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NOVEMBER 2019

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The Legend of Sergeant Reckless

Animals have acted as companions to humankind for thousands of years. They're a near-constant source of companionship, comfort, and aid. Unfortunately, military animals don't often get the recognition they deserve. One horse, in particular, was essential to the success of her regiment during the Korean War. Meet Sergeant Reckless.

Bought for \$250 in 1952 by a U.S. Marine Corps lieutenant at a Seoul racetrack, Sergeant Reckless was trained to carry ammunition for the 5th Marine Regiment. Her name was a play on the "recoilless" rifle ammunition she carried and a nod to the daredevil attitude of the soldiers who used them. Reckless was pivotal for her regiment in more ways than one. As Robin Hutton notes in her book "Sgt. Reckless: America's War Horse," "Because horses are 'herd' animals, the Marines became her herd. She bonded so deeply with them that Reckless would go anywhere and do anything to help her adopted family."

Sergeant Reckless' greatest achievement occurred during the final stages of the Battle for Outpost Vegas. During the bloody five-day campaign, Reckless made 51 trips to resupply guns over the course of a single day. By the end of the battle, she had carried 386 rounds of ammunition by walking 35 miles through rice paddies and mountain trails. After dropping off the ammunition, Reckless would then bring wounded soldiers back to safety. Reckless was trained to lie down when under fire and avoid barbed wire, and her ability to do so without needing human command saved many lives during the battle.

Reckless would close out her war career with two Purple Hearts and the rank of staff sergeant. She spent the rest of her years at Camp Pendleton in California. To learn more about this legendary mare, be sure to check out "Sgt. Reckless: America's War Horse" by Robin Hutton.



What Are You Thankful For?

"Now and then it's good to pause in our pursuit of happiness and just be happy."

—Guillaume Apollinaire

Thanksgiving is a time to gather with family and friends and give thanks for our many blessings. I think sometimes it's natural to focus on what we don't have instead of the things we do have, so I decided to put together a random list of the many things in my life that I am thankful for.

I am thankful for ...

- Good health
- A roof over my head
- Food to eat

I am thankful for ...

- Hearing the laughter of babies and little children, because it carries me back to when my own three kids were young
- Music, especially songs that bring back old memories
- Mistakes, because you learn from them
- Challenges, because they make successes sweeter
- Always learning, because there are so many things I don't know
- Green leaves changing to dazzling red, yellow, and orange
- A smile from a stranger
- A really good hug
- The United States of America — still the greatest country in the world — where we are free

I am thankful for ...

- Books, because there are millions I have yet to read
- The cool underside of my pillow
- Coffee, coffee, and more coffee
- Freshly baked bread and pizza
- Pumpkin pie with whipped cream
- Libraries, because they are a boundless collection of knowledge and imagination
- A good night's sleep

"Enjoy the little things, for one day you may look back and realize that they were the big things."

—Robert Brault



I am thankful for ...

- Sunshine that warms my face
- Sand between my toes and waves crashing on the beach at Lake Michigan, because it reminds me of my brothers and me climbing the big sand hill in Muskegon and wonderful times with my aunt and grandparents
- The smell of campfires and burning leaves
- Boat rides, because it reminds me of our family's old, dry-rotted Chris Craft and awakens memories that I wouldn't trade for the biggest yacht in the world
- A long hike in the red rocks of Arizona
- Sunrises and sunsets anywhere, but especially over the water
- Snow days at school, even now, because no matter how old you are, you remember how good it felt to get that unexpected day off
- Hard rain on a roof, because it reminds me of sitting on the porch during thunderstorms, telling silly stories to my kids
- Old photos that make me laugh
- Old photos that make me cry
- Stars in the sky, especially in the Upper Peninsula, because it makes me ponder how small we really are and wonder what else or who else is out there

I am thankful for ...

- My work, which most times doesn't feel like work at all because our office is fun and filled with great people
- My clients, because I'm passionate about the seniors and families we meet and help every day

Continued on Page 3 ...

Get More Bank for Your Buck

How to Take Full Advantage of Your Financial Institution

Whether you're banking with a credit union or a national giant, your financial institution likely offers more resources, account options, and saving plans than you're using — or even aware of.

As one NerdWallet article puts it, "Banks and credit unions continue to find new ways to both delight and confound customers." If you focus on the delights, you can get more bang for your buck out of the financial institution you're already using. Plus, there's a good chance you'll pick up new ways to stretch your retirement fund, grow your investments, and pass nest eggs to your grandkids along the way. Take these two easy steps to get started.

1. Get Clicking

Even for someone with plenty of internet savvy, bank websites can be intimidating. Most are filled with tabs and portals that overwhelm customers, causing them to limit their interactions to plugging in a username and password to check their balance. Don't fall into that trap! If you want to get a complete picture of what your bank has to offer, its website is the place to start. Next time you log

in, set aside an hour or two to explore the site tab by tab. Take note of products and services you might not be using, like mobile banking apps, 24-hour hotlines, continuing education, and additional account options and their interest rates. Some financial institutions offer a free online learning center, with seminars, and informative articles and videos.

2. Schedule a Sit-Down

If your bank has a brick-and-mortar location near you, make a point to visit it. While there, take the time to learn about the latest updates from the reading materials on offer, make an appointment with a financial analyst, or speak with a bank teller. It's in your bank's interest to see your accounts grow, so representatives are happy to help. If you've already explored your bank's website, this is the time to ask follow-up questions on what you found or make a financial move in a new direction. Whether you've decided on a 529 plan or a high-interest checking account, your banking representative can make it happen.



4 Tips Everyone Can Use

Phone scams are as common as ever. Scammers just keep calling, hoping you will give them sensitive financial information. One of the most common scams is the IRS scam: The person on the line says they're with the IRS and claims that you owe money. If you don't pay, they warn, you will be arrested. Owing money and being arrested is a scary thought, but it's a lie. Scammers rely on fear tactics to get their victims to pay up.



to the tune of \$184 million. Those aged 50–59 ranked second with a loss of \$168 million.

If you are ever called by someone asking for or demanding money, there are steps you can take to protect yourself.

1. If someone calls claiming to be with the IRS, hang up immediately. Don't waste your time. The IRS will never call you. Should the IRS legitimately need to contact you, they will send you a certified letter.

2. If you get a call from someone claiming to be with a government agency such as the Social Security Administration and they ask for your Social Security number or other sensitive information, hang up. The SSA will never cold-call you. They will reach out via mail first like the IRS.

3. If, at any time, you are asked to send money via wire transfer or a gift card, the caller is a scammer. No legitimate government agency or a business will call you out of the blue asking for money. Scammers love gift cards because they are largely untraceable and, once they have the money, there is almost no way to get it back.

4. Lastly, stay rational over the phone. The scare tactics used by scammers can be effective, and scammers prey on this fact. Should the person on the phone use scare tactics on you (such as threats of an arrest or lawsuit), simply hang up.

Of course, this is just one example. Scammers use all kinds of lies to trick people, but the goal is the same every time: they want money. Sometimes they will demand a wire transfer or ask for an Apple iTunes gift card, a Google Play Store gift card, or another similar gift card.

The Federal Trade Commission (FTC) reports that consumers lost over \$488 million to scammers in 2018. Unfortunately, that means the scammers' tactics do work. The FTC also says that people aged 60–69 are among those who lost the most money to phone scams,

Dish Up a Healthier Thanksgiving Plate!

3 Ways to Eat Better on Turkey Day

If there's one thing too many of us do on Thanksgiving, it's eat too much. By the end of the day, belts are loosened or you've opted for sweatpants (that is, if you didn't start with sweatpants), and everyone's in a food coma. With some simple changes, you can avoid the traditional Thanksgiving gut. Try these tips on for size:

Eat more soup! One of the healthiest (and most seasonally appropriate) options is butternut squash soup. It's delicious, low in calories (about 100 calories per cup), packed with potassium, high in fiber, an exceptional source of vitamin A, and even a decent source of protein. When you eat soup before you indulge in the main event, you start to feel full just as you get to dinner, meaning you are less inclined to pile the turkey and mashed potatoes high.

Balance vegetables with starches. It's easy to go heavy on the potatoes on Thanksgiving. Whether it's classic mashed potatoes, stuffing, sweet potato casserole, or sweet potato pie, you are left with a lot of starchy carbs. These carbs will weigh you down — but you don't need to cut them completely. Instead, balance should be your goal. For every starchy dish, have one or two servings of vegetable dishes. Then, as you plate your meal, reach for the veggies first, followed by the proteins, and then finally the carbs (potatoes, noodles, bread, etc.).

Keep your calories on the plate. A great way to cut back on excess calories (and to better save room for dessert) is to watch what you drink. Instead of wine, cider, or soda, stick to good, old-fashioned water. Add a slice of lemon, make it fizzy, or drink it plain. It's just about the single easiest way to cut anywhere between 200 and 600 calories from your meal. One glass of wine contains roughly 125 calories. That adds up fast! To put it into perspective, a single slice of pumpkin pie is about 300 calories.



... continued from Cover

- Other local professionals who work with us to make our clients' lives better

I am most thankful for ...

- Loyal friends, who I would trust with my life
- My three children, who are growing up and finding their own way, making me proud
- My son-in-law, who is a great guy and a perfect fit for my daughter
- My wonderful wife, who, after 30 years, is my best friend and seems to know what I'm thinking even before I do. She is the glue that holds our family together and the person who raised our children to love each other
- My mother, who is smart and independent, and who has never stopped learning
- My older brother, Denny (yes, I will remind him that he is definitely older), who is caring, bright, and successful, and who has a terrific family of his own
- My little brother, Rusty (I can still hear him saying: "Little? I'm taller than you!"), who we lost in an accident when he was 18. Way too young, but it gives meaning to the old saying, "A short life can still be a good life."
- My mother's cellphone, which still has my father's voice message on it even though he has been gone for over ten years. When she doesn't answer the phone, I listen to my father's message all the way through, every time.

In making my list, I was reminded of Robert Brault's quote:

"Enjoy the little things, for one day you may look back and realize that they were the big things."

I am thankful that I am loved, and that I can wake up every day and say, in the words of Maya Angelou, "This is a wonderful day. I've never seen this one before."

Here's wishing you and your family health and happiness this Thanksgiving, and asking you, *what are you thankful for?*

Glenn Matecun

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Solution on Pg. 4

Sudoku