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July 2021

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Grow Your Own Sprouts!

You've probably crunched down on a mouthful of bean sprouts in a sandwich or stir-fry, but those delicate white stalks are just one part of the massive, super-healthy sprout family. Almost any seed, bean, nut, or grain can be sprouted, including black beans, broccoli, sunflower seeds, and quinoa! Sprouts offer tons of health benefits, including essential vitamins and minerals, digestion-easing fiber, and age-fighting antioxidants.

Sprouts will level up your diet, but they can be expensive and come in non-recyclable plastic containers. To get the benefits without the hit to the wallet or the planet, grow your own with this handy five-step guide.

1. Decide how many types of sprouts you'd like to grow. Then buy your seeds at a local garden center or online at TrueLeafMarket.com or SproutPeople.org.
2. Purchase a seed-sprouting jar kit OR a corresponding number of quart-sized glass canning jars, wide-mouthed canning rings, and stainless-

steel sprouting screens (these will replace the metal jar lids). If you have jars and rings at home, use those and save another buck.

3. Add 3 tablespoons of sprouting seeds and 2 cups of water to the bottom of each clean jar. Screw on the lids and sprouting screens, then swirl the seeds, pour out the water, and replace it with another 2-4 cups of water. Leave the jars on the counter to soak overnight. (These measurements may vary from seed to seed. Check your seed packaging or ask your local gardening store for guidance.)
4. In the morning, dump out the water and repeat Step 3. Then, place each jar upside down or at an angle (in a bowl or on a stand) and leave it there to fully drain. Toss your sprouts and start over if they start to smell rancid or turn brown.
5. Repeat Step 4 several times a day for 3-5 days, until your seeds sprout. Then, dry the sprouts and store them in the fridge.

When it's time to eat your homegrown sprouts, be careful! Seeds can be contaminated with bacteria, so The Cleveland Clinic recommends boiling, roasting, or steaming your sprouts, just in case. To learn more about growing your own sprouts, pick up "The Sprout Book," "The Sprouting Book," or "Homegrown Sprouts" at your local library.

Summer Is a Great Time to Kick Back — Or at Least Try!

How Do You Unwind?

Nothing says "summer" to me like relaxing and taking a load off. It just seems like the perfect time of year for it! Of course, that means different things for different people — we all have our own interests and hobbies — but I believe it's an important part of living and certainly of being effective at whatever we do for work.

July is a particularly appropriate month for me because July 13 is also Embrace Your Geekness Day. I can get by and usually try to solve tech problems myself first, but I'm no wizard with iPhones or other electronics. Some of my favorite books definitely fall into the "geeky" category, though. With all the reading I do for work, sometimes the best thing is to just disappear in a bit of harmless escapism. Books are great for that, especially big fantasy novels with lots of characters, monsters, and plot twists! One author that comes to mind is the great Brandon Sanderson, whose 1,000-page novels are some of my favorites. Diving into one of those is a great way to spend a summer afternoon.

Another of my favorite ways to unwind is to get out on the water in a boat, and it always has been. When I was a kid, I had my sights set on a small aluminum boat that I could motor around in, and I set out saving for one immediately. This was my first introduction to the process we help clients through every day: saving up money.

I'd had a paper route when I was really young, but once I could drive, I realized that I had the ability to earn some "real" money by mowing lawns in my neighborhood and even a bit further out.

"How do you like to relax, anyway?"



I knew just what I wanted to save for: a 16-foot aluminum boat with a 75-horsepower motor that I think I spent more time working on and fixing than I got to spend in the boat out on the water!

Was it worth it all the same? Absolutely, yes. Although that first boat had some frustrations, it introduced me to the joys (and difficulties!) of being out on or near the water. And the joys definitely outweigh the difficulties. It's been something that I've been able to do on a hot afternoon or on the weekend and leave my own troubles behind me on shore.

There's also a certain pride that comes with a big purchase like that, especially if it's your first one. You may have felt the same with a boat of your own, an RV, or a cottage that factored heavily into your retirement, or something else that gave you hours of enjoyment. How do you like to relax, anyway? Do you share that activity with family or is it something that's just for you? Is it something that you have to save for?

I think it's important for people to relax, just as it's important for them to learn to work hard at a job and how to save that money. Those three things form the fundamentals of what my firm does for our clients: During and after a lifetime of hard work, we make sure that they have plans in place to protect their savings, so that they can retire in comfort and enjoy the money they have.

Be sure to take some time for yourself this month.

Glenn Matecun

Get Your Train of Thought Back on Track

RECOVERY HACKS

Have you ever been in the middle of a conversation, presentation, or debate, stringing together thoughts in a way you hope is coherent and insightful when — poof! — you lose your train of thought? It's frustrating. You just want to make yourself understood, but your brain has other plans. What if there were a way to keep your train of thought on track? Well, the good news is that recovering your train of thought is easy with the following hacks in mind.

Repeat, repeat, repeat yourself.

Paraphrasing your last few thoughts out loud can help you remember where you were going. Think of it as retracing your steps: You go back to the last words you remember saying, and more often than not, you'll find your direction again.

Take a short pause.

Pausing briefly is a great way to make recovering your train of thought seem natural. This hack works really well if you're answering a question and you

need time to think, and you also don't want to be bogged down by a chorus of "ums" escaping from your mouth.

Write it all down.

This hack works well when you know beforehand that you'll be speaking with someone or in front of people. Even if you never refer to your notes while speaking, simply writing down a road map for your train of thought can help you recover from a detour and speak more confidently.

Remember your overall point.

The easiest way to drive your train of thought into the weeds is to forget your overall point — or not to have an overriding point at all. Always have a short, overarching point you can use to recenter yourself and get back on track.

With these hacks, your brain will have to work a lot harder to make you lose your train of thought! Now you'll be more prepared to tackle any subject matter, no matter how deep or technical, that comes your way.

Where Inheritance Meets Investments

We've seen it before: A lifelong investor manages their money with aplomb, intending to leave most of it to their children with a certain amount going to a grandchild or grandchildren. But when they die, some of their children start to fight their wishes — particularly the wish for a grandchild being included in disbursements. What happens next?

That depends on how well they've planned and whether or not they have an attorney who will enforce their wishes.

Start with the trustee. Often, people choose their eldest child for this role, instead of taking an honest look at the matter. Is that child really the best suited for the job? Will they do as asked? Are any of the children up to the task? These are hard questions to ask and even harder to answer.

For this reason, it is important to work with a good estate-planning attorney who will be able to answer questions and carry out their clients' desires before and after death. With that counselor, you can create

a powerful estate plan or upgrade an existing one.

One of the simplest ways attorneys can help plan is by building an "Important Information" list that explains where loved ones can find titles, deeds, and proof of ownership, as well as summaries of various assets, safe deposit boxes, and other miscellanea, as well as passwords and keys. Because of its value, you must keep this document secure.

Finally, a life insurance policy — preferably a permanent one — is often a good buffer against taxes, at the very least. Taxation is also a concern with traditional retirement accounts; if an heir will be high-income at the time of payout, it may be best to convert and pay taxes now.

With preparation, you can solve these and other estate-planning challenges. An experienced attorney is part of the winning formula and will help you foresee all possibilities, streamline your planning process, and carry on your desires after you pass.



The Strange Battle of Castle Itter

The Only Time Americans and Germans Fought Together in WWII

For the past two centuries, July has been one of the most patriotic months for Americans. Literally starting off with a bang on the Fourth of July, we believe there's reason to celebrate all month long!

This month, we're showcasing a small (albeit, strange) piece of American history. It's a story of perseverance, courage, and the power of coming together for good.

In the grand scheme of WWII, Castle Itter was no Omaha Beach. During the Nazi occupation, the Third Reich converted this medieval Austrian castle into a prison for important French prisoners who could possibly be used as bargaining chips, and they ran this as a subunit of the Dachau Concentration Camp which sat about 90 miles away.

Yet, if allied forces captured the prison, it would not represent any sort of decisive victory. Instead, what made the happenings of May 5, 1945, so remarkable is that the Battle of Castle Itter is the only WWII battle where German and American soldiers fought on the same side.

In the waning days of the war, the German guards of Castle Itter abandoned their posts, leaving control of the prison to the prisoners. However, they were still prevented from escaping by units of Waffen SS and Gestapo troops roaming the woods that surrounded the castle. So, the castle handyman and cook asked for help.

The cook encountered Major Josef Gangl, a Wehrmacht officer, who, after becoming disillusioned with Nazism, had decided to help the Austrian resistance instead. In order to free Castle Itter from the SS, he hoisted a white flag when he made contact with Captain Jack C. Lee Jr., a U.S. tank commander. Together, they made their way to Castle Itter and prepared to withstand a siege and free the prisoners.

The battle was short and resulted in only one casualty — Josef Gangl was killed by a sniper. It ended when a small rescue group dispatched by Major John T. Kramers, with whom the castle handyman had made contact, arrived with a column of tanks, and scattered the SS troops. The prisoners were freed, Lee was awarded the Distinguished Service Cross, and Josef Gangl, for his service to the Austrian resistance, has a street named after him in a nearby town that still remains to this day.

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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!

