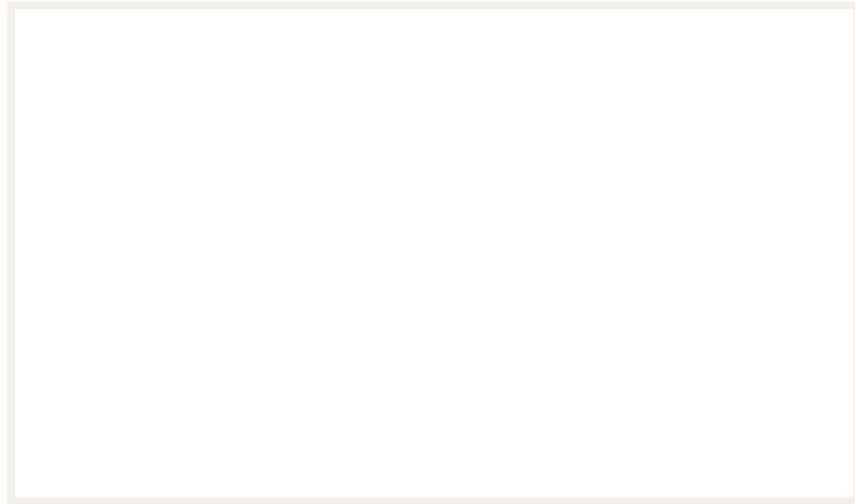




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How Are You Getting Away From It All This Summer?

Safely Staying Sane After Canceling Vacation Plans

This month, the world is still in flux. Even as everything continues to open back up, there are still a lot of unknowns when it comes to going out to eat, going in to work, and just spending time with friends and family. Sadly, however, one thing that probably won't change for many of us is the vacation we had to cancel.

At this point in time, Justin's sailing trip in the Caribbean is still up in the air. I was supposed to go to Paris this spring, and I had planned an African safari that I was really looking forward to this summer. Unfortunately, both of those trips were canceled. Those would have been the best times for me to get out of the house, really separate myself from my work, and unwind, but I'll have to find other ways to relax this summer. That's probably the case for many of you as well.

I think many of us this summer will be looking for ways to escape while staying close to home. We all want to safely get away from the pressures of the quarantine and social distancing, as well as from our work in general. But with our vacation plans canceled, how can we do that?

Earlier this year, I became the new part-owner of a 28-foot sailboat. After replacing the boat's mast, I'm hoping for some opportunities to get out on some of the local lakes and reservoirs. While it's a far cry from sailing adventures in the Caribbean, tinkering with and testing my new boat might be how I escape this summer. It might not be the summer I had planned, but I'll try to make the most of it. One way or



another, we're all going to have to find ways to unwind and get away. It's the only way that we're going to be able to stay sane and on top of our routines.

Unfortunately, getting away this summer isn't as simple as planning a staycation. We have to take our safety and the safety of others into consideration. While social distancing might seem easy on a boat in the middle of a large body of water, it becomes more difficult if I want to take anyone on the boat with me. A 28-foot boat doesn't leave a lot of room for social

distancing with friends, family, and clients. Do we only spend time with people we know have been social distancing? Do we still wear masks? How do we relax while also safely accounting for our new reality?

Much like when we're in a sailboat, we're going to have to keep our balance in all of this. We have to weigh the benefits of getting away from it all with the consequences of not doing it safely. If we don't do our due diligence, we could end up catching the coronavirus or, worse, spreading it to the people we spend time with. Nevertheless, I have no doubt that we'll find ways to unwind this summer, even in the midst of all the uncertainty.

What have you been doing to unwind this summer? Let us know when you give us a call or when you come into the office.



"ONE WAY OR ANOTHER, WE'RE ALL GOING TO HAVE TO FIND WAYS TO UNWIND AND GET AWAY. IT'S THE ONLY WAY THAT WE'RE GOING TO BE ABLE TO STAY SANE AND ON TOP OF OUR ROUTINES."

—John Phillips

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!

Beware of These Coronavirus Email Scams They're Still Around!



While it seems like the worst of the COVID-19 pandemic might be behind us, that doesn't mean we should let our guard down completely — especially when it comes to internet scams designed to prey on the fear and uncertainty brought on by the pandemic. It's no surprise that scammers have found ways to use the coronavirus scare as an opportunity to steal personal information from the vulnerable. Fortunately, you can spot coronavirus scammers using the same techniques that help identify otherwise run-of-the-mill phishing scams.

REQUESTS FOR PERSONAL INFORMATION When the federal government started distributing relief checks, several scammers sent out unsolicited emails, disguised as legitimate instructions, asking for personal information from people in order to receive their \$1,200. Since many people have now received their checks, this particular scam may become less common, but always be suspicious of emails that ask for personal information, no matter the circumstances.

SUSPICIOUS LINKS AND EMAIL ADDRESSES During the past few months, people's email inboxes have been littered with advertisements for fake coronavirus tests and cures, fake alerts from government agencies like the Centers for Disease Control and Prevention, and fake coronavirus updates. If you get an email containing an unusual link in your inbox, do not click on it — even if the email address looks legitimate. Scammers use links to spread malware on computers, which helps them get your personal information.

SPELLING AND GRAMMAR MISTAKES This is usually a dead giveaway. While genuine, official updates about the coronavirus will be meticulously checked for spelling and grammar, scammers aren't as careful. Missing periods, misspelled words, and wacky syntax errors are all hallmarks of scam emails. Make sure you carefully read any email you're not sure about. If you can spot spelling and grammar mistakes, delete the email.

Much like the coronavirus will remain in the American psyche long after cases and deaths have peaked, scammers will continue using it as a means to steal from honest, hardworking Americans. But, if we keep our guard up, we can make sure they get absolutely nothing from their efforts.

Why It's Better to Work With an Estate Planning Attorney *Than It Is to Do It Yourself*

With all the resources you can find online for DIY wills and estate plans, some people think paying an estate planning attorney to walk them through the process is a thing of the past. This couldn't be further from the truth. While some key estate planning documents are available online — and while any estate plan is better than no estate plan — anyone who has the ability to work with an estate planning attorney should absolutely do so for a few key reasons.

IT'S EASIER TO GET HELP.

Estate planning attorneys go through several years of college and law school before taking the bar exams they need to be able to practice law. Then, they continue to learn from years of experience. While a "fill in the blank" approach to your estate planning documents may seem easier, you're actually setting yourself up to make several mistakes that you'll have to fix later. An experienced attorney who knows the answers to questions you don't even know to ask will be able to help make sure that doesn't happen.

IT'S CHEAPER.

Paying for an estate planning attorney may not seem like the cheaper option, but it most certainly will be in the long run. Every mistake you make in your estate plan could cost your family thousands of dollars in legal fees and tax burdens down the road. For that reason, it's better to take on some short-term costs to avoid costly long-term consequences, potentially for several different people.

IT KEEPS YOUR FAMILY TOGETHER.

The more estate planning complications that arise after your death, the more opportunities there are for animosity to build between family members. You might believe that your family will stay together no matter what in the wake of your passing — but why leave it up to chance? By working with an estate planning attorney, you give your family every opportunity to come together after your death, rather than tear each other apart.

Don't create your estate plan by yourself if you don't have to. Call John and Justin at Phillips & Blow today at 303-741-2400 for a free consultation.



3 Major Reasons Everyone Needs an Estate Plan

There's a common misconception that only the very wealthy need an estate plan. Here's the reality: Estate plans are useful no matter what your income or assets may look like. Simply put, estate plans are a crucial part of preparing for the future — and not just your future, but the future of your loved ones.

Because of this misconception, estate planning doesn't always enter the family conversation. It might be something they just don't think about or don't want to talk about. Having an open and honest conversation about the future — a conversation that includes topics like money and death — can be uncomfortable. But it needs to happen, just as every family needs to have an estate plan in place. Here's why.

It puts you in control. Even when you're gone, your wishes live on. You designate your beneficiaries and direct exactly where your assets go. This can include setting up trusts to mitigate some of the educational expenses for future generations. Plus, when you know how you want to pass down your assets to the next generation, an official estate plan gives it legal weight.

You get to assign the executor. You know who you trust and who is capable of handling your estate when you cannot. When you appoint an executor, you'll know your wishes will

be carried out to the letter. If you do not have an estate plan and no executor is named, a judge will appoint someone to handle the process — and it may be someone you don't want in charge of your estate.

Your heirs avoid probate. When a written will or plan doesn't exist or can't be verified, your estate may enter probate. This can cause all kinds of headaches for your family, including fees, extra paperwork, and possible court appearances. Having a legally sound plan in place doesn't guarantee probate will be completely avoided, but it does make the process much easier.

When it comes down to it, having this conversation with your family and an estate planning attorney gives you more control of the future. Even if you feel your wealth or assets aren't of high enough value to warrant an estate plan, putting a plan in place helps your heirs avoid potential legal complications when you're gone. More than that, it leaves everyone with peace of mind that no amount of money can buy.



Trivia

When did we have a president and vice president neither of whom were elected by the people?

Submit your answers to Email@JRPhillipsLaw.com.

Correct answers will be entered into a drawing on July 31 for an



The Best Grilled Summer Vegetables

Inspired by DinnerAtTheZoo.com

INGREDIENTS:

- 1 tsp salt
- 1/4 tsp pepper
- 1 1/2 tsp dried Italian seasoning
- 1 1/2 tsp garlic, minced
- 2 lbs assorted vegetables, trimmed and halved (asparagus, mushrooms, red onion, red bell peppers, baby carrots, and yellow squash are great on the grill)
- 5 tbsp olive oil
- 2 tbsp lemon juice
- 1/4 cup parsley leaves, chopped

DIRECTIONS:

1. In a small bowl, combine salt, pepper, Italian seasoning, and garlic.
2. Brush vegetables with olive oil and place in a large bowl. Top with lemon juice and seasoning mixture. Toss to coat evenly. Cover and refrigerate for at least 20 minutes but no longer than 2 hours.
3. Prepare the grill at medium-high heat.
4. Grill vegetables in batches, cooking 3–5 minutes on each side until browned and tender. (Carrots will cook longer, 6–9 minutes per side.)
5. Remove from the grill, sprinkle with parsley, and serve hot.