

# Legal Reflections

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## The Easiest Way to Clean Your Washing Machine

Despite being designed to clean, your washing machine can be anything but. As water settles in the machine's basin and detergent and grime cling to the edges, it can become a budding environment for mildew and gnarly smells. But with a few simple steps, your machine will smell and function like new.

### Why You Need to Clean Your Washing Machine

The most common washing machines are top- and front-loading, and some do a better job of cleaning than others. However, the washing machine isn't where germs and bacteria go to die. In fact, according to Reader's Digest, many home washing machines don't sanitize clothes, and numerous studies have found that these devices can transfer certain germs from one material to the next.

However, by cleaning your washing machine, you can remove bacterial buildup, residue, and

mildew buildup. (No more gross smell!) Furthermore, regular cleaning protects it from damage due to grime accumulation.

### How to Clean It

Whether you have a front- or top-loading washing machine is a matter of preference, but it also matters when it comes to maintenance. For example, front-loading machines have a rubber lip just inside the door where dirt and hair accumulate. Top-loading machines can collect the same amount of dirt in the softener dispenser.

Regardless of the machine's style, baking soda, vinegar, a rag, and hot water are the go-to tools for cleaning your washing machine. Start by running your machine on its hottest cycle for a few minutes, then pause the cycle. (With top-loading devices, you want a pool of water in the bottom of the machine after it's paused.)

Then, YouTube cleaning tutorialist Andrea Jean Cleaning recommends pouring 1/2 cup of baking soda and about 2–3 cups of white vinegar into the machine. (Bleach will work, too!) While the solution sits, scrub the door, detergent trays, and any lips where grime can hide. Then, simply close the lid, finish the cycle, and watch your machine clean itself!

Get more washing machine cleaning tips from your device's manufacturer.

## Overcoming Common Apprehensions

# Have No Fear!

Halloween is always a great time to let loose, have fun, dress up, and eat some candy. The history of the holiday traces back to an ancient Gaelic festival known as *Samhain*, which means "summer's end." The purpose of Samhain was to celebrate the end of the harvest season and the beginning of a period of the year known as the "dark half," referring to the end of warm days and light as the days' lengths shortened.

When my kids were younger (they are now in their 20s), my wife used to hand out candy at home and I would go out trick-or-treating with the kids. My middle son, Bryan, was always allergic to chocolate. It was unfortunate for him, so I always poached some chocolate off of his haul. Now that my kids are too old for trick-or-treating, my wife and I usually just hang out at home and pass out candy to the newest generation of ninjas, princesses, ghosts, and other scary (or cute) little trick-or-treaters (and we may even sneak a Kit Kat bar or two for ourselves from the bowl).

Along with Halloween comes fears, and while fearing scary Halloween goblins, ghosts, and ghouls is absolutely natural and understandable, most other fears shouldn't actually be fears at all.

We all have different fears, and most of the time, they are just noise in your own head. When you take a step back and analyze what it is that is making you uneasy, there is no reason to be afraid or anxious at all. Whenever there is something that I am nervous or timid about, my first step is to take a giant step backward and breathe through the initial question, issue, or problem.

As humans, we all have a comfort zone — an area where we feel safe — and fear takes us way outside of that comfort zone.

There is no better way than to just face your fear head-on. If you jump in immediately and tackle the source of your worry, I believe you are more likely to find a solution to fully eradicate it. Avoiding your fear, or pretending it does not exist, only makes it worse because it makes the idea in your head much more intense and scary than the real thing.

People are scared of many things: heights, needles, storms, public speaking, enclosed spaces, being alone. Here at our law firm, clients many times are wrestling with the fear of dying. They don't want to discuss what happens if they pass away, get sick, or become incapacitated. As estate planners, we are prepared to walk people through the planning process without any anxiety or angst. Once they sit down and discuss it logically with us, they realize that there is nothing to fear, and that they are putting themselves and their families in a much better place by planning ahead.

An old quote by Marcus Aurelius seems to fit here: *"It is not death a man should fear, but he should fear never beginning to live."* So, let's not focus on those fears that become obstacles. Instead, let's leave those fears behind and focus on taking every opportunity to live a happy and satisfying life. Until next time . . .

—Glenn Matecun



# 'Can I Pick That?'

## THE LEGALITIES OF EATING FOUND FRUIT

In many parts of the U.S. right now, apples are dangling temptingly over fence lines and ripe pears are dropping onto sidewalks. This is the prime season for fall fruit, but if you live in an area where food grows rampant, then you probably think of it as both delicious and confusing. Be honest: How many times have you strolled down the street, spotted something tasty that was *potentially* on private property, and wondered, "Is it legal to pick that?"

### The 3 Commandments of Picking Fruit

#### 1. Thou May Pick From Public Lands

In most places, it's perfectly legal to pick fruit from what the law website Nolo describes as "public trees" — trees that grow on public lands, in state

or city parks, or in medians. This doesn't include sidewalks, which are explained in the next section.

#### 2. Thou Shall Not Pick Thy Neighbor's Fruit

Unfortunately, when it comes to who owns a fruit tree, the trunk is what matters, not the branches! This means that even if your neighbor's apple tree is bowing temptingly into your yard, the apples still belong to them because the tree was planted on their property. Unfortunately, in most places, this also applies to trees dropping fruit on the sidewalk. If the tree appears to be planted on private property, it's best to leave the fruit be — or knock and ask if you can have it!

(Note: This gets hilariously complicated when your neighbor's fruit falls onto your lawn. Now,

you can't legally eat it without permission, but they also can't take it without permission! To resolve this, sit down with your neighbors and hash out an agreement.)

#### 3. When In Doubt, Thy State Wins Out

The laws around picking fruit can be complicated. Some states don't even follow the first two commandments! For example in California, you can legally take fruit from branches of a neighbor's tree that extends into your yard. With this in mind, it's always wise to research your state's laws. If you're still stumped after thorough research, then email a local lawyer or get in touch with a forager (visit [RobGreenfield.org/FindaForager](http://RobGreenfield.org/FindaForager) to locate one in your state) who will likely know the rules.



## Is Your Home Holiday Ready?

### Prepping Your House for the Holidays

The holidays are just around the corner! You're ready for fun times with family and friends, yummy food, holiday cheer, and cooler weather, but prepping your home for all of the holiday events can be stressful. However, with proper planning, you can have a clean home and an enjoyable time with those you hold dear.

#### Concentrate on the main spaces.

Think about the main areas where family and friends will gather — focus on sprucing those areas up. The cleanliness of under your sink, your closet, and garage likely will not even be seen by guests. Nobody will be peeking in your laundry room, so just close that door! A great tip is to go from room to room and fill up a laundry basket with extra clutter and stow it away in a closet for the time being.

#### Set your table.

The table is always the main attraction during the holiday season. The best meals are had around the table and decorating it accordingly is a fun way to help your home feel more cheerful. Choosing festive place settings, candles, votives, tablecloths, and fresh flowers is the way to go!

#### Clean it now.

Certain areas of your home can be cleaned now to eliminate stressing yourself out as the holidays get closer. Areas like your windows, fans, light fixtures, and outdoor areas can be deep cleaned now and will still be fresh by the time Thanksgiving rolls around.

#### Prep the kitchen.

Usually, the kitchen is the heart of the home, especially when friends and family gather. Appliances can be deep-cleaned in advance, and you can purge any clutter in your drawers. This way, you won't be scrambling while trying to cook. Cooking should be enjoyable!

By focusing on main tasks now in the months leading up to the holidays, you'll provide yourself with much more time to concentrate on enjoying your holiday season. Now, you won't have to worry about what could've been done months ago!



## Decluttering Your Mind

Meetings, family gatherings, grocery lists, bills, weight loss, work, and dinner plans are just some of the things that constantly buzz through people's minds all at once throughout the day. While humans are fantastic multitaskers, there is a breaking point — a system overload — where enough is enough. When this occurs, our minds just shut down and need a break and time to recharge.

When your mind is chock full of clutter, you may easily lose focus and become restless. Sure, planning for the future and keeping mental to-do lists are important and productive, but when you have too much going on upstairs, it can be counterproductive.

To achieve clarity and get more done in less time, decluttering your mind is beneficial.

#### Start with the tangible items.

When your world is cluttered around you, your head may mimic that. Physical clutter provides extra stimulation to your brain and your brain has to work hard to process it all. When your home, for example, is full of extra clutter, this sends a signal to your brain that something else needs to get done.

#### Let it go.

Dwelling over the past can eat up tons of room in your head. It is important to remember that the past is

unchangeable and things like past mistakes, relationships, missed opportunities, and grievances no longer serve you.

#### Limit new information.

Today, more than ever, there is a surplus of information on television, in the news, on social media, and in our daily lives. Try spending less time on social media, paying less attention to advertisements, unsubscribing from news sources that don't serve a purpose to you, and disregarding opinions of others.

#### Take actual notes.

Instead of making mental lists in your head for work, shopping, weekend plans, and chores, write it down. This way, there is no need to store it in your head and you can free up some space.

#### Make sure to breathe.

Learning to breathe is one way to help avoid excess mind clutter. It is a huge stress reliever and can assist you in organizing all of the ideas spinning around in your head. Just breathe.

Avoiding thoughts that collect dust in your mind is an important way to keep your mind healthy, happy, and positive. Just like our homes sometimes need tidying up, so do our minds. Happy cleaning!



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|-----------|---------|---------|
| Black     | Haunted | Party   |
| Costume   | Moon    | Pumpkin |
| Ghost     | Mystery | Shadows |
| Halloween | Orange  | Spooky  |

## Helpful Resources

- **Is your Estate Plan up to date?** Ask us about our FREE Estate Planning Check-up. Call our office or email [Julie@mtolaw.com](mailto:Julie@mtolaw.com)
- **Don't miss Glenn on Senior Law Radio, WHMI FM 93.5 every Sunday at 8 a.m.** Or you can listen live (or to previous shows) on [WHMI.com](http://WHMI.com).
- **Questions about your money?** Do you need help with your financial goals, investment management, or retirement planning? Glenn has partnered with his personal financial advisor, Brad Jerome, to bring expert financial services to our clients. Brad meets with you right in our office — no cost, no obligation, and no pressure. Just an opportunity to discuss your goals with a top-notch financial advisor to see where your path might lead. You can reach Brad directly at 517.301.3070.
- **Let us be your trusted advisor for all your legal matters.** We have grown by the referrals we receive from our clients. We want to return the favor by helping you find a great attorney outside the field of estate planning, elder law, and probate. Our clients often call us in need of an attorney who focuses on 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](mailto:Julie@mtolaw.com). We are glad to help!

