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# Legal Reflections

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APRIL 2020

## What's Inside?

- 1 Don't Stress Over Estate Planning!
- 2 Finding a Job You Love at Any Age  
Give Your Finances a Good Spring-Cleaning
- 3 Amazing Thrift Store Finds  
Sudoku
- 4 The Best Locations for Spring Blooms

SEE SPRING BLOOM

### In These Beautiful Locations

Spring is here, which means beautiful flowers are finally showing themselves after a long winter. Here are some of the best places in the U.S. to see flower blossoms and welcome the season.

#### Great Smoky Mountains

The Great Smoky Mountains National Park stretches across North Carolina and Tennessee, and while its scenery is beautiful year-round, the park is especially alluring to nature enthusiasts during the spring. Through this season, miles of lady's-slipper orchids, irises, cardinal flowers, and lilies dot its lush green landscape. It's dubbed "Wildflower National Park" throughout this time of year, and you can experience it by car or on foot. The park also offers expert-led tours that weave through the flowers during their peak bloom.

#### Crested Butte

Crested Butte, Colorado, is best known for its winter sports and summer hikes. But recently it has drawn the attention of flower enthusiasts for its unique

pink, orange, and gold alpine wildflowers that appear in the spring.

This natural phenomenon even inspired the creation of the annual Wildflower Festival in midsummer, which features nature walks, art, photography, culinary experiences, and more. For a truly unique experience, you can even ascend the town's titular Crested Butte to spot some rare alpine sunflowers next to the picturesque West Elk Mountains.

#### Antelope Valley

The California Poppy Reserve in Lancaster, California, is a 1,780-acre park that features sloping hills covered with fields of vibrant orange, yellow, and red poppies in the spring. Warm temperatures and heavy rainfall across Southern California during this time of year create a brief period of thick blooms as far as the eye can see. And while the poppies can be enjoyed from the comfort of your car, the best way to experience them is to walk the leisurely Antelope Loop Trail for a breathtaking, up-close adventure.

Spring flora is gorgeous and naturally attracts large crowds of people every year. If you plan to visit any of these destinations, just remember that their ecosystems are delicate. Respect park signs, stay on designated trails, and do your part to make sure these flowers return year after year for future generations to enjoy.



## TRANSPARENCY & COMMUNICATION

### 2 Ways to Cut the Stress Out of Estate Planning

From my perspective, the goal of estate planning is to provide peace of mind. It's a way to ease the burden for your loved ones in the future. Many families end up in a situation where they're dealing with countless people and challenges following the passing of a loved one. When an estate plan isn't in place — or hasn't been updated in years — they have to navigate every issue that pops up, which can be a major source of stress.

April is Stress Awareness Month. Stress is something we all experience, but when it comes to the future of your estate, you can do many things to ease your and your family's stress.

In these types of situations, there are three primary kinds of stress: family, financial, and health care, and each one can be overcome by setting expectations, planning, and keeping your loved ones in the loop.

When it comes to family, one of the biggest sources of stress comes from wondering "What's next?" When your instructions aren't complete or up to date, family members and heirs will be left asking that question. They need to know what to do with your accounts and assets.

You can relieve this stress by setting ground rules with your family and having conversations outlining who should do what and where to find pertinent documents. It's remarkable what a little communication can do! And don't have these conversations just once. Make it a regular habit. Estate plan maintenance is just as important as having an estate plan.

You can reduce financial stress by determining who gets what, setting up trusts, and making a long-term plan for your heirs' tax burden. Putting a financial plan in place also helps your heirs avoid probate court and prevents extra administrative costs, various fees, and headaches.



To take that one step further, many families don't want the government meddling with their affairs, even more so when they're dealing with the passing of a loved one. When you have to go to probate court, or you owe unforeseen taxes, that's when the government will have its say in your family's matters, and it can be very frustrating.

**"Estate plan maintenance is just as important as having an estate plan."**

Finally I want to touch on health care, as it can be another major source of stress for families. When you're younger, you might not think about your future health care. When you draft your estate plan, you may feel like you're still in your prime. However, you should never overlook the future. If you're 84 and you still feel like you're at the top of your game, great! But never assume that will always be the case.

Your family needs to know what your wishes are when it comes to medical care. A situation may arise where you are incapable of making a decision for yourself. Alternatively, you may need long-term care. This gets into elder law, but in this case, you'd want to think about protecting your home, life savings, and assets. Make sure your family knows what you want down to the letter.

When you sit down with your family and spell out your wishes for the future, you'll avoid stress and confrontation later. You've probably noticed that I'm a big fan of transparency. Be upfront about your wishes and desires for the future of your estate. Keep the conversation going and don't hide details from one family member due to uncertainty (or because you don't like them). No matter the situation, there are solutions. Don't stress about it!

*—Glenn Matecun*

*It's 6 a.m. on Monday morning, and your alarm clock blares in your face. You groan and, with the thought of another week looming over you, pull yourself out of bed. But the early wake-up call is the least of your worries. Another week has begun, and you're still stuck in a job that you no longer love or maybe never did.*



Does this sound familiar? If so, you may believe changing careers isn't worth the hassle, especially if you're close to retirement, but here's the secret: It's not too late! There's nothing stopping you from finding a career you love later in life. Here are three tips to get you started.

### Be Flexible

If it's been a while since you've hunted for a job, then you may have forgotten what it's like. Job searching can be exhausting, and some job requirements can look overwhelming. But getting stuck in your ways and focusing on the things you *cannot* do

## 3 TIPS FOR CHANGING CAREERS LATER IN LIFE

will only hinder your ability to find a job you actually love. Instead, take a deep breath and be open to what comes. You may discover a hidden talent or passion!

### Forget the Money

Money matters, but it shouldn't be your first priority on the job hunt. Instead, consider what's going to make you the happiest. What's your dream job? What have you always enjoyed doing? If money wasn't an option, what would you be doing right now instead of counting down the hours to 5 p.m.? Be realistic in your goals and find something you love.

### Seek Guidance

Remember, you're not alone in this fight! Plenty of people switch careers midway through their lives to focus on something they really enjoy. Seek guidance from those who have had a similar experience and look to professional job hunters or consultants for help. Furthermore, after years in the same job or industry, you're bound to have made a few connections. Reach out for professional support.

Regardless of what path you choose, remember that a career you enjoy is always possible. We can't promise that you'll love getting up at 6 a.m., but at least you won't dread what comes next.



old, unused accounts, consider closing them. If you have old statements, shred them. And if it's feasible, move money from older, lesser used, or unused accounts into more current ones.

### Dust Off Old Annuities

Do you have an annuity you no longer want and aren't sure what to do with? If you've had it for more than 10 years, you can choose to surrender it with no surrender fee. There are a number of options available, like cashing out or coming up with a new plan for an old annuity.

### Ensure Your Estate Is Up to Date

Review wills, trusts, and other estate documents you may have. Check up on executors, heirs, and beneficiaries — anyone who may be listed in your estate documents — and make sure everything is up to date and to your satisfaction. As families change and grow, it's important to update these documents to reflect your current situation.

**W**ith the arrival of spring comes the annual tradition of spring-cleaning. You clean out your home and organize your garage — at least, you try to. But with all the tidying up, are you also “spring-cleaning” your finances?

Cleaning up your finances every year is just as important as organizing your home. It's an excellent way to assess your financial well-being and determine if you need to make any changes to your portfolio or to any accounts you may have. Here are a few steps you can take to clean up your finances.

### Review Your Portfolio

Do you know what investments, stocks, or other funds are in your portfolio? While it's not always productive to keep a constant eye on your portfolio, looking through it at least once or twice a year will help keep you informed of your current investment strategy. You may have stocks that aren't serving any purpose, or you may want to bring in something new.

### Address Unused Accounts

Do you have accounts you're no longer using, old statements you don't need anymore, or money you can consolidate into current accounts? If you are sitting on

# 3 INCREDIBLE THRIFT STORE FINDS

Thrift and antique stores are often packed with objects no one wants. But in the mix of Depression-era glassware, dusty books, and vintage clothing, you can find treasure. Sometimes, you just have to look very closely. Here are three thrift store finds that were later discovered to be something amazing.

### THE DECLARATION OF INDEPENDENCE

Though it seems like the plot of a movie, this really happened! In 1991, a thrifter paid \$4 for a nice frame he found at a thrift store in Pennsylvania. When he removed the original picture from the frame, he found the Declaration of Independence. After the document was verified, it was sold for \$24 million.

An estimated 200 copies of the Declaration of Independence were made in 1776 and 1777. However, only one — the Declaration of Independence at the National Archives in Washington, D.C. — contains all the original signatures. There are other copies with select signatures. Today, only 26 copies of this historical document are accounted for. Many were likely destroyed or have deteriorated, but others may still be out there.

### A JACKSON POLLOCK

Teri Horton was looking for something to throw darts at when she stumbled upon a huge painting at a thrift store in California. The canvas, covered in what looked like thrown and spilled paint, seemed like a bargain compared to an actual dartboard. She spent \$5 and hauled it home.

Later, someone mentioned the painting might be a Jackson Pollock, to which Horton responded, “Who the f--- is Jackson Pollock?” She then had the painting authenticated, and it was valued at \$50 million.

### JAMES BOND'S WATCH

James Bond 007 has had many watches over the years. He's worn Rolex, Omega, and Breitling. One watch, a modified Breitling, appeared in 1965's “Thunderball” and went missing after filming ended. In the film, Bond (played by Sean Connery) wears both a Rolex Submariner and the Breitling Top Time. The Breitling, however, was modified by Q-Branch with a Geiger counter.

The watch remained lost for decades until 2013 when it reappeared at an English flea market where someone bought it for 25 pounds (about \$30). However, the person eventually realized what they had and turned around to sell it for \$163,000.

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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!

