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December 2020

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BE A BETTER LISTENER FOR SOMEONE

Who Needs to 'Get It All Out'?

It's not always easy to share feelings of frustration, anger, sadness, or other strong emotions — but it's healthy to share them. Sometimes, we need to vent and get it all out. Venting gives us an opportunity to release these emotions, which often leads to mental clarity.

However, when someone comes to you to vent and share their heavy emotional burden, listening can be just as challenging as sharing. You want to be supportive, but you don't want to interfere. Strong feelings and tough situations may be involved. What can you do to be the listener they really need?

It starts with your body language. Open yourself to their emotional needs. Gregorio Billikopf, an interpersonal relationship expert at the University of California, Berkeley says if you begin the conversation standing, invite the person to have a seat with you.

Another thing you can do as a listener is position yourself below their eye line. This puts the person venting in a more active "storyteller" position and you in a better "listener" position. While in this

position, maintain eye contact. It's okay to look down or away occasionally, but try to keep steady eye contact.

Billikopf also notes that, as a listener, it's important to avoid interjecting. Don't offer input, suggestions, or guidance to the person venting until after the person has had the chance to get it all out. "During this venting process, there is still too much pressure for a person to consider other perspectives," Billikopf says.

While you don't want to interject, you do want to be an active listener. This means you don't want to be completely silent. This is where "reflective listening" comes in. Occasionally repeat what the speaker says — but don't use their exact phrasing. Rephrase slightly in a sympathetic manner. Don't spin their words or mistakenly interject an opinion, as it may not be the opinion they're interested in hearing. Alternatively, listening cues like "mm" or "hm" and nods are always welcome.

One last thing to keep in mind: You do not need to offer a solution to the person's problem or concerns. They may just be venting to get their negative emotions out, not looking for answers or explanations. If they *are* looking for answers or guidance, wait for them to ask. In the meantime, lend your ear and let them know you're there for them going forward.



A Time to Reflect and Have Important Conversations

December is a time to reflect on the year, and this year has been very different. While every year has unique events and happenings, you could say this year has been a little more unique than most in recent memory.

For many people, myself included, it's been a year to really think about our lives, mortality, and existence. These are all heavy topics, but they are important to think and talk about. As you gather with family this holiday season, whether in person or digitally, talk about these things. And no, I don't mean bring them up out of the blue while you're all seated around the dinner table.

Talk about them in the context of your estate plan. Have a conversation about the future and what you and your family wish to see in that future. If you've experienced any changes in the family, it's a good time to talk about them, too. Are there new additions through marriages or births? Have there been losses to the family through divorce or death?

Another thing to talk about is health. During the holidays, we often see family we haven't seen in months, if not longer. This year, especially, families haven't been gathering nearly as often, and as a result, they aren't as up to date on all the goings-on in the family, including health concerns.

Be sure to pay attention to any health issues that may have cropped up in the last year among your family members, especially in those who are elderly or vulnerable. As a family, you may need to start thinking about planning for the next step, whether it's at-home care or an assisted living situation.

Speaking of family members we may not have seen recently, don't forget to check in on older or vulnerable family members who may not be able to visit for the holidays or at all. Contact them and make sure they're doing okay. Make sure that their



affairs are in order. (Do they need assistance financially or medically? Are they still of sound mind?)

On top of that, make sure they're not being scammed. This is particularly important because there has been an increase in scams this year, specifically scams targeting older adults. These are largely phone scams from people who pretend to be a relative or a government agency. The end goal of every scam is to get the victim to open up their wallet.

The more open you are to conversation with family, the better positioned you'll be for the future. These types of conversations ensure your financial and real estate wishes are aligned. Plus, it gives everyone peace of mind to know you are all on the same page.

On a more personal note, and in the spirit of the season, I want to share a Christmas story with you. After all, the holidays are a time of sharing memories and making new ones. When I was a kid, my parents decided to rent a motorhome over the holidays. They, along with my brothers and I, packed into that tin can and set off for the Florida Keys. Along the way, we stopped off at various campgrounds and visited my grandparents in northern Florida.

I remember waking up on Christmas morning. It was sunny and warm, and there was a palm tree right out the window. It was something I had never seen on Christmas — or even imagined seeing on Christmas. When you live in a northern state, you associate Christmas with the gray of winter. More often than not, there is snow on the ground and the trees are in hibernation. Plus, it's freezing outside — not in the 60s or 70s!

So, this particular Christmas, as I was surrounded by my family and palm trees, we went snorkeling and swimming, and we goofed around on the beach. It was a good time, and it was unlike any Christmas I had ever had.

That said, I hope you have a wonderful Christmas and holiday season with plenty of happy memories to go around!

— Glenn Matecun

How to Eat During the Holidays

WITHOUT SACRIFICING YOUR FAVORITE FOODS OR YOUR WAISTLINE

Have you ever stood on a scale at the end of the holiday season and wondered how the extra pounds crept on? It's no secret that a sugar cookie here, a slice of pie there, and a few glasses of eggnog in between can lead to a few pounds gained. When you're surrounded by Christmas goodies, how can you resist? Luckily, there are a few ways you can protect your waistline this holiday season without completely cutting out your favorite treats.

BE CHOOSY

When you see a regular buffet of your favorite holiday treats, don't immediately start scarfing down everything that looks remotely tasty and sweet. First, scope out the food — without a plate — so you won't be tempted to start eating without really looking. Then, find the treats that are your absolute favorites and choose one or two of them to eat. You don't have to give up sweets during the holidays; instead, eat with discretion.

DON'T GO HUNGRY

To ensure that you don't overeat at a party or buy junk food that you don't need when shopping, eat a healthy snack before going out. Before you head out to a party, eat a snack chock-full of complex carbohydrates, proteins, and unsaturated fats. Apple slices with peanut butter work, as well as lean meats and cheeses. If you're headed to the grocery store, eating a filling snack before you go will make you less likely to impulsively scoop up those sugary cookies and pastries in the bakery.

DRINK RESPONSIBLY (AND JUDICIOUSLY)

If you drink alcohol, keep in mind that each drink will probably be somewhere between 150–225 calories. A glass of eggnog can have as many as 500 calories. Alcohol decreases your self-control when you're eating, while also increasing your appetite. Make sure that if you're drinking, you're not doing so on an empty stomach. And to decrease the number of high-calorie drinks that you consume, drink a glass of water in between alcoholic beverages. The holidays are a minefield for any healthy diet. But with the right tools, you can ensure that by Jan. 2, your waistline won't be worse for wear.

Why Trusts Are So Important

Individuals and families often rely on wills to define the future of an estate. While the will is an important estate planning tool that works well, in some instances, it might not be the right fit for your situation, as it can lack certain protections.

A trust, on the other hand, can be set up to include specific protections for you, your family, and your legacy. A will, for example, can define who receives what in terms of your assets, but a trust gives you the power to define how and when those assets are given to whomever you wish.

This can be crucial if any of your beneficiaries are minors or you want adult beneficiaries to obtain your assets or money over a longer period of time rather than all at once (which can be complicated if you are not confident your beneficiaries can manage money).

Trusts are also great tools to help you manage your assets in your lifetime, during which you remain the trustee of your trust. As the trustee, you can manage property, assets, money, or anything else you have

listed in your trust. During this time, any trust created and funded during your life is a "living" or "revocable" trust.

In the event you are incapacitated — and your trust includes an incapacity clause, which defines who manages your affairs in this instance — the trust will ensure your needs are met. Your estate and finances will be managed for your benefit.

Upon your death, the trust becomes "irrevocable." At that point, your assets are managed and distributed by your designated trustee. They are legally required to follow the instructions laid out in the trust.

The bottom line is that trusts provide an additional layer of comfort. You and your family know a plan is in place for the management of family assets. Trusts also protect family members, such as minors, who may not have the tools or know-how to deal with financial matters. Trusts can also be set up to ensure funds are available to specific beneficiaries for their education or health care. It's all about setting up your legacy for success.



THE WORLD HEATS UP IN DECEMBER 1950

As 1950 came to an end, the world was in a strange place. The Korean War was in full swing, having started earlier that year, and fears surrounding communism were rising fast. Needless to say, things were just as tense exactly 70 years ago as they are today. Here are just a few things that happened that month:

On **Dec. 3, 1950**, a Sunday, Paul Harvey, a noted radio broadcaster, debuted his weekly radio commentary program on ABC Radio Networks. Called "Paul Harvey News and Comment," it was broadcast six days a week and ran for 58 years. At the height of its popularity, it was broadcast on over 1,200 radio stations.

On **Dec. 16**, tensions mounted as President Truman declared a national emergency. He signed Presidential Proclamation 2914, which stated, "Whereas world conquest by Communist imperialism is the goal of the forces of aggression that have been loosed upon the world; and Whereas, if the goal of Communist imperialism were to be achieved, the people of this country would no longer enjoy the full and rich life they have with God's help built for themselves and their children..." The goal of the declaration was to ready the military for the possible event of Soviet or communist attack.

A couple of days later on **Dec. 18**, President Truman then ordered the creation of the Nevada Proving Ground, about 65 miles northwest of Las Vegas. This was a dedicated site where nuclear weapons could be tested. On top of that, and as part of the national emergency declaration, the U.S. increased the manufacturing rate of nuclear weapons.

In more positive news, on **Dec. 21**, the United States Civil Aeronautics Board approved licensing for a prototype of the very first flying car. It was called the "Airphibian" and at a glance, it looked like a typical civilian aircraft. The difference was that the front cockpit section could detach from the wings and main fuselage, allowing it to drive like a car while on the ground. The company behind the Airphibian, Fulton, only produced four of the flying cars.

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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!

