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DECEMBER 2019

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- 2 The Power of Senior Entrepreneurship
- 3 Wintertime Home Hazards You Need to Check For
- 3 Enjoy the Season of Dinner – Without Eating Too Much!
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Ways to Fight Seasonal Affective Disorder

Seasonal affective disorder (SAD) is a form of depression that people experience every fall and winter. If you find yourself feeling blue as the days become shorter and darker, know there are things you can do to boost your mood until spring returns.

Increase Your Activity

Keeping your body active can increase your energy levels, help you sleep, reduce anxiety, and boost your self-esteem. Summit Medical Group states that a person who exercises for 30–60 minutes a day can manage or avoid SAD easier than a person who does not exercise regularly. When you participate in physical activity, your body releases feel-good chemicals called endorphins, which have a morphine-like effect on your brain. If exercising outdoors is not ideal, consider swimming, walking, or dancing instead.

Get Some Sun

Exposure to sunlight is also significantly beneficial for people suffering from SAD. Sunlight helps your body produce adequate amounts of serotonin, a

neurotransmitter that contributes to feelings of well-being and happiness.

Getting just a few minutes of sunlight a day through a walk or short jog can make all the difference. If you live in an area where the winters are bleak, cloudy, and dark, sunlight can be harder to come by. But technology has you covered: You can purchase “sun lamps,” which simulate sunlight without the damaging UV rays. Just set up a sun lamp in your workspace or living area and feel your mood lift.

Maintain Your Routine

Often, it can be difficult to stick with your daily routine during the cooler months. It may be harder to wake up on time in the morning to work out, or it may be too cold outside to go on your daily run. Luckily, you can find small ways to mitigate this. For example, invest in a sunrise alarm clock, which gently wakes you up with a simulated sunrise, or shop for high-quality thermal workout gear.

If you continue to suffer from SAD and feel there's no end in sight, it's important to seek help from professionals. They can determine the best treatment options available for you.



A Look Back on an Exciting Year

It's been a good year, both at the office and at home. On the home front, it's been a particularly exciting year for my three kids. My daughter, Sara, moved back home from North Carolina with her husband, Jeremy. She went to law school in North Carolina and had been practicing law there for the past year. She recently took (and passed!) the Michigan bar exam, and she is joining my law firm as an attorney. I'm excited to have her home — and excited to have her on the team.

My middle son, Bryan, recently moved to Arlington, Virginia. We helped him move into a new place outside Washington, D.C. He's working in D.C., helping to produce a TV show for ESPN. He has my dream job of watching sports videos all day! And my youngest son, Eric, graduates from college this winter and is going back to school for his master's degree. He'll be closing one chapter and opening another. In fact, it seems all my kids are doing that this year.

On the professional side of things, our firm has continued to grow and thrive. We're still offering many of the same services you've come to know and rely on, but we're doing them better than ever. We've found a good balance between growing and not getting too far ahead of ourselves.

As part of that growth, we started a new workshop series earlier this year: our Wednesday Workshop Series. You may have heard about it in one of our earlier newsletters, or you may have already attended one of the workshops. We hold a new workshop every other Wednesday, and so far, they've been a big hit. We've been able to get out there to reach our clients and the community at large. They've been a great way to educate the public and answer questions people have about estate planning and elder law.

“We've found a good balance between growing and not getting too far ahead of ourselves.”



I also wrote two books: “You're Not Alone: Living with Alzheimer's Disease” and “You're Not Alone: Living as an Alzheimer's Caregiver.” We're always looking for new resources to make available to our clients, and books are an excellent resource. Just like the workshops, my goal is to inform and educate. Plus, books are easy to pass around to friends and family who may have questions about estate planning or elder law but aren't quite comfortable in talking to an estate planning attorney just yet.

Another resource we developed this year is my new radio show! Earlier in the fall, I started a new radio show called “Senior Law Radio.” It airs every Sunday morning from 8–8:30 on WHMI 93.5 FM. The show is another great way to help inform and educate the public. I talk about everything from nursing home planning to home care planning. I also talk about wills, trusts, powers of attorney — the list goes on. The great thing about this show is that if you have any questions, you can call or email your question, and I may answer it on air!

As the year comes to a close, it's a good time to reflect on everything that happened, and I encourage you to do just that. Examine what went well and what you accomplished, and start thinking about what you want to accomplish next year. While you ponder how the year went, don't forget to review your estate plan and update it if necessary. What changed this year? Are there new family members? Has there been a change in your finances? Or changes with your health?

I hope you have a wonderful holiday season, and I'll see you in the new year!

Glenn Matecun

There's No Expiration Date on Entrepreneurship

The Joys of Starting a Business After You 'Retire'

As a nation, America is getting older. By 2030, 20% of Americans will be 65 or older. With people living longer than ever before and the baby boomers approaching retirement age en masse, older adults will continue to have a massive impact on the American economy at large. Normally, we think of seniors as people who cash in on the hard work they've already accomplished. Many young people even worry Social Security will be wiped out by the time they reach retirement age. But who's to say older adults can't contribute to the economy?

If you've ever tried to change jobs late in your career or pick up some part-time work after retirement, you know it's hard to be hired as a senior.

Quartz recently called seniors "the economy's most underused natural resource." Until more employers understand the value and potential of older workers, entrepreneurship remains the most viable avenue for seniors wanting to work after their primary career has ended. There are a number of reasons why seniors find creating their own business to be rewarding and why they tend to succeed when they do.

Unlike younger people, who often become business owners in an attempt to make a fortune, older entrepreneurs can be content with small, sustainable micro-businesses. They also approach their businesses with a wealth of experience that can't be purchased. As a result, 70% of ventures founded by older entrepreneurs are still open five years later, more than double the rate of the general population.

With so much potential to be found in senior-run businesses, it's no surprise that organizations are rushing to empower older adults with the tools they need to succeed. Senior Planet, a coworking space for seniors with outposts nationwide, teaches classes on skills like website creation in a space that makes older learners feel welcome and comfortable.

On top of being an important economic driver, entrepreneurship can be a wonderful way for seniors to generate meaning and value in their lives. It's never too late to start the business of your dreams.

The colder months come with a unique set of risks. During the winter, we rely on our heating sources to keep us warm and comfortable in our home. However, if we don't take the proper steps toward safety, common household items can become household hazards. Here are three potential hazards to watch out for this winter.

The Fireplace

When was the last time you had your chimney swept? Or the last time you had your gas line inspected? Whether you use a wood-burning or gas fireplace, an improperly vented chimney can pose a big risk to you and your family. If there are any blockages, exhaust from the fire may leak into your home, increasing your risk of smoke inhalation and carbon monoxide poisoning. To warn you of potential leaks, smoke and carbon monoxide detectors should be installed within 10 feet of your home's heating sources. There should also be smoke/carbon monoxide detectors somewhere outside the bedrooms, such as in a hallway or common area.



The Furnace

Having a routine inspection performed on your furnace and ducts is crucial. An inspection will spot any hazards that may impact safety and performance — including any potential risk associated with carbon monoxide leakage. The last thing you want this winter is to wake up in the middle of the night to a carbon monoxide detector blaring. And more to that point, check your carbon monoxide and smoke detectors to ensure they are in working order, and replace batteries as needed.

Decorative Lighting

Whether you decorate a Christmas tree or hang festive lights around your home, before you do, be sure to inspect extension cords, power strips, surge protectors, and outlets as well as the strings of lights. Oftentimes, these cords go unused for months at a time. They may degrade, fray, or fall victim to rodent damage. Checking cords and outlets reduces the risk of shock and fire, keeping both you and your home safe this winter.

Celebrating the Season of Dinner

How to Enjoy Holiday Feasts Without Overindulging

Last month, we had a few tips to help you eat a little healthier during Thanksgiving. This month, we have a few more tips to avoid overindulging during the rest of the holiday season. For some families, the holiday season is the only time of the year they see one another. Relatives come from around the country, some nearer, some farther, to catch up, spend time together, and most importantly, eat!

But it's no secret that a holiday meal can deliver *a lot* of calories. The Calorie Control Council, a group that represents the low-cal food industry, estimates that the average holiday dinner serving can easily surpass 2,000 calories in one sitting. How can you continue to enjoy your favorite holiday foods without having to worry about the after-dinner consequences?

Skip the snacks — but not breakfast. It's not uncommon for people anticipating a big dinner to skip breakfast. They think it will cut down on unwanted calories (and guilt). Here's the problem: When you skip breakfast, you will be *much* hungrier later. This leads to overeating and excessive snacking. Basically, when you skip breakfast, you are more likely to think with your stomach, not your brain, once dinner rolls around.

Enjoy the meal — and the company. Take time to savor each bite. Eating with deliberation and at a slower pace while indulging in conversation can do wonders for your post-dinner waistline. As pointed out by Harvard Medical School research, slow eating gives your body a chance to feel full without eating too much.

Fool your mind — not your taste buds. Eat less by using a smaller plate. As you pile your food on your plate, it will only hold so much, preventing yourself from inadvertently eating a lot more than you needed to. Also, use smaller utensils to serve food. One Cornell University study found that when people served themselves with a larger serving spoon, they plated a much larger portion. This led them to eating 57% more than when they served themselves with a smaller spoon.



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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.** 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!

