

6	2	7	1	3	4	8	9	5
3	4	9	8	5	7	2	1	6
5	1	8	6	2	9	4	7	3
9	5	2	3	6	1	7	4	8
8	6	4	7	9	2	5	3	1
1	7	3	4	8	5	6	2	9
2	3	1	5	7	6	9	8	4
7	8	5	9	4	3	1	6	2
4	9	6	2	1	8	3	5	7

PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

Legal Reflections

MichiganEstatePlans.com • 888.487.6150

JANUARY 2020

What's Inside?

- 1 Have Your Planned for the Year Ahead?
- 2 Stay Active During Your Golden Years
Have a Cold? Recover Faster!
- 3 Talking About Senior Depression
- 4 These Health Hoaxes Will Sink Your Resolution

3 Red Flags to Watch Out For

The new year is a great time to make your health a priority again, and there are a bunch of workouts and diet plans to choose from. *Too* many, some might say. It can be difficult to determine exactly which health plan will help you reach your goals, but there are some pretty obvious red flags that you'll want to avoid.

Beware the Dreaded 'Detox'

Plenty of diets, supplements, and products claim to "purify" your body by removing unspecified "toxins." These "detoxes" conveniently forget that your kidneys and liver are already removing substances your body doesn't need! The human body has been capable of cleansing itself for thousands of years. It doesn't need a special smoothie or footpads to get the job done.

Most detox products are nothing but snake oil, and some of them can leave you feeling worse than you did before you started using them. Unless you have been diagnosed with a disease that would impair your liver or kidneys, you don't need to spend extra money to keep your insides clean. A healthy diet is enough.

Cellulite Isn't Real In 1968, Vogue magazine introduced American women to the word "cellulite,"

warning them of a terrible "diagnosed" condition women suffered from. They encouraged the use of a special rolling pin to banish the little lumps of fat on women's thighs and buttocks. Since then, cellulite has been used as shorthand to mean "bad body fat you need to remove." But cellulite is not an indication of poor health. Furthermore, there's no cure for cellulite because it's not a disease. It would be like using a special lotion that claims it can remove the wrinkled skin on your knuckles! Most people, especially women, have cellulite. It's perfectly natural!

If you want to get in shape this year, avoid diets or products that claim to melt cellulite. This is a clear indication these treatments aren't based on real medical science.

Cure-Alls Cure Nothing

A "cure-all" is any product, treatment, or diet that claims to cure a bunch of unrelated medical problems. Cure-alls have been a problem for centuries, claiming to help with weight loss, migraines, heart disease, anxiety, depression, and even baldness! This isn't how medicine or the human body works. One change cannot magically fix many different, sometimes unrelated, problems.

A good way to determine if something is a cure-all is to check if it claims to help treat, prevent, or cure cancer. That's a big red flag you want to avoid.



A NEW YEAR AND AN UPDATED PLAN

Are You Ready for the Next Decade?

As we enter a new year — and a new decade — there are undoubtedly many things on your mind. Many people are setting goals and planning for the year ahead. As you think about what you want to get out of 2020, it's important to consider your estate plan.

As we've touched on in the past, the beginning of the year is a great time to review your estate plan. It's also a great time to set a few "estate planning resolutions," like, for instance, resolving to make sure all your beneficiaries are up-to-date and accurate. Over the past decade or year, there is a good chance that many things have changed in your life, like changes within your family, changes to your health or the health of a loved one, or changes to your financial situation. We want to make sure your estate plan is updated to reflect any and all changes that have occurred so that your plan can go to work when you need it to work — without any hitches.

When it comes to family, for instance, you want to ask yourself several important questions as they relate to your plan.

- Has anyone named in my will passed away or become incapacitated?
- Have there been any births? Marriages? Separations? Divorces?
- Have family dynamics shifted (one cousin is no longer engaged with your part of the family, for example)?

There are also questions you need to ask related to your health.

- Has my health declined?
- Have I received any significant health diagnoses since the last time my estate plan was updated?
- Is the person I've designated to handle my financial and medical wishes still able to do so?



On that last point, it's always important to consider every person you have named in your estate plan, trusts, and will. If you've designated someone as power of attorney or personal representative of your estate, it's crucial to regularly vet the people you have named: Are they still capable of the task you've requested? If not, your estate plan needs to be updated to reflect that.

Additionally, if you or a loved one is diagnosed with Alzheimer's or dementia, it's important to talk about the diagnosis and your estate plan with your family as soon as possible and before the symptoms of the progressive brain disorder set in. If the disease sets in and a plan is not in place or not updated, it can create further complications for your heirs as they try to determine what to do next.

On the financial side of things, here are a few things to consider:

- Have you acquired any new assets since the last time your plan was updated? This includes real estate, investments, money, and new bank or other financial accounts.
- When was the last time you had a financial review? This review is designed to make sure your beneficiary designations are consistent with your plan.

If you have a trust that designates money to your three children, for example, but your beneficiary designations say otherwise, you could be leaving your three children with a legal headache getting it sorted out. Or, if you open up a new CD or bank account and don't add a beneficiary to the account, your loved ones could end up in probate court.

These questions are just a few examples of what we cover when we review estate plans with clients. As you start the New Year, we encourage you and your family to take a close look at your plan to make sure all the pieces are in the right place.

In the meantime, we wish you a happy New Year! We hope everyone is off to a great start and we wish you the best in health and success in the coming year.

Glenn Matecun

Stay Active During Your Golden Years

3 Part-Time Jobs for Retirees

Whether you want to generate some extra income during your retirement or just keep yourself busy, getting a part-time job can be a great way to spend your golden years. But why settle for just any opportunity when you could stay mentally and physically active and give back to the community? If that sounds like your ideal way to spend retirement, here are a few options to consider.

Pass along your knowledge as a teacher.

Many community colleges and community centers offer part-time teaching opportunities for those who want to share their field of expertise with others. Many of these positions don't require a teaching degree or certificate — just a wealth of knowledge from your years in the workforce. Alternatively, if you want to help younger students

with their academics, you could also work as a tutor or a teacher's assistant at a local school.

Share your passion for sports as a coach.

Coaching can be a satisfying way to spend your retirement and support younger athletes. However, there are a few things to keep in mind if you want to be a coach. You might need to pass a background check, and you'll probably need to know first aid as well. While the pay isn't incredible, the time you'll spend sharing your passion for sports with young people is more than worth it.

Give back as a personal care aide.

If you're looking for an opportunity to stay active and have a more direct impact on people's lives, you can try being a personal care aide. Personal care aides help elderly and disabled people with everyday tasks, such as shopping, doing laundry, and bathing. Many people who require this assistance prefer older aides who can empathize with their struggles, so it's a great job for recent retirees.

Just because you've retired doesn't mean you can no longer bring value to your community. With all the time you have on your hands, you could become one of your town's most valuable assets.

3 Ways to Recover From a Cold Faster

We're in the middle of cold and flu season. During the winter months, these common illnesses can spread like wildfire. As we get older, these illnesses can last longer and be more severe as our bodies work hard to fight off the infection. To add to the challenge, these types of illnesses can be hard to avoid. But if you do get a cold, there are ways to give your immune system a boost and speed up recovery.

Eucalyptus

If you're suffering from congestion or can't stop coughing, eucalyptus may offer the relief you're looking for. Available in several different forms, including syrup, oil, and dried leaves, eucalyptus can be used as an expectorant or a way to relieve a sore throat. When you're at home and sick, try adding a few drops of eucalyptus oil to the water in a humidifier. The results are remarkably soothing!

Elderberry Syrup

Also referred to as elderberry extract, this syrup is made from a plant called European elder. It can be purchased at many health food stores or made at home (but use caution when doing this, since

raw and undercooked elderberries are toxic). Many people swear by the berries' ability to ease congestion and relieve a number of other cold symptoms. Plus, elderberry syrup is known for having anti-inflammatory and antiviral properties, making it an ideal tool for fighting the common cold. Some research even suggests that it can shorten flu symptoms by up to three days.

Zinc

While many people turn to vitamin C to hurry through a cold, that's not the supplement you should be focusing on. In fact, an overwhelming number of studies show that vitamin C does absolutely nothing to help shorten or prevent colds. Instead, take zinc. You can find it as a nasal spray, a lozenge, or even as part of a vitamin C or multivitamin supplement. One study published in the Annals of Internal Medicine found that those who incorporated a zinc supplement into their daily vitamin regimen reduced their recovery time from a cold by half. Cold symptoms among those taking a zinc supplement lasted about four days, while symptoms among those taking a placebo lasted about eight days.



Tackling Senior Depression

How You Can Lift Your Spirits When You Feel Down

With age comes change. You retire, you move out of the family home, your health needs change, and things just aren't the way they used to be. These changes may come all at once, or they may occur gradually over the years. One side effect of such change is depression: the constant feeling of sadness, anxiety, emptiness, or hopelessness. It's an unfortunate mental health issue some retirees and older folks face. It's also a topic that people don't talk about often enough.

Depression in seniors can set in slowly, over weeks, months, even years. The "little things" can add up and contribute to depression. You might miss family members or be worried about the health of your spouse. You may also be unable to do the things you love. Depression can also set in rapidly, especially when you have to deal with a major life-changing event. Depression can also worsen in the winter months when the weather is colder, the days are shorter, and there isn't as much sunlight.

If you are experiencing symptoms of depression, there are steps you can take to elevate your mood and feel rejuvenated. Here are two activities you can incorporate into your daily or weekly routine.

Exercise

Doing some physical activity every day has many mental health benefits. You can go for a walk, lift weights, or do a few crunches. Participating in as little as 30 minutes of physical activity every day has shown to be an effective method of reducing the effects of depression. Just remember not to overexert yourself!

Volunteer

One of the best ways to boost your spirits is to help others. When you volunteer, you get out of the house and you get to work with others, which refocuses your mind. As little as two hours of volunteer service every week can have a profound positive impact. Chances are there's a nearby organization that would love your help. You can find more information, including volunteer opportunities in your area, at Nationalservice.gov/programs/senior-corps and Seniorcorps.org.

If you think you have depression, be sure to consult your doctor. While exercise and volunteering are great ways to alleviate depression, they aren't always a complete fix. Your doctor will help you find the best way to treat your depression.

6		7		4	8	9		
3	4			5	7	2		
	1	8		9	4	7	3	
9	5					4		
		4	7			3	1	
1	7	3			6		9	
2	3	1						
7			9	4		6	2	
4			2	1		3	5	7

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.** 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. 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!

