

In the Face of COVID-19, Are You Prepared?

Ready for the Unthinkable

At the time when this article is being written, the CDC has identified over 100,000 cases of COVID-19, more commonly known as the coronavirus, in the United States. There have been 100 deaths reported in Washington. Across the globe, more than 60 countries have reported cases of the coronavirus within their borders, and thousands have died worldwide. The virus spread from the Wuhan province of China early at the beginning of this year, and as of yet, no one has developed a vaccine.

While the future regarding the coronavirus appears uncertain, the last thing we want to do is make you afraid. So far, there have been 200 confirmed cases of the coronavirus in Colorado (though that could change by the time we send this newsletter to you). Nevertheless, we want the people in our community to be prepared if the coronavirus makes its way to the Denver area. According to the CDC, there are plenty of ways for us to protect our homes and workplaces from sickness. When it comes to fighting off the latest virus, the best defense is to never put yourself in a position to get sick in the first place.

If you spend most of the day at your house, here are a few ways you can make sure it's not a place where a disease could take root. If the coronavirus ever reaches where we live, it's best to have a plan. Communicate with your family and neighbors about strategies for keeping those you care about healthy. If you're a caretaker for an elderly loved one or you have others in your household who are at a higher risk for contracting illnesses, ask your health care provider for information about



how to proceed. It's also helpful to find the aid organizations nearest to you. If you have questions or concerns or you need supplies of some sort, they'll be able to help. When possible, avoid close contact with people who are sick, and cover your coughs or sneezes with a tissue. Make sure to clean dirty surfaces in your home regularly, and while it may seem intuitive, wash your hands with soap and water for at least 20 seconds.

In your workspace, actively encourage employees and coworkers to stay at home if they're experiencing symptoms, such as coughing or shortness of breath. If you have a fever of 100.4 degrees F or higher, don't go into

work. If you're an employer and one of your employees begins showing symptoms, send them home immediately. Put up posters around your office space promoting proper hand hygiene and cough and sneeze etiquette, and stock up on hand sanitizer for everyone. Finally, keep your workspace sanitized as well.

With a few simple practices, we can make sure the coronavirus never gains a foothold in our neighborhoods. Even if we don't know exactly what to expect, we can always prepare for the unexpected. The same goes for creating and updating your estate plan. In the midst of a lot of uncertainty, you can still make sure your family will be okay if the unthinkable should happen to you. We can even help you plan your estate plan over video if you can't leave your lodging for some reason. If you're sensing that it's time to update your estate plan, give Phillips & Blow a call at 303-741-2400 for a free consultation.



"EVEN IF WE DON'T KNOW EXACTLY WHAT TO EXPECT, WE CAN ALWAYS PREPARE FOR THE UNEXPECTED. THE SAME GOES FOR CREATING AND UPDATING YOUR ESTATE PLAN."

—John Phillips and Justin Blow

A Golden Opportunity in Your Golden Years

3 Tips for Changing Careers Later in Life



It's 6 a.m. on Monday morning, and your alarm clock blares in your face. You groan and, with the thought of another week looming over you, pull yourself out of bed. But the early wake-up call is the least of your worries. Another week has begun, and you're still stuck in a job that you no longer love or maybe never did.

Does this sound familiar? If so, you may believe changing careers isn't worth the hassle, especially if you're close to retirement, but here's the secret: It's not too late! There's nothing stopping you from finding a career you love later in life. Here are three tips to get you started.

BE FLEXIBLE

If it's been a while since you've hunted for a job, then you may have forgotten what it's like. Job searching can be exhausting, and some job requirements can look overwhelming. But getting stuck in your ways and focusing on the things you *cannot* do will only hinder your ability to find a job you actually love. Instead, take a deep breath and be open to what comes. You may discover a hidden talent or passion!

FORGET THE MONEY

Money matters, but it shouldn't be your first priority on the job hunt. Instead, consider what's going to make you the happiest. What's your dream job? What have you always enjoyed doing? If money wasn't an option, what would you be doing right now instead of counting down the hours to 5 p.m.? Be realistic in your goals and find something you love.

SEEK GUIDANCE

Remember, you're not alone in this fight! Plenty of people switch careers midway through their lives to focus on something they really enjoy. Seek guidance from those who have had a similar experience and look to professional job hunters or consultants for help. Furthermore, after years in the same job or industry, you're bound to have made a few connections. Reach out for professional support.

Regardless of what path you choose, remember that a career you enjoy is always possible. We can't promise that you'll love getting up at 6 a.m., but at least you won't dread what comes next.

Did You Hear the News?

Phillips & Blow Is Getting a Second Location!

Even though it's been spring for nearly a month now, it never feels like the days full of sun and greenery are really here until April. The season of growth is in full swing, and in that spirit, we at Phillips & Blow, PC have an exciting announcement to make: Our office is expanding! We will now be able to assist you with any of your estate planning needs at two different locations in the Denver area.

A lot of people in our city need attorneys they can rely on to help them create and develop their estate plans, as well as answer any questions they might have. We're grateful that so many people in the Denver area have chosen Phillips & Blow to be their go-to law office for these matters. However, we naturally came to a point where we simply couldn't effectively help all our clients from just one location.

Once we realized that we would need another office space for our practice somewhere in the city, we immediately began looking around. The search took us a while, but we finally settled on an office west of downtown Denver in Wheat Ridge. It's about a 30-minute drive to the northwest from our office in Centennial. It's called the Gold/Wheat Office, and the address is 3000 Youngfield Street, Suite 100, Wheat Ridge, CO 80215. As of yet, we do not know the exact date the Wheat Ridge office will officially open, but that information will be coming as soon as possible!

We are incredibly excited about all the people we'll be able to help now that Phillips & Blow is at two locations. It is our hope that by opening a second office, we can provide top-notch estate planning services for more and more people in our city. If you've trusted us to help you create your estate plan in the past, we just want to say thank you. Our new location would not have been possible without you.



If You Don't Want to Leave Home

Connect With Us Remotely!

Even though we touched on it in our cover article, we at Phillips & Blow want to talk a little bit more at length about what the continued spread of COVID-19, or the coronavirus, means for our firm. With certain grocery items running out in stores, concerts and other major events shutting down or getting postponed, and constant updates from the media, the coronavirus is affecting a lot of areas of our lives — and that can be really scary.

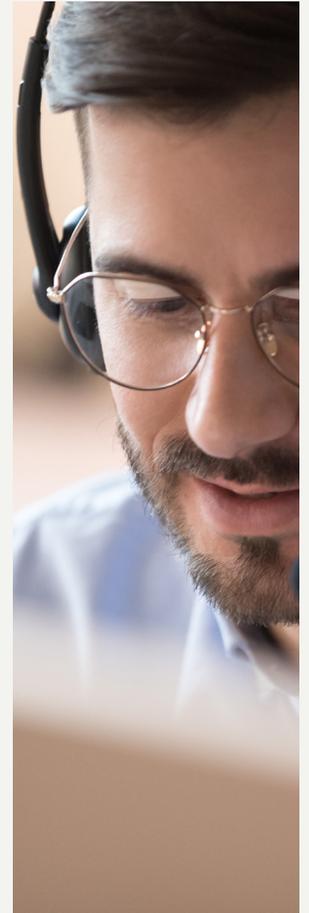
At Phillips & Blow, we're taking the threat of the coronavirus seriously. We understand that you want to do everything in your power to keep you and your loved ones safe from harm during this time of uncertainty. That's why going through the motions at our office is not going to be an option. Instead, we'll be working hard to accommodate our clients' needs and health concerns.

We understand that you might be trying to avoid running errands and visiting public places around town

as much as possible. In light of everything going on, that might be a smart decision. That's why we want you to know that we're giving any clients of ours the option to connect with us remotely. We can talk to you via conference call, video chat, Skype, or even Zoom — whatever works for you and whatever keeps you safe.

However, if for some reason you have to come into the office or you'd prefer to speak with us in person, we'll make sure our office is as germ-free as we can possibly make it. After each client visit, we will be wiping down every table, doorknob, chair, and other hard surface that our clients come into contact with. When it comes to keeping the people in our office safe, we believe you can never be too careful.

We hope all of you are staying healthy out there. If you need to reschedule an appointment with us because of any health concerns, please don't hesitate to do so.



Trivia

What does POD mean?

- a. Pay off debt
- b. Pay other debt
- c. Pay on death
- d. Pay on day

Submit your answers to
email@jrphillipslaw.com.

Correct answers will be entered
into a drawing on April 30 for an
Amazon gift card.



Springtime Cacio e Pepe

Inspired by Eating Well

Nothing is more comforting than a big bowl of *cacio e pepe*, which is Italian for cheese and pepper. This dish combines a wholesome flavor profile with fresh, seasonal ingredients to satisfy any craving.

INGREDIENTS:

- 6 oz multigrain spaghetti
- 8 oz fresh asparagus, cut into 1-inch pieces
- 1 tbsp olive oil
- 1 tsp lemon zest
- 1/2 cup Parmesan cheese, grated
- 1/2 tsp black pepper
- 1 cup baby arugula

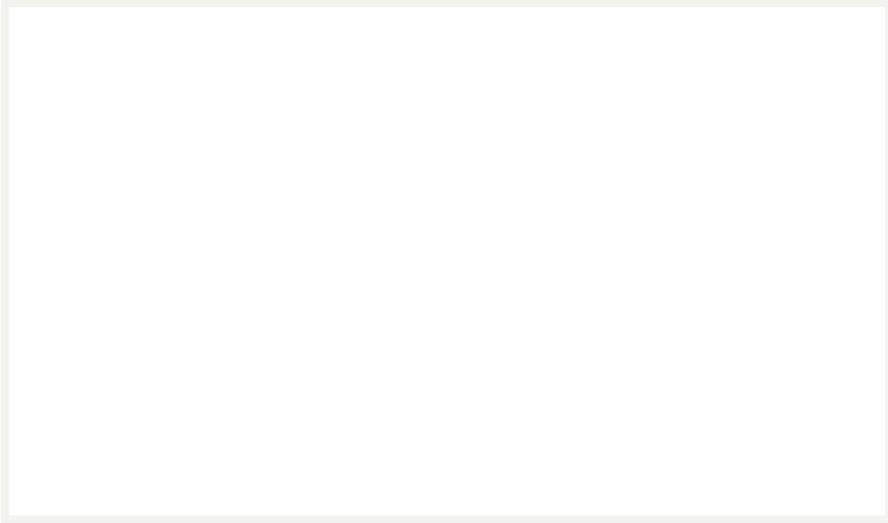
DIRECTIONS:

1. Heat oven to 425 F.
2. In a large pot, cook spaghetti until al dente. Reserve 1 cup of water before draining and put spaghetti in a covered pot to keep warm.
3. Line a 15x10-inch baking pan with foil and toss in asparagus and olive oil.
4. Cook asparagus for 5–7 minutes and sprinkle with lemon zest.
5. Add 3/4 cup of the reserved water, Parmesan cheese, and pepper to the spaghetti. Stir until creamy.
6. Toss in asparagus and arugula before serving.



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Laugh With Me!

A Lighthearted Approach to Decreasing Stress

We've all heard that laughter is the best medicine, and it turns out that human physiology supports this claim. When we laugh, our body releases a flood of feel-good chemicals and neurotransmitters. Our blood flow increases, and our production of cortisol, a hormone associated with stress, decreases. Oh, and laughing also burns calories!

The feel-good, endorphin-inducing benefits of laughter are exactly what prompted Dr. Madan Kataria to develop laughter yoga in 1995. Laughter yoga incorporates breathing, stretching, clapping, and of course, laughing.

Kataria developed the initial idea after coming across research into the benefits of laughter on overall health and well-being. He began to put the research into practice by telling jokes to his patients, and after seeing the positive effects, he took his material to a local park. Parkgoers, who were initially skeptical, joined in on the practice, and the first laughter yoga club was born.

The laughter meetup had everyone in high spirits — until the group ran out of jokes. Unsure of what to do next, Kataria found another medical

book suggesting the group didn't need jokes to laugh. Fake laughter is just as beneficial as the real thing because the body can't tell the difference between the two.

Collaborating with this wife, Madhuri, Kataria combined common yoga warmups and breathing techniques with facilitated laughter to create the form of laughter yoga that is practiced worldwide today.



If you're interested in trying laughter yoga for yourself, then you're in luck. Laughter yoga clubs exist across the United States and the world. Videos on YouTube can teach the basics, but laughter yoga tends to be most beneficial in a group setting.

Just think about the last time you found yourself in a fit of giggles with a group of friends or during a comedy show. Didn't it feel great? Rather than wait for a silly situation to trigger laughter, use laughter yoga to promote laughter and alleviate stress on any day at any time.