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# Legal Reflections

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JULY 2020

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ENJOYING THE SUMMER SUN

The past month has been incredibly busy as we work to get our office back up to speed. We're all excited to be fully open once again and to return to having face-to-face meetings. Of course, we're continuing to take all manner of precautions as we welcome people back into the office, as the health and safety of our clients, their families, and everyone here remains a top priority.

Outside of the office, my brother and I had a fun excursion to ring in summer. We rented a motorhome and drove down to Florida. We decided to rent the RV and take the trip to pick up our mom from the Sunshine State. We didn't want her flying home and having to deal with airports and crowded planes — especially in the middle of a pandemic. Plus, driving there and back again gave us a chance to stop at fun places along the way.

When we were driving through Georgia, we stopped at the beach for the day. It was a great opportunity to relax and take

**“When I was younger, I always looked forward to the summer months because they meant no school and total freedom.”**

a long walk. My brother also wanted to make a pit stop in Wytheville, Virginia, home of the Big Pencil. I don't know if it's the world's biggest pencil, but it is very large — about two stories tall or 20–25 feet long. It's just a giant replica of a No. 2 pencil that serves as the sign for Wytheville Office Supply.

After our road trip, I was happy to get home and settled. As we put together this edition of the newsletter, the Fourth of July is right around the corner (and by the time you read this, the holiday will have come and gone). I'm looking forward to hanging

around the house with the family, hitting the swimming pool, and grilling some burgers. Our Fourth is always a pretty laid-back day and with the Fourth landing on a Saturday, I'm sure it will be even more laid back than usual!

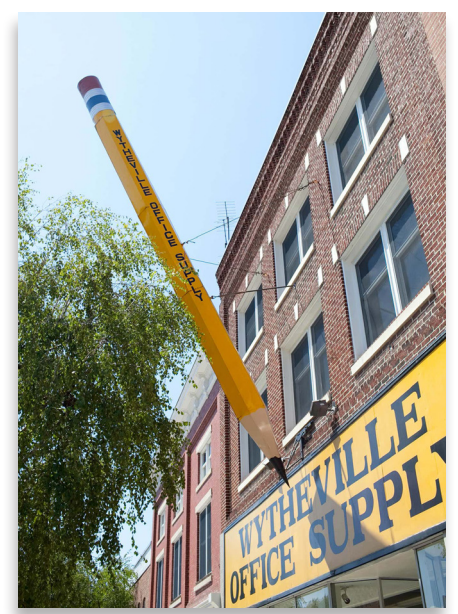
When I was younger, I always looked forward to the summer months because they meant no school and total freedom. That said, both of my parents were teachers so they were around all summer, too. I'm sure they enjoyed the time off as well!

We had this old, dry-rotted boat we'd go out on. We had so many great times on the boat. When you're a kid, it's better than any yacht. It's such a simple thing. You can motor out to the middle of a lake and swim and fish and just have the time of your life. I remember when we visited my grandparents in Muskegon, too. We'd go out to the sand dunes and make a day of it.

These days, I like to get outside when I can. I love to take advantage of the summer weather. Sometimes, we'll go up to the Upper Peninsula and just get lost in the trees and lakes. It's always good to get away from it all for a while and surround yourself with nature — and the Upper Peninsula is the perfect place to do just that.

With that, I hope you, too, are having a great summer.

*— Glenn Matecun*



FEEL BAD ABOUT THROWING AWAY PHOTOS?

## 4 Rules for Guilt-Free Photo Downsizing

If you've reached a point in your life where you've started to downsize, then you've likely grappled with the difficult task of getting rid of photos. After decades of life, how are you supposed to choose which memories are important enough to keep and which aren't? These four rules can help make this daunting task easier.

### Rule No. 1: Cut Scenic Views

You don't need dozens of photos of that campsite you went to on vacation one summer. If a location was really meaningful, like the beach at your honeymoon, then keep a few, but pictures of the places you've been to are far less special than pictures of the people you love.

### Rule No. 2: Tell a Story

When you look at a photo, does it make you want to tell a story about the people or places in the image? Could you share plenty of stories about riding



around in Dad's old truck or about how funny your best friend from college was? Keep those photos. Pictures of people whose names you can't remember or blurry photos you can't make out can all go.

### Rule No. 3: Edit Well

If you have a lot of photos from a specific event or part of your life, think about how long each "chapter" of your life story would be. How much time would you spend writing about your cousin's wedding or high school prom? If a certain event didn't have that much meaning in your life, why dedicate pages and pages of a photo album to it?

### Rule No. 4: Throw Photos Away

If a photo isn't important enough to put in an album or frame on the wall, then it doesn't need to stick around. Don't put them in a box you'll have to sort through later. Let the rejects go.

After all that hard work, treat yourself to a photo album shopping spree so you can start organizing the meaningful photos you have left.

# The Power of the Golden Spice

## AN INTRODUCTION TO TURMERIC'S HEALTH BENEFITS

People have raved about many superfoods over the past few decades, but one that's garnered notable attention is turmeric. Fittingly known as the golden spice due to its orange-yellow hue, turmeric is famous for being a crucial part of Indian cuisine, ayurvedic medicine, and Chinese medicine.

But does turmeric actually help people? And if so, how? Let's start with the basics to find out.

**What's in turmeric?** First, it's important to know what the spice contains and why researchers are so excited about it. Turmeric is packed with a chemical known as curcumin, which has been shown to provide anti-inflammatory effects, pain relief, antioxidants, and a decrease in the risk of cancer.

*Pro Tip:* You should not consume excessive amounts of turmeric if you take medication that has blood-clotting effects, such as aspirin. However, a moderate amount typically doesn't react with these or other medications and has many other benefits.



**Can it improve joint health?** In many cases, yes! The Arthritis Foundation recommends taking a 400–600-milligram tablet of turmeric up to three times daily. Multiple studies cite turmeric's ability to reduce inflammation and relieve arthritis pain, and one study even notes that turmeric seemed to work just as well as ibuprofen (Advil) for people with arthritis in their knees. Participants in that study took 800 milligrams of turmeric every day.

**Can it help the liver?** Yes. One of the spice's most notable characteristics is its powerful antioxidant abilities. Antioxidants play an important function in our bodies. The average person is exposed to refined and processed foods, smoking, environmental pollution, and chemicals found in pesticides and drugs. Turmeric can protect the liver from damage due to these toxins, which also aids those who take strong medications known to cause long-term liver damage.

**Can it decrease symptoms of hay fever and depression?** Some symptoms, yes. The curcumin in turmeric can help reduce hay fever symptoms like sneezing, itching, runny nose, and congestion. When used in tandem with antidepressants, turmeric may help reduce symptoms of depression.

There are many benefits to using turmeric in your weekly meal routine. Try out some Indian or Chinese recipes or prepare some Instagram-worthy golden milk. In whatever you make, enjoy the rich flavor combinations turmeric offers!



## Why Trusts Are So Important

Individuals and families often rely on wills to define the future of an estate. While the will is an important estate planning tool that works well, in some instances, it might not be the right document for your situation, as it can lack certain protections.

A trust, on the other hand, can be set up to include specific protections for you, your family, and your legacy. A will, for example, can define who receives what in terms of your assets, but a trust gives you the power to define how and when those assets are given to whom you wish.

This can be crucial if any of your beneficiaries are minors or you want adult beneficiaries to obtain your assets or money over a longer period of time rather than all at once (which can be complicated if you are not confident your beneficiaries can manage money).

Trusts are also great tools to help you manage your assets in your lifetime, during which you remain the trustee of your trust. As the trustee, you can manage property, assets, money, or anything else you have listed in your trust. During this time, any trust created

and funded during your life is a "living" or "revocable" trust.

In the event you are incapacitated — and your trust includes an incapacity clause, which defines who manages your affairs in this instance — the trust will ensure your needs are met. Your estate and finances will be managed for your benefit.

Upon your death, the trust becomes "irrevocable." At that point your assets are managed and distributed by your designated trustee. They are legally required to follow the instructions laid out in the trust.

The bottom line is that trusts provide an additional layer of comfort. You and your family know a plan is in place for the management of family assets. Trusts also protect family members, such as minors, who may not have the tools or know-how to deal with financial matters. Trusts can also be set up to ensure funds are available to specific beneficiaries for their education or health care. It's all about setting up your legacy for success.

## CALL OF THE

# RV

How to Enjoy the Open Road and Worry Less About Fuel Costs

For many people across the country, from outdoor enthusiasts to retirees, driving an RV is the ideal way to travel. Whether traveling during the summer or year-round, they never have to settle for just one destination — there is always something new around the next turn. However, owning or renting an RV comes with one big cost that travelers are always looking to reduce: the cost of fuel.



While RV drivers expect to pay big at the pump, with fuel prices in constant flux, not to mention different prices all over the country, it's hard to know exactly what you'll be spending before you spend it. So, what can you do to keep fuel prices from getting you down?

**Take It Easy.** On interstates, drive under the posted speed limit. Many interstates generally have a posted speed limit of 65–80 mph. Once you start going above 65 mph, your fuel efficiency falls sharply. Consider taking state highways where the posted speed limit is often lower at 50–60 mph. Plus, going a little slower means you get to see so much more!

**Lose Weight.** If your RV is carrying any excess weight, it's costing you in fuel efficiency. Be sure to empty out your waste tanks when possible and keep your fresh water tank at a sustainable level. Unless you absolutely need a full tank of fresh water, aim to keep it about 50% full. The more weight you can lose, the lower your fuel costs will be over time.

**Meal Plan.** While getting out and experiencing local flavors of whatever region you're in is always recommended, your food bill can get pretty steep over time. Pick and choose where you eat out — and drive to. Take full advantage of your RV's kitchen space. Stock up on food from the grocery store ahead of time. Not only will you save on your food bill, you'll save on gas by avoiding driving your RV to a store or searching for a place to eat.

It's not uncommon for people to put off RV travel because they're worried about the cost of fuel. When you take steps, even minor ones, to increase your fuel efficiency, fuel costs can become one less thing to worry about. Instead, you can turn your attention to what really matters: seeing the sights and enjoying the open road.

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# 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!



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