

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

PRST STD  
US POSTAGE  
PAID  
BOISE, ID  
PERMIT 411

# Legal Reflections

MichiganEstatePlans.com • 888.487.6150

SEPTEMBER 2019

## What's Inside?

- 1 An Education in Estate Planning
- 2 Why Are So Many People Deciding Not to Retire?  
A Few Tips for a Safer Home
- 3 Red Flags to Watch for When Moving  
Helpful Resources for You!
- 4 Honoring the Canines of 9/11

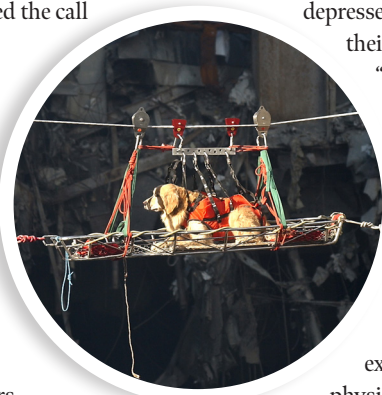
The 4-Legged Heroes of Ground Zero

## Honoring the Canines of 9/11

In the immediate aftermath of 9/11, thousands of New Yorkers took to the streets to clear rubble, offer supplies, and search for survivors. It was a powerful act of resilience in a deeply trying time, and while most of the individuals helping with the disaster stood on two feet, more than 300 canines also answered the call to service.

Dogs of all breeds and backgrounds, including search and rescue dogs, police dogs, service dogs, and therapy dogs, were brought in to help find and care for survivors in the wake of the destruction. They worked tirelessly alongside rescue crews as they searched through the debris.

Search and rescue dogs and their handlers worked 12-16-hour days, searching for survivors and victims. They worked through dangerous conditions: Many dogs burned their paws as they dug through hot rubble, and both handlers and canines inhaled toxic



dust. The task was both physically and mentally exhausting for the dogs during their shifts. Some dogs that found deceased victims refused to eat or interact with other animals. Search and rescue dogs became increasingly stressed and depressed the longer they searched without any results, mirroring their handlers. It wasn't uncommon for handlers to stage mock "findings" of survivors to keep the dogs' spirits up.

Fortunately, the sacrifices these dogs and their handlers made did not go unnoticed. Many dog owners were inspired to earn their search and rescue certifications after the events of 9/11, promising to aid in future disasters and hopefully lessen the impact of such catastrophes.

After 9/11, various researchers conducted many studies examining the effect this kind of work has on animals, both physically and mentally. Many of these studies wouldn't be possible without the AKC Canine Health Foundation, so if you're looking to give back this September, visit them at their website to see how you can help: [AKCCHF.org](http://AKCCHF.org).

## An Education in Estate Planning

Education is one of the most important aspects of estate planning. Families come to us with many questions about "what's next," or they simply want to know where to begin when it comes to estate planning.

One of the biggest things we educate our clients on is the importance of updating their estate plan. This is particularly important after a major life change, such a change to family (birth, marriage, divorce, or death), a change to the money, or a change in health. Even a change in their real estate situation (buying, selling, etc.) may warrant changes to the estate plan. These changes, at minimum, warrant a family discussion.

With respect to money, make sure your beneficiaries are set up in a way that's consistent with your estate plan. A financial or insurance review can be helpful in this case. It's also prudent to make sure your beneficiaries are accurate — especially if you've changed financial institutions or financial advisors between the last time you updated your plan and now.

Another major thing we strive to educate our clients on is the law regarding long-term care planning. These laws are always changing, and, as a result, they can be difficult to understand and keep track of. We want to make sure you and your family do understand so you can make informed decisions about long-term care, such as at-home care, assisted living, or nursing home care.

A lot of people are put off by long-term care insurance (LTCI). They find it doesn't quite work

with their situation or goals. However, we encourage folks to consider hybrid LTCI (also called "asset-based long-term care"). It has many of the benefits of traditional LTCI, as well as death benefits. If the hybrid LTCI doesn't get used, it goes back to your loved ones. Plus, premiums never increase.



When it comes to long-term care there are a lot of options out there and you want the best care for yourself or loved ones. The best care isn't just about the care you receive, it's also about protecting your assets or benefits you may be receiving, such as pension payments or veteran's benefits.

And when it comes to veteran's benefits specifically, there have been a number of changes since last year. If you or a loved one is a veteran, consider looking at those benefits to make sure everything is in order and that you're getting the full benefits you're entitled to.

If you have questions about any of these topics, including hybrid LTCI, we are happy to sit down with you and your family to answer any questions or concerns you may have. Again, education is key. We're here to be the experts on estate planning so you don't have to!

And on the topic of education, I recently wrote two new books: "You're Not Alone: Living with Alzheimer's Disease" and "You're Not Alone: Living as an Alzheimer's

Caregiver." I wrote these books to serve as guidance for those who were recently diagnosed with Alzheimer's or for anyone serving as a caregiver for someone with this disease. You can request your own copy of one or both of these books by giving us a call or stopping by our office. We'll even mail you a copy if you can't make it to the office — just let us know!

"Again, education is key. We're here to be the experts on estate planning so you don't have to!"

— Glenn Matecun

# Finding Fulfillment in Your Golden Years

## Why More Adults Over 55 Continue to Work

According to the Bureau of Labor Statistics, upward of 40% of people aged 55 and older are continuing to work past the normal retirement age. There are a number of reasons why people are choosing to stay employed, with one of the biggest being a lack of retirement funds, but some are also using work to keep their minds and skills sharp. In fact, most of the jobs that the 55-plus crowd goes after keep them engaged with the community and help them lead more active lives.

The BLS categorized the jobs many older workers are currently pursuing:

- Real estate appraisers/assessors
- Property/real estate/community association managers
- Technical writers
- Tax preparers
- Construction/building inspectors
- Crossing guards
- Clergy

These seven jobs are projected to grow between 8-14% over the next six years according to BLS data. They often pay well and don't always require a full-time commitment. Many even offer flexible schedules, which can help older workers spend more time with peers or loved ones. This balance is exactly what many older workers are looking for, especially those who are "part-time retired."

More importantly, however, most older workers find these jobs fulfilling. They allow older folks to interact with the community and stay active, both of which, research suggests, are essential to healthy living as people age. For many, working past retirement, or not leaving the workforce entirely, can be a win-win-win: It's a win for your bank account, a win for your health, and a win for the community.



## 4 Ways to Make Your Home Safer as You Age

Today, more seniors are living at home longer and embracing the independent lifestyle. Because of this, seniors often have to adapt their homes to meet their needs as they age. As people age, they can lose the mobility they once had, and it can be a little more challenging to move around the home safely. Here are a few simple ways to keep yourself or a loved one safe around the house.

### Install grab bars and handrails.

These are ideally suited for inside showers and bathtubs, and near toilets. They are also great around beds, stairs, multilevel rooms, or anywhere you may need additional balance or support. Before installation, do a home walk-around to identify where they will make a difference.

### Secure area rugs.

Unsecured area rugs increase the risk of tripping or falling for just about anyone. There are many products on the market that can secure rugs to the floor. You can use specialized adhesives, such as double-sided tape or hook-and-loop fasteners, which allow for easy cleaning. You can also find traction pads that don't secure rugs but prevent slippage.

### Place down nonslip strips and mats.

If there is anywhere around your home you need extra traction, simply lay down a few nonslip strips or mats. These are great around doors and floors prone to moisture (entryways, around showers, bathtubs, sinks). They are even suited for stairs. Plus, nonslip strips come in varieties for use on hard floors and carpet, so you can easily install them anywhere in your home.

### Install night lights throughout the home.

Many of us place night lights in hallways, but a night light in every room can be just as useful. They help prevent trip and fall accidents, guiding you to where you need to go. They also make great guides when you have guests over.



# Moving?

## How to Protect Yourself, Your Belongings, and Your Money

If you or a loved one is planning a move, near or far, you may be thinking about hiring a professional moving company. On paper, a moving company will ensure everything you own gets safely from point A to point B — but finding the ideal moving company can be a challenge. Are they reputable? Reliable? These are important questions to ask. The AARP reports that since 2014, there has been a 25% increase in the number of complaints lodged against interstate moving companies. In 2016, over 3,600 complaints were lodged.

The problem is that the moving industry has become a hotbed for contractors who don't always have their customers' best interests in mind. They want to make a quick buck and move on to the next job. Because there is often very little oversight, their work is often subpar, resulting in damaged or lost belongings.

How can you protect yourself from sloppy movers? Keep the following "red flags" in mind the next time you look to hire a moving company.

**PRICING** Disreputable movers often lure customers with low prices. You may want to save a few hundred dollars on your move, but once the "bargain" mover has your belongings, they might keep them until you pay them more. There have been numerous instances of this happening, and the AARP recommends staying away from smaller, unlicensed moving businesses (and always ask for proof of insurance).

**LOCATION** When researching a moving company, look for the physical address, whether it's in the Yellow Pages or online. If you cannot track down their address, walk away. This is a sure sign that something isn't right. If you call a company and ask for their address and they won't give it to you, or they don't know it, there is a good chance they are running a scam.

**PAYMENT** Generally, reputable moving companies won't ask to be paid in cash before the move — or for an unusually large deposit upfront. If a company asks for either of these things, this gives them an opportunity to take your money and run. They may even take your belongings with them to sell. Go with a company that offers reasonable payment options.

For further resources on moving, visit [moving.org](http://moving.org) or [FMSCA.dot.gov/protect-your-move](http://FMSCA.dot.gov/protect-your-move). These websites can help you track down a reputable mover that is right for your needs.



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

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](mailto: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](http://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](mailto:Julie@mtolaw.com). We are glad to help!

