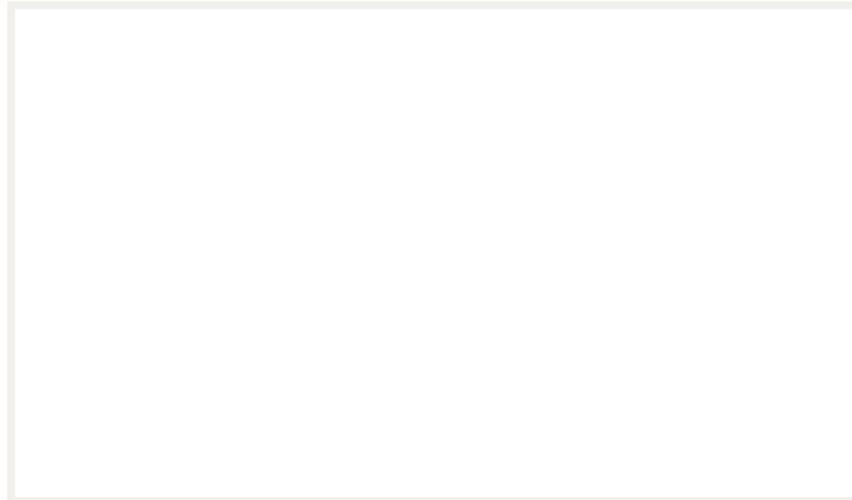




inside
this issue

- 1 How Have Your Priorities Changed?
- 2 How to Feel Renewed at Any Age
- 2 The Latest Changes at Our Offices
- 3 The Real Reason You Should Fill Out Your Personal Wishes Document
- 3 Watermelon and Tomato Salad With Turmeric Oil
- 4 Harvard's Tips to Keep Your Brain Young



How Have Your Priorities Changed

In the Wake of COVID-19?

If there's one lesson that I think the pandemic really drove home for a lot of people, including me, it's that we should expect the unexpected and account for it in whatever plans we make. We've all had those plans in our lives — vacations, boxes to check off our bucket lists, adventures that we've dismissed, saying that we'll get to them eventually. Well, if there's anything that COVID-19 made clear, then it's that "getting to them eventually" isn't always an option. Sometimes, life makes decisions for us, and we're left to decide how to act in their wake.



I had a trip to Paris that got canceled because of COVID-19 and the subsequent travel ban. At the time of writing, Justin doesn't know if he's going to get to go on his sailing trip down in the Caribbean in July. I was supposed to perform as a part of my choir group with the New York Philharmonic in Vail, and we were supposed to perform at the Red Rocks Amphitheater as well. All of these trips and plans, not so long ago, were 100% bound to happen. We counted on them happening. And now, because of something that no one expected, we can't count on any of those things happening anymore.

What I mean by that question is this: Once upon a time, we probably had a set of goals and dreams that we aspired to achieve, and we had (or at least we thought we had) a good bead on how exactly to go about achieving

people, and probably many of you reading this newsletter right now, have had to do away with some of your previous goals and ambitions. That's not a reason to give up on your aspirations in general, however. We have a chance to create new priorities and make them more adaptable to unexpected circumstances, whether those be isolated family troubles or global pandemics.



"WE HAVE A CHANCE TO CREATE NEW PRIORITIES AND MAKE THEM MORE ADAPTABLE TO UNEXPECTED CIRCUMSTANCES, WHETHER THOSE BE ISOLATED FAMILY TROUBLES OR GLOBAL PANDEMICS."

them. However, whenever major, unexpected life events come up, the priorities we once had, along with all our timelines and the tasks necessary to complete them, can go out the window. Based on our experience during the pandemic, it's very probable that most

Of course, from our point of view, we hope that many people in our community will prioritize creating or updating their estate plans. Estate plans are the ultimate defense against the unexpected for families and individuals, so it pays to have one that's airtight. If you're trying to reprioritize your life right now, then we hope that you'll recognize how important an estate plan is to you and your family. We also hope that you'll choose Phillips & Blow, PC to help you create a plan that's right for you.

— John Phillips

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.

Feeling Renewed at Any Age 2 Ways to Revive Your Life This Summer



If the mercurial spring weather has prevented you from getting out as much as you would have liked these past few months, you might be feeling a bit of cabin fever about now. Luckily, you can still introduce positive changes to your life that help you feel healthier and younger. Here are two ways to awaken your body and mind.

ADOPT A NEW ACTIVITY.

As you get older, it's not uncommon to drift further from the lifestyle you had in your 20s and 30s. Things have settled down, and you know a bit more about who you are, what you enjoy, and what you're capable of.

With this better understanding, you can make choices more aligned with your true interests and personality. Think about getting involved with a new activity you may have always wanted to try but never had the chance, like yoga or even a video game. Trying out new things keeps your brain active. You may even discover a new favorite activity along the way!

PAY ATTENTION TO MENTAL HEALTH.

Although more years provide more experience and knowledge, sometimes they also come with heavy baggage. The loss of a loved one, trauma, and other struggles can impact your life in later years. This is why it's good to practice mindfulness.

Take some time to focus on the present. Go for a walk and listen to the world around you, feel the fresh air against your skin, fill your lungs, and take in everything you can see. Meditation is also a good way to spend a few minutes to focus on your body in the moment and the things in life that make you happy. Practices like these can help you feel lighter, both physically and emotionally.

Growing older doesn't mean you can't feel renewed and positive. This isn't just an impossible idea — it's a reality.

We Are Now Scanning All Signed Documents

The Latest Changes at Our Offices

Times have been changing faster than they normally do these past few months, and we've been forced to change how we do many things on a daily basis. While some of those changes, such as working from home and eating out less, might be temporary, some changes may remain long after this pandemic is behind us.

At Phillips & Blow, PC, we've used this season of change to reevaluate how we go about helping our clients. We want to make sure you are aware of one particular practice that will make things run far more smoothly for us and for our clients: We have started scanning all signed documents and making them available on a disc drive.

Before we made this change, we only had hard copies of documents signed by our clients. Clients would come into the office, sign the documents, and then we would put them in a portfolio binder. The system, while maybe not ideal, was adequate until it became unsafe for people to leave their homes. Once the stay-at-home orders were issued, we needed another way to get those documents to our clients without having to come into the office.

We hope making these documents available for our clients to view from their homes helps them stay safe. We also hope, in the long run, this change will make it easier to keep track of your estate planning documents.

This pandemic may irrevocably change the ways we interact and how we do business with one another. However, not every change has been for the worse. By using this time to optimize how we work with one another, we can make sure we come out of this a more efficient society.



The Real Reason

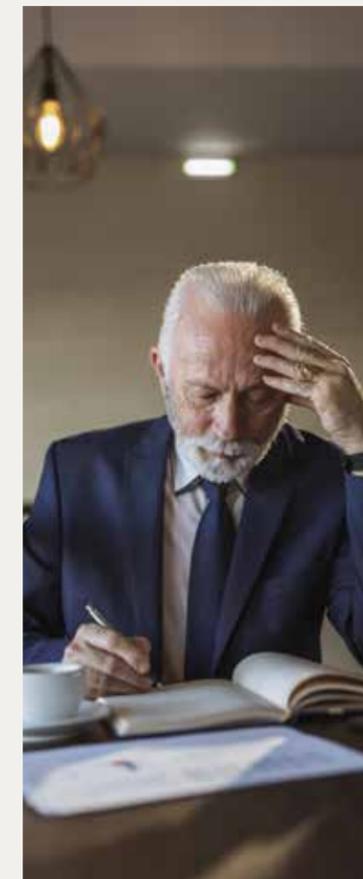
You Should Fill Out Your Personal Wishes Document

At first glance, the purpose of filling out a personal wishes document seems obvious. You need to let your family and loved ones know about your preferences for important decisions regarding your medical, long-term, and end-of-life care. However, after observing families go through the trauma of losing a loved one and experiencing that trauma myself (I've buried two parents and five in-laws), I've come to realize that making sure your final wishes are known and honored is the *least* important reason to fill out forms and deal with our own mortality.

While you may identify a few areas and items that really matter to you on the personal wishes form, most people find that they don't really care what happens in situation X, Y, or Z — or they figure they just won't care after they're gone. This is usually the case for 80%–90% of the topics covered in these types of forms. After 30 years in the estate planning field, what I've actually found to be the most important reason to complete these documents is to keep the people you leave behind from having to make difficult decisions, whether they're big, like choosing your preferred professional care facility, or small, like deciding the kinds of flowers you want at your funeral.

When a family loses a loved one, they have to immediately disrupt their lives — work schedules, child care, travel plans, etc. — in order to take on a never-ending stream of logistical decisions surrounding that loss. During a time that's already full of stress and grief, it's easy for family members to bicker and disagree, even on the trivial things. However, if you take the time to make as many decisions in your personal wishes document as possible, it could reduce, and even eliminate, potential arguments and disagreements among family members, letting them spend time and energy to properly grieve instead.

All that said, my best advice for filling out your personal wishes document is to fill it out two separate times for different reasons. The first time, think about what's important to you. The second time, think about which decisions you can make that will prevent your family from having to make it themselves. That is the best gift you can give them.



Trivia

How many times has the winner of the Presidential popular vote lost in the Electoral College?

Submit your answers to email@jrphillipslaw.com.

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



Watermelon and Tomato Salad With Turmeric Oil

Inspired by BonAppetit.com

INGREDIENTS:

- 1/4 cup virgin coconut oil
- 1 tsp peppercorns, coarsely crushed
- 1 tsp coriander seeds, coarsely crushed
- 1/2 tsp cumin seeds
- 1/2 tsp ground turmeric
- 4 cups seedless watermelon, diced into 1/2-inch pieces
- 2 medium heirloom tomatoes, diced into 1/2-inch pieces
- 8 oz mild feta, diced into 1/2-inch pieces
- Flaked sea salt

DIRECTIONS:

1. In a small saucepan, heat coconut oil, peppercorns, coriander seeds, cumin seeds, and turmeric for about 3 minutes or until fragrant. Let cool slightly but do not let coconut oil solidify.
2. In a large bowl, place diced watermelon, tomatoes, and feta. Drizzle with oil mixture and finish with a dash or two of salt.