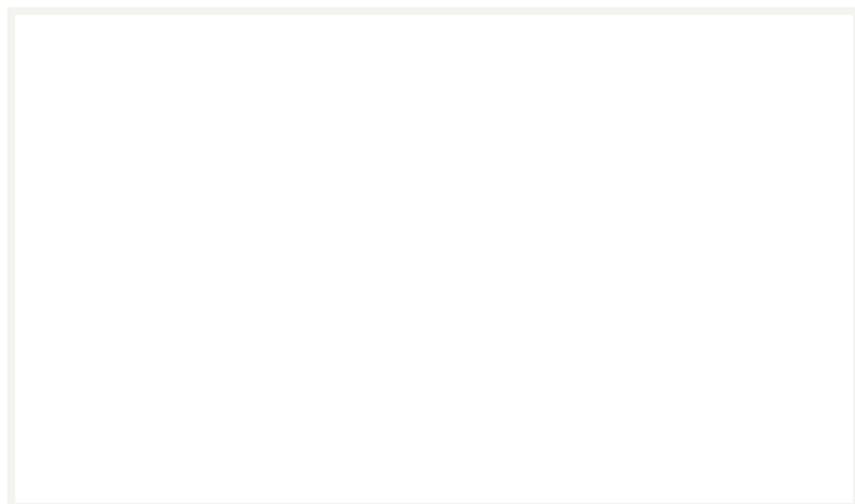




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# Meet Cycling Legend Lael Wilcox

## The Woman Who Raced 4,200 Miles in 18 Days and Won

Picture the distance between Oregon and Virginia on a U.S. map. Now, picture crossing that distance on a bicycle. Odds are you either can't imagine it or you conjured up a monthslong slog, but in 2016, ultra-endurance cyclist Lael Wilcox crossed that distance in just 18 days and 10 minutes — the second-fastest time in the history of the Trans Am Bike Race.

As hard as it is to believe, the 4,200 mile stretch from Astoria, Oregon, to Yorktown, Virginia, is actually a racecourse. Every June, roughly 50-100 cyclists undertake the journey, pedaling through a total of 10 states. It's an insane obstacle course of cars, mountains, and weather events that riders go through alone, without required checkpoints or designated rest periods.

When Wilcox won the Trans Am in 2016, she became the first woman and the first American ever to do so. According to NPR, the victory came down to a combination of endurance and luck. In the final days of the race, she was in second place behind Steffan Streich when exhaustion sent him pedaling out of Bumpass,



Virginia, in the wrong direction. When the two met on the road at 3 a.m., a panicked Streich turned around and sprinted neck and neck with Wilcox toward the finish. After a few miles, she pulled ahead and won.

In response to those who said a woman could never win the Trans Am, Wilcox told NPR, "If you beat 'em, you beat 'em. That's what happens. And then everybody has to change the way they think."

Perhaps the most impressive thing about Wilcox, even more than her 2016 win, is that she didn't start cycling until she was 20 years old, when her boyfriend at the time gave her a bike. Since then, she's competed all over the world, logging a total of 100,000 miles in 35 countries.

When she's isn't racing, Wilcox encourages teenage girls to try cycling with scholarships and group events. In November 2019, she even starred in "I Just Want to Ride," a 38-minute film following her quest to win the 2019 Tour Divide Race.

To learn more about the film and what makes Wilcox tick, visit [LaelWilcox.com](http://LaelWilcox.com).

## The Time to Get Your Estate Plan in Order Is NOW

### *And We're Open and Here to Help*

Well, I'm not going to sugarcoat it. This virus, this quarantine, and this entire season of uncertainty is serious. It's affecting everybody in one way or another, and every day we're learning new ways that this is challenging for us and hard on our clients. That's not to say the whole situation is hopeless — I just don't want to pretend like everything is all right. However, despite all the craziness in the world right now, we want you to know that Phillips & Blow's doors are still open.

As I mentioned in our last newsletter, it is more important now than ever to make sure your estate plan is in order. While you should be doing absolutely everything you can to prevent the worst from happening, the last thing you should want is to be caught unprepared if the worst does happen to you or one of your family members.

For us to close down the office now could be catastrophic for any members of our community who need to get their basic legal documents in order. That's why we're doing everything we can to make our office a safe place for our clients. We're currently limiting the number of clients allowed at one time in our office to one. We're also doing all consultations over the phone ahead of time so when you absolutely have to visit the office to pick up documents or other things, you won't have to be here very long. We can also do meetings over Zoom if you would prefer that method. On top of these precautions, we're also wiping down every surface and doorknob frequently.

In the midst of all this, Colorado lawmakers have opened the doors to allow for remote



notarization. While this new law is helpful in theory, I will say we haven't figured out how to apply the law in a way that works well for our clients. Nevertheless, Justin and I are working to figure out how we can make remote notarization possible for our clients, and we will keep all of you updated if the law changes.

**“WHILE YOU SHOULD BE DOING ABSOLUTELY EVERYTHING YOU CAN TO PREVENT THE WORST FROM HAPPENING, THE LAST THING YOU SHOULD WANT IS TO BE CAUGHT UNPREPARED IF THE WORST DOES HAPPEN TO YOU OR ONE OF YOUR FAMILY MEMBERS.”**

Finally, from all of us at Phillips & Blow, we just want to extend our heartfelt gratitude to all the first line responders risking their own health to slow the spread of this pandemic. We know that many of our clients have family who work in the medical profession in some way, so please keep

thanking them for all they do. I myself have a relative who is a doctor in Philadelphia and a niece here in Denver who works as an EMT. I'm grateful they're doing their part to mitigate the effects of the coronavirus.

Along with the first line responders, Justin and I also want to give a shoutout to all the teachers for all the work they do. Both my wife and Justin's wife are teachers, so we know firsthand how hard they work to educate the future generations of this country. That said, I think a lot of parents out there right now are homeschooling their kids and realizing just how challenging a teacher's job can be. If you have a family member or a friend who is a teacher, take some time to thank them for everything they do when you get a chance.

To finish up, I just want to say that I hope you're all staying safe and healthy, and that if you have any questions or concerns about your estate plan, please don't hesitate to call us. We're here if you need us.

*— John Phillips*

# The Benefits of Minimalism A Perfect Lifestyle for Seniors

As we get older, we tend to hang on to mementos that brought some type of meaning to our lives, even after time has diminished their value. Though we may be emotionally attached, this clutter can eventually overwhelm us, especially as seniors. If you find yourself drowning in items you no longer need or want, consider a minimalist lifestyle to free up your space — and your mind.

## MINIMALISM

Before taking on a minimalist lifestyle, it's important to understand what it entails. When someone hears the word "minimalism," they might think it means getting rid of their possessions one by one, but that's not entirely true. Instead, minimalist living focuses on having less clutter in our lives but still keeping the things we truly value and enjoy. The idea is to get rid of things we no longer use or need.

## MINIMALIST LIVING

To embark on a minimalist lifestyle, focus more on the present and consider the value your personal belongings have in your life now. Sorting through hundreds of items with thousands of memories is a daunting task, so it is best to start by removing things that might not require emotional or physical strain, like old magazines, broken items, or clutter in the junk drawer. Once you've taken this first step, move on to something bigger. Soon, you'll find yourself making steady and rewarding progress throughout the rest of your home.

In the process, pay attention to what you want to keep. Carefully select which objects mean the most to you and which ones are still useful. These are the belongings you should surround yourself with.

## THE BENEFIT OF MINIMALISM

Minimalism will help you feel more comfortable in your home and open up other possibilities. You will have more room to invite guests and family over, and you'll have a sense of space and freedom. Additionally, this lifestyle can also help with your finances. You'll be less tempted to buy what you don't need, and you may even rearrange spending priorities or downsize your living space (less rent!). If you surround yourself with meaningful and useful items, you will feel more at peace.

Ultimately, minimalism encourages us to free ourselves from the many things that own us as much as we own them. Don't allow accumulated objects to clutter up your home and life. Take the leap and start living a carefree, minimalist lifestyle.

# Making Sure Your Heirs Get the Most Out of Your Estate Plan

The primary goal of estate planning used to be to avoid the estate tax. However, because of new tax laws passed by Congress, we've seen a trend away from that goal over the past decade. Avoiding the estate tax is really only a concern for the top 1% of earners in the U.S. at this point.

Now, the primary concern associated with estate planning has more to do with the human side of things. Through their estate plan, most people want to minimize the burden on their surviving heirs and ensure the assets they leave behind will be put to the best use possible.

The last thing anybody wants to happen as a result of their estate plan is a family divided and arguing over who gets what. But if you don't update your plan as family situations change, your family could be left with an estate plan that no longer works in their best interest. What if one of your heirs goes through a divorce? What if your assets go to someone you don't even know? Both of these scenarios are very possible in many families, and many more should be considered when creating or updating your estate plan.

One thing to think about when deciding which heirs get which assets is how you can maximize the good your assets will do for them. Many people just leave their assets to their kids, who are usually in their 50s when they receive their inheritance. At that age, they're probably already financially stable, and they'll just put the inheritance money in a bank. If you leave money primarily for your grandchildren, however, they might actually use it for things they need, like a down payment on a house or other major life purchases.

The world is getting more and more complicated, and the world our children, grandchildren, and great-grandchildren inherit is fraught with new challenges. However, with the right estate plan, you can make sure your family is prepared for whatever comes. Give Phillips & Blow a call today at 303-741-2400 to begin discussing your options with our skilled attorneys.



# Thank You To All of You Who Have Referred Your Friends and Family to Us

In uncertain times like these, sometimes all you can do to keep from living in despair is search for silver linings wherever you can find them. During this time, we've dealt with a lot of hard situations and been blindsided by a lot of unforeseen challenges. However, even in the midst of all of that, we've been fortunate to keep our doors open and help several new clients — many of whom were referred to us by their family, friends, and neighbors.

The fact that our clients are choosing to come to our office and entrust us with their estate planning questions and concerns, even in the midst of the COVID-19 pandemic, is a tremendous reassurance to our legal team. We're very pleased that our clients seem satisfied with the services we provide, and we will continue to provide those services to the best of our abilities.

We have also obtained new clients recently who have been referred to us by other clients. Referrals

are an incredible testament to our hard work, and we're extremely grateful to those of you who believed our services were worth recommending to your friends and family.

In a world that looks very different from how it looked just a few months ago, we're so glad we have clients who stand by us and our estate planning expertise. We hope that even during this difficult time, we can help even more people through the estate planning process. Referrals from our loyal client base absolutely help us achieve that goal.

With all that in mind, we'd like to say thank you to all of you who have referred new clients to us recently. Your trust in us and your referrals to us are why we can continue to help people during this time. We sincerely hope that you're staying safe and that we'll get to visit with you again soon.



# Trivia

## What does TOD mean?

- a. Transfer on day
- b. Transfer on death
- c. Transfer other death
- d. To other destination

Submit your answers to [email@jrphillipslaw.com](mailto:email@jrphillipslaw.com).

Correct answers will be entered into a drawing on May 31 for an Amazon gift card.

# Avocado Mayonnaise

Inspired by The Kitchn

Your entree is only as good as the seasonings and sauces that accompany it. We guarantee you'll be looking for excuses to pair this vegan avocado mayonnaise with all your meals!

## INGREDIENTS:

- 2 ripe avocados
- 1 tsp chipotle peppers in adobo sauce
- 1 tsp Dijon mustard
- 1 tsp lemon juice, freshly squeezed
- 1/2 tsp salt
- 1/4 cup olive oil

## DIRECTIONS:

1. In a food processor, blend avocados, chipotle peppers in adobo sauce, Dijon mustard, lemon juice, and salt for 1 minute.
2. Scrape the mixture down the sides of the bowl.
3. Turn the processor on again and slowly pour in olive oil.
4. Blend for 1 minute or until smooth.