cleaner house and a healthier you.

# ANTIQUING IN THE AGE OF EBAY

## 4 Tips for Better Deals

Antique stores are not as common as they once were. Thanks to online shopping and websites like eBay, Facebook Marketplace, and Mercari, it has gotten harder to find quality antique items *and* good deals. All too often, it seems like brick-and-mortar shops rely on eBay and similar websites as a point of reference to price their items, even if eBay isn't the best avenue to gauge the market.



For those of us who love antiques, this can be discouraging. But don't fret! In the era of mass-produced, low-quality home goods, antiques is very much alive, and it is still possible to find the unique items you're looking for. The styles of yesteryear can still be found tucked away in dusty little shops — if you're willing to put in the work to find them. Here are a few tips for finding those treasures in the age of eBay.

**Inspect**  
Good, old-fashioned antiques comes with one major perk you won't get online: You get to inspect the item personally before making a purchase. You can investigate the condition of the piece and ask questions about its authenticity. If you notice certain flaws in the item, you can bring that up when it comes time to haggle.

**Haggle**  
Don't forget to bargain with the seller. While some online sellers can ask for a "best offer" on their listings, many don't, giving buyers very little flexibility. A lot of people may be too intimidated to haggle, but when you take the time to do it, you will almost always save a little money.

**Research**  
As a buyer, you want to have reference points regarding authenticity, condition, and price. If you find an item you're interested in, take some time to research it further. It's great to have your smartphone on you so that you can do some digging before extending an offer or making the purchase. The more informed you are, the greater the chance you'll get a good deal.

**Have Fun**  
Antiquing is about discovering hidden gems and having fun along the way. When you're traveling or exploring an area you've never been to, visiting antique shops is a wonderful experience that is chock-full of history and one-of-a-kind items you wouldn't otherwise come across. When you go in with an open mind, that's when you find the greatest treasures.

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Solution on Pg. 4

# Helpful Resources

• **Is your estate plan up to date?** Ask us about our FREE estate planning checklist. 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!



## Put Your Family at Ease With a Conversation About the Future

One of the most important functions of an estate plan is to keep family and heirs informed. Documents associated with any trust that you set up communicate crucial details about your estate, your wishes, and next steps. More than that, they provide stability in a time when stability is very much needed.

Think about major life events. Throughout life — in marriage, the birth of a child, buying a new house, retirement, etc. — we have the opportunity to plan and prepare. You go through set processes. Alternatively, there are many other major life events you can't or don't always prepare for — accidents, illnesses, and even death. Any of these things can happen without warning and they can leave your family members with no practical way to prepare themselves emotionally or financially.

This highlights the importance of trusts and wills. When you have tools like these at your disposal, you put yourself, your heirs, and your other family members ahead of the curve. The end result is less stress and a guiding hand to help family members avoid mistakes that they may regret or may be unable to correct later on.

While these tools may be available to you and your family, it's still important to talk about them at length *before* anything happens. Talk about your estate and your wishes with your family before illness, incapacity, diagnosis of dementia, death, and so on. Having this conversation gives your family three primary things:

- **Knowledge of your set directives.** They will know what you want or don't want to happen in circumstances surrounding illness or incapacitation. This includes possible do-not-resuscitate (DNR) orders.
- **Knowledge of your personal wishes.** This includes what you want after you're no longer with them, including funeral arrangements, such as burial or cremation.
- **Knowledge of the location of critical documents.** This includes any documentation related to trusts, wills, birth certificates, Social Security information, life insurance policies, investments, and other financial documents.

Ultimately, having a conversation about these topics helps ease stress. It puts you and your family in a more secure place before the future arrives, no matter what it may look like.



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