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# Legal Reflections

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JUNE 2020

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  - 2 Harvard's Tips to Keep Your Brain Young
  - 3 How to Plan For Threats to Your Retirement Income
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- 4 Why a Home Exercise Program Is Vital to Healing

DO YOUR HOMEWORK!

### Why Your At-Home Physical Therapy Exercises Matter for Healing

Seeking rehabilitation through physical therapy can be one of the wisest choices you make for your health, well-being, and life. But committing to a physical therapy routine is much more than just showing up for your appointments.

Your at-home workout, or home exercise program, is just as important.

Working out may seem counterproductive to healing, but your home exercise program is designed specifically for your ailments. Your physical therapist will tailor an exercise routine for you and teach you the moves while offering specific advice and providing tools to guide you through each movement.

If you can commit to doing your home exercise program on a regular basis, then you may just reap the benefit of healing faster. Think about it this way: Physical therapy heals through movement,

yet you typically do not see your physical therapist for this healing movement every single day. While rest is vital to the healing process, continuing to keep your joints limber, moving, and functioning at their best is also key! So, by sticking to your home exercise program, you are effectively supplementing the extensive care your therapist provides for you at each appointment.

Additionally, doing your at-home routine while you are in physical therapy prepares you for life after this therapy ends. That is the goal, after all! But in order to continue a healthy lifestyle, you have to continue moving your joints and body in a healthy way. Your at-home exercises are a great first step, and your therapist can offer progressions to continue challenging you when those moves become second nature to you and your body.

Like many things in life, physical therapy comes with a need for dedication, but any physical therapist's goal is to make this process as easy for you as possible. If you're struggling to commit to your at-home exercises or if you need additional instruction, talk to your therapy team. They can help you gain the confidence you need to crush those at-home exercises and get you back to the activities you love.



MINDSET MEANS EVERYTHING

Our mindset during difficult times can determine our outcome. When things are stacked against you, it's easy to feel down or to look at everything through a negative lens. But doing so can lead to negative outcomes. Some research goes so far as to say that having a negative outlook can make your outcome worse than it would have been otherwise. But more than that, maintaining a negative attitude can actually harm your health — both mental and physical.

Instead, it's better for your health if you focus on the positive. A good way to do that is to adjust your mindset and focus on what you can control rather than what you can't. When it comes to things like the coronavirus, there are many things outside of our control. It can be frustrating when it feels like you can't do anything or you feel trapped in your own home. But when we accept that there will simply be things we can't control, we release ourselves from those burdens.

Another great way to shift your mindset is to take a break from the media, whether it's the news media or social media. It always seems like the sky is falling no matter what direction you turn. When you see negative news, you can develop a negative mindset. The two seem to go hand in hand. Some studies even suggest that when people stop watching the news regularly and cut themselves off from social media, they feel happier.

Over the last several months, my unofficial motto has been "think positive." The truth of the matter is that a few positive things have come out of the global pandemic. One of the biggest things is I'm spending more time with my family. I took a road trip to Florida with my brother to pick up my mother and drive her home to Michigan — quite the adventure.



"The truth of the matter is that there are many positive things that have come out of the global pandemic. One of the biggest things is that I'm spending more time with my family."

We are doing a lot more video chatting among the family and we're talking (and seeing) each other more frequently, as I mentioned last month. It's bringing us closer together — though we still maintain our own time for work and personal endeavors. But even with these regular calls, it will be nice to see the rest of our family in person.

I work with my daughter Sara, so I talk with her every day.

My son, who lives in Arlington, Virginia, decided to return home to

Michigan after they locked down Virginia. As of this writing, Virginia doesn't have an exact timeline for reopening, but as we've learned over the past few months, things can change quickly. Thankfully, he can continue to work remotely, which made returning to Michigan for a few months possible. My other son works with the Oakland County Road Commission. Because he and the commission were deemed essential, he's been working, too.

For me and the firm, things have been "business as unusual." Since I began working from home, I've been doing pretty much the same things as I would do at the office — just a little differently. The biggest difference, of course, is that I haven't been meeting clients in person. But we're still updating estate plans and doing everything that goes along with that. We're just doing it via phone or videoconference.

We expect to start getting things back to normal soon, and we can really only take these things one step at a time. However, we're optimistic and we're making the most of it.

— Glenn Matecun

# Keep Your Brain Young

3 TIPS FOR GOOD BRAIN HEALTH FROM HARVARD MEDICAL SCHOOL

As we age, our bodies change, including our mental functions. Cognitive decline is one of the biggest fears of aging, but it's not inevitable. Though we're still learning new things about how our brains work, there's a

lot of scientific research that shows how to keep your brain young. If you want to keep your mind sharp throughout your lifetime, then follow this advice from Harvard Medical School.

## 1. Get a good workout.

Exercising regularly helps all the muscles and organs in your body, even your brain! A good workout can lower your blood pressure and improve your cholesterol levels, which help your brain and your heart. Harvard Health Publishing, a website of Harvard Medical School, also notes that "animals who exercise regularly increase the number of tiny blood vessels that bring oxygen-rich blood to the region of the brain that is responsible for thought."

## 2. Pay attention to your mental health.

Poor mental health can lead to impaired cognitive function. Chronic anxiety, depression, and exhaustion tend to cause low scores on cognitive function tests. But test scores aren't necessarily a sign of future cognitive decline, and Harvard Health Publishing urges readers to maintain good mental health and get restful sleep, as they are "certainly important goals" for improving cognitive function and overall well-being.

## 3. Stay connected.

It's not enough to focus on yourself. In order to maintain your long-term cognitive health, you should also focus on your connections with other people. According to Harvard Health Publishing, "Strong social ties have been associated with a lower risk of dementia, as well as lower blood pressure and longer life expectancy." Make new friends, stay in touch with family members, and maintain positive relationships in your life.

They say an ounce of prevention is worth a pound of cure. This is certainly true when it comes to your brain health. Do what you can today to protect your mental functions tomorrow.

## How to Plan for Threats to Your Retirement Income

No matter how well prepared you may feel for retirement, no one is immune to the challenges that can occur during this period of life. If you're not generating enough income to outpace things like rising taxes, inflation, and health care costs, then it may be a matter of time before your expenses begin to exceed your income, creating a shortfall. This doesn't necessarily mean you're in danger, but it may mean it's time to reformulate your retirement plan.

The good news is that you can develop strategies to minimize certain risk factors that threaten to erode your income in retirement. Here are four challenges people face in retirement that can be overcome with the right strategies.

**1. Market Volatility** A sudden market downturn can have a significant impact on those receiving regular distributions from retirement plans or investment accounts who are not well diversified or don't have the time to wait out a market recovery. Market volatility can be especially damaging in the early stages of retirement due to the long-range impact it can have on your income-producing assets. Work closely with your portfolio manager to determine how to minimize risk during times of extreme volatility.

### 2. Spending Behavior

Your spending strategy should take into account your personal expenses, anticipated lifespan, and income sources. Understanding how to modify your spending when faced with unforeseen expenses or a prolonged downturn in the financial markets — especially in the early stages of your retirement — is essential to preserving your income stream. The faster you can adapt to those unforeseen expenses, the better off you are likely to be.

**3. Taxes and Inflation** The longer your time in retirement, the greater the potential that taxes and inflation may erode the purchasing power of your savings and impact your lifestyle. Protecting your assets from inflation as you move forward in retirement is critical to ensuring the income you rely on will be available for as long as you need it. Speak with a tax specialist to determine how to best mitigate your tax burden.

**4. Longevity** Advances in medicine and health care mean that Americans are living longer and enjoying more active and productive lives. However, rising health care costs and longevity — or outliving one's income in retirement — represent the greatest threats to retirement security. While we don't know how long we have, one strategy is to plan for a longer period of time than you expect.



## 3 BIG DAYS IN JUNE 1949

### A Look Back in Time

In 1949, the world was still recovering from the aftermath of World War II. It was a busy year, to say the least. In June of 1949, there were three days in a row of particular significance. Take a look:

On **June 8**, George Orwell's "Nineteen Eighty-Four: A Novel" was published for the first time in the U.K. It was published a few days later on June 13 in the U.S. The book has long been divisive and has even been banned in libraries and communities around the world. Orwell's novel introduced readers to numerous terms such as "Big Brother" and "thought police." The dystopian classic and its many ideas have become deeply ingrained in popular culture.



The next day, on **June 9**, politics became heated in Lausanne, Switzerland. There, the Lausanne Conference of 1949 was in full swing. The conference, which took place between April and Sept. 1949, included representatives from Egypt, Israel, Jordan, Lebanon, and Syria as part of the United Nations Conciliation Commission for Palestine (UNCCP).



The conference was called to help deal with the fallout from the creation of the State of Israel in 1948, which led to a number of conflicts, including the 1948 Arab-Israeli War. The war resulted in the expulsion of over 700,000 Palestinians from the region. In June 1949, the U.S. suggested Israel should concede some of the land they had taken and to return it to Palestinian refugees. The hope was to break a stalemate in talks between the Israelis and the Arab states. Israel wasn't interested in the concession.

On **June 10**, automobile designer and entrepreneur Preston Tucker was indicted by a federal grand jury for fraud. He was indicted along with seven others from the Tucker Corporation, a company that had hoped to take on the "Big Three" Detroit automakers — General Motors, Ford, and Chrysler.

The indictment came after Tucker and his company promised certain features on their automobiles but failed to deliver on *any* of them. They had taken investor money and had nothing to show for it. Dealerships filed lawsuits and the Securities and Exchange Commission stepped in to investigate, which led to the indictments and, ultimately, the end of the Tucker Corporation.



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



CHALLENGES TO RETIREMENT INCOME  
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