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September 2020

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IS STRESS HARMING YOUR MEMORY?

How to Cope With Daily Triggers

Stress can cause more than just a bad mood and low energy. Over time, mental exhaustion from stress can lead to forgetfulness and reduced cognition. This can hamper your ability to do your job and enjoy life. Though stress is unavoidable, there are steps you can take to mitigate some of the negative effects of mental exhaustion, including forgetfulness.

First, consider the source of your stress. These days, a common stressor is social media. If your feeds are full of bad news and negativity, shut them down. Many researchers suggest that spending less time on the internet leads to better health. Several studies have found that constant internet use, including time spent on social media, is negatively impacting our memories. Research from Harvard, Oxford, King's College London, and Western Sydney University all confirm this: Too much internet use is a bad thing.

Of course, it can be easier to delete a social media app than it is to eliminate other types of stressors. Coping with a stressful coworker, for example, can be difficult. You have to figure out why they're causing you stress and how the situation can be remedied. Dealing with a work-related confrontation can be hard, but having that difficult conversation and resolving the problem can ultimately lead to less long-term stress and improve your mental health.

Another thing you can do to reduce stress is avoid multitasking. Taking on multiple projects or doing too much in too little time can leave you feeling overworked. Plus, studies have found that multitasking is not effective. You cannot deliver the same results when your attention is scattered as you can when you are focused on one thing. To make matters worse, multitasking takes a major toll on memory and cognition, according to a study from Proceedings of the National Academy of Sciences.

If stress is impairing your memory, judgment, or cognition, take the above steps to reduce it. If you find your memory and cognition aren't improving, consider speaking with a mental health professional to discuss your best next steps. Mental health and stress management are important, and the more we do to improve these areas of our lives, the healthier and happier we will be.



A LIFELONG LEARNER AND AN ADVENTURER A TRIBUTE TO MY MOM

My mother passed away on July 31. It was sudden, unexpected. We had no opportunity to say our last goodbyes. Or to say, one last time, "I love you, Mom."

As I was rummaging through photographs for her funeral, I came across an old class photo. I was surrounded by kids dressed in their Sunday best. Paula in her frilly white blouse, Scotty in his jacket and vest. And me — yes me — dressed from head to toe in my favorite Superman costume.

My initial question was: *What kind of mother lets her son take his class picture in a Superman costume?* More on that in a minute.

Mom was a teacher and a media specialist. She was a lifelong learner — she had a thirst for knowledge and the world was her classroom. Rarely did you see her without a book in her hands. She was super smart and fiercely independent.

When in Florida for half the year, she volunteered at the local marine rescue center, feeding turtles and swimming with dolphins. She traveled the world with my father and then continued to travel confidently on her own after he died. She snorkeled with my brother and me in the Caribbean when she was in her mid-70s, although we still laugh about hearing her scream underwater when a giant eel slithered by us.

Even in her mid-80s she was tech savvy, with her Apple computer and her social media accounts.



My old class picture.



Mom and me at Jekyll Island.



Mom and me at the ocean.

Mom reading in the pool.

While she was slowing down a bit physically, she was mentally on top until the end.

When we were young, she and my father named their first boat "Rub-a-Dub" after that old nursery rhyme "Rub-a-dub-dub, three men in a tub" because of their three sons, Denny, Rusty and me. That old Chris-Craft was full of dry rot, but I wouldn't trade the memories we had on that boat for the biggest yacht in the world. And even though she was the only woman in the house, Mom was always the boss.

No mother should have to bury her son. But when Rusty was killed in an accident at age 18, she was the glue that held our family together, minus one. She watched my brother Denny and me grow up and succeed on our own, and she proudly watched her grandchildren blossom into caring, wonderful young adults.

Because of COVID-19, in May, my brother and I drove a motorhome to Florida to bring my mother back to Michigan. We stayed in Florida a few days and she swam in the Gulf one last time. On the drive back to Michigan, we slept in the motorhome, reflected

on old times, laughed a lot, and took a hike on Jekyll Island to gaze at the ocean. At the time we didn't know this would be our farewell trip, but we will treasure the memories forever.

Author Luffina Lourduraj said of mothers: "You loved me before seeing me; you love me in all my mistakes; you will love me for what I am." I am blessed that my mother loved me unconditionally from the day I was born.

Mom would have told us not to mourn but to celebrate her life. And that brings me back to my old class photo and my question: *What kind of mother lets her son take his class picture in a Superman costume?* The answer?

- A mom who let us be ourselves and let our spirits soar
- A mom who expected success but let us define for ourselves what success truly means
- A mom who taught us to never stop learning
- And most importantly, a mom who taught us that a positive attitude would take us wherever we wanted to go

Mom held my hand on the way to that school photo, when I proudly wore my Superman costume. And even though she only held my hand for a short time while I was young, she will hold my heart forever.

—Glenn Matecun

2 Surprising Ways Artificial Intelligence Protects Your Money and Future

Most people who hear about artificial intelligence (AI)

conjure up an image of a robot acting and thinking on its own. However, it's far more than

that. AI systems are used by businesses to identify human behavior patterns and tailor marketing messages. They're also used by health care professionals to provide diagnoses and monitor trends. And now, AI is being used for financial security.

Risk Management

Many are concerned about the risk of someone hacking into their bank accounts and cleaning them out. While that can happen at any moment, individuals often have a number of safeguards in place to protect their finances and mitigate this risk. The same is true for businesses, such as banks, credit card companies, or online retailers, though the risks are often far higher for these companies than they are for individuals.

How does AI help? It works with data faster and more accurately than a human ever could. By using AI to monitor financial transactions, a company can keep track of the real-time activity of its customers and verify its authenticity. For example, someone who makes a large withdrawal from their bank account might get an AI-generated call, text, or email seconds afterward to verify the transaction.

Fraud Detection

AI can also predict and flag unusual activity associated with fraud. By combining two of its processes – data management and pattern identification – AI can pinpoint oddities within a person's finances. For example, if a card is used for a purchase in America then used a few hours later for a purchase in another country across the world, AI can detect this suspicious activity almost immediately and send an alert to the cardholder. Additionally, AI is created to *learn*, which means that over time, it will become more attuned to what is or is not fraudulent activity.

Artificial Intelligence is a powerful and beneficial tool for business owners and individuals alike. Read more about what AI is doing in the financial world at MarutiTech.com/ways-ai-transforming-finance.



COVID-19 Scammers Are on the Prowl

The recent pandemic has been a source of hardship for many people who are desperate to return to normalcy and get their lives back on track. Unfortunately, there are scammers and fraudsters who are all too willing to take advantage of this situation.

Back in July, the Federal Trade Commission (FTC) released a report detailing just how big a problem this is. This spring, scammers were able to walk away with \$93 million from their victims by using COVID-19-related scams.

Many of these scammers use tools you may be familiar with – phishing emails, phone calls, and robocalls – and they use specific tactics to trick their victims into staying on the line and to coerce them into handing over crucial financial information. During the pandemic, this has been no different. Scammers have simply changed their script to match the times. Here are two such current scams:

The 'Grandparent Scam'

In this common ploy, a scammer dials up a grandparent and tries to trick them by pretending to be their grandchild. The FTC reports that this is a common tactic.

In past variations of this scam, the "grandchild" explains that they are in some kind of trouble – they may have been arrested or run out of money while traveling. In new variations of the scam, the "grandchild" (or other family member) claims to have fallen ill or lost their job and can't make ends meet. Scammers prey on the grandparent's desire to help their grandchild get back on their feet.

The 'Vaccine Scam'

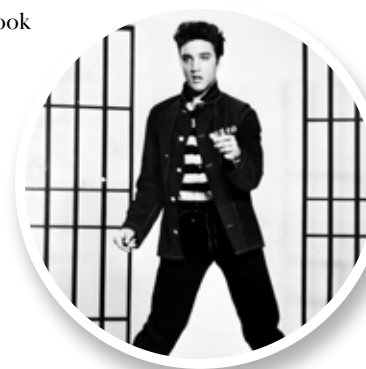
In this other common scam, victims get a call or email from someone claiming to be a medical professional or government agent who has access to a COVID-19 vaccine. If victims are willing to pay their fee, they can have access to this vaccine, which will miraculously give them immunity. Sound too good to be true? It is. There is no vaccine at this time. If the victim falls for the scam, the scammer gets paid and then disappears with the money.

The best way to protect yourself from fraud is to stay vigilant. If you get an unusual phone call or email, ignore it. Remember, a government agency is never going to call you without warning. And if you get a call from a family member under bizarre circumstances, hang up and call a number you are familiar with to verify the status of that family member.

FROM HIP SHAKING TO HARD DRIVES

2 Big Events in September 1956

While many notable events took place during the month of September back in 1956, there were two events that had a significant impact on history and American culture – an impact that is still felt today.



On Sept. 9, 1956, Elvis Presley made his first appearance on "The Ed Sullivan Show." The American public tuned in in droves with 60 million people watching Presley's performance. At the time, this represented 82% of people with TVs in the United States. Those who remember the broadcast may recall that Presley was *mostly* filmed from the waist up. Network producers wanted to avoid televising Presley's signature hip gyrations.

During the broadcast, Presley performed "Love Me Tender," which was set to debut as a single on Sept. 28, 1956. Ahead of its release, the single garnered over 1 million presales – far more than any other record in history. Needless to say, this was a turning point in Presley's career. He was on his way to superstardom.

On Sept. 14, 1956, the first hard disk drive, the IBM 350, hit the market. The hard drive was made for the IBM 305 RAMAC (Random Access Method of Accounting and Control) computer. It measured 5-feet tall, weighed about one ton, and leased for about \$3,200 a month. The Zellerbach Paper Company and United Airlines were among the first companies to use this technology. The drive and its accompanying computer were used for, as the name suggests, accounting.

The drive was made up of a stack of 50 metal disks, each 24 inches across. In total, the drive could store the equivalent of 3.75 MB (megabytes) of data. By today's standards, many digital photographs are about that size for just *one* image. Hard drives today are designed to hold terabytes of information – thousands of times more data than the IBM 350. Plus, many hard drives are now smaller than a pack of gum.

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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!

