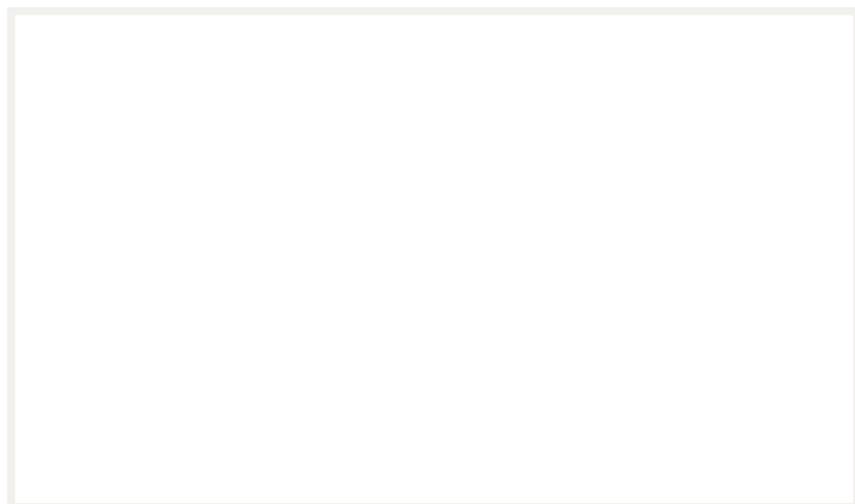




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Is Stress Harming Your Memory?

How to Cope With Daily Triggers

Stress can cause more than just a bad mood and low energy. Over time, mental exhaustion from stress can lead to forgetfulness and reduced cognition. This can hamper your ability to do your job and enjoy life. Though stress is unavoidable, there are steps you can take to mitigate some of the negative effects of mental exhaustion, including forgetfulness.

First, consider the source of your stress. These days, a common stressor is social media. If your feeds are full of bad news and negativity, shut them down. Many researchers suggest that spending less time on the internet leads to better health. Several studies have found that constant internet use, including time spent on social media, is negatively impacting our memories. Research from Harvard, Oxford, King's College London, and Western Sydney University all confirm this: Too much internet use is a bad thing.

Of course, it can be easier to delete a social media app than it is to eliminate other types of stressors. Coping with a stressful coworker, for example, can be difficult. You have to figure out why they're causing you stress and how the situation can be remedied. Dealing with a work-related confrontation can be hard, but having that difficult conversation and resolving the problem can ultimately lead to less long-term stress and improve your mental health.

Another thing you can do to reduce stress is avoid multitasking. Taking on multiple projects or doing too much in too little time can leave you feeling overworked. Plus, studies have found that multitasking is not effective. You cannot deliver the same results when your attention is scattered as you can when you are focused on one thing. To make matters worse, multitasking takes a major toll on memory and cognition, according to a study from Proceedings of the National Academy of Sciences.

If stress is impairing your memory, judgment, or cognition, take the above steps to reduce it. If you find your memory and cognition aren't improving, consider speaking with a mental health professional to discuss your best next steps. Mental health and stress management are important, and the more we do to improve these areas of our lives, the healthier and happier we will be.



UVA Light Bulbs

The Latest Scientific Assault on the Coronavirus

Throughout history, one silver lining of major crises, like wars, economic downturns, and pandemics, is that they tend to spur on technological innovation. For example, light detection and ranging (lidar) technology and antibiotics were developed during World War I and II. Scientists and engineers made breakthroughs with computing technology as a result of the space race with the Russians. It's made me wonder what sort of technological innovations are going to come out of this pandemic.

Unfortunately, COVID-19 seems like it's here to stay for a while. Fortunately, however, it seems like some of our country's inventors and thinkers are coming up with innovative ideas to make our time during the pandemic a little more bearable. One of these innovations is a new type of ultraviolet (UV) light that can kill viruses without harming humans.

“FORTUNATELY, HOWEVER, IT SEEMS LIKE SOME OF OUR COUNTRY'S INVENTORS AND THINKERS ARE COMING UP WITH INNOVATIVE IDEAS TO MAKE OUR TIME DURING THE PANDEMIC A LITTLE MORE BEARABLE.”

Until recently, one of the major drawbacks to using UV light to kill viruses, bacteria, dust mites, and mildew was that it could also harm humans fairly easily. UV rays can penetrate the skin and destroy our RNA, which can lead to skin cancer. UV light is the reason it's a good idea to wear sunscreen when you're spending extended periods of time outside. However, it's still possible to use UV lights to disinfect a room — you just have to remove yourself, your pets, and any houseplants that you have in that room before you turn on the lights. Depending on the size of the room, disinfecting takes 10 minutes to an hour. This technology is already used rather extensively in hospitals and warehouses, but the cost has kept it out of reach for most other people.

For now, the major recent development in UV light technology is that it's become a lot more long lasting and affordable. We've started using it to disinfect our conference rooms at the office in between clients. However, there might be another exciting development in UV light disinfection technology just on the horizon. UV light is composed of three different wavelengths, called UVA, UVB, and UVC. Physicists discovered that while UVB and UVC wavelengths are harmful when they come in contact with human skin, the UVA wavelength isn't. However, the UVA wavelength still kills viruses. So, now there's been a major push in parts of the scientific community to develop lightbulbs that emit the UVA wavelength that are available commercially. So who knows: By next year, we could see those bulbs being used in many stores and offices, helping to keep those environments safe from



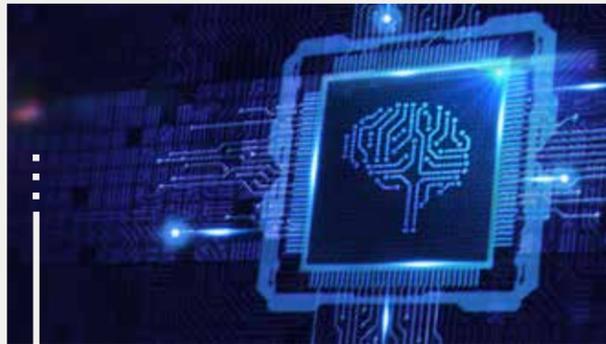
the coronavirus. In the meantime, we'll just have to keep using the ones we have.

If you're interested in getting the type of UV bulbs that we use at the office for your home or office space, we'd be happy to give you a recommendation. I would offer up this disclaimer though: You should check with your doctor or another health care professional to make sure that the lights won't harm you in any way, especially if you have preexisting conditions.

I hope that these lightbulbs are the first of many scientific developments that come out of this pandemic, and that they ultimately go on to make the world a better place.

John Phillips

2 Surprising Ways Artificial Intelligence Protects Your Money and Future



Most people who hear about artificial intelligence (AI) conjure up an image of a robot acting and thinking on its own. However, it's far more than that. AI systems are used by businesses to identify human behavior patterns and tailor marketing messages. They're also used by health care professionals to provide diagnoses and monitor trends. And now, AI is being used for financial security.

RISK MANAGEMENT

Many are concerned about the risk of someone hacking into their bank accounts and cleaning them out. While that can happen at any moment, individuals often have a number of safeguards in place to protect their finances and mitigate this risk. The same is true for businesses, such as banks, credit card companies, or online retailers, though the risks are often far higher for these companies than they are for individuals.

How does AI help? It works with data faster and more accurately than a human ever could. By using AI to monitor financial transactions, a company can keep track of the real-time activity of its customers and verify its authenticity. For example, someone who makes a large withdrawal from their bank account might get an AI-generated call, text, or email seconds afterward to verify the transaction.

FRAUD DETECTION

AI can also predict and flag unusual activity associated with fraud. By combining two of its processes — data management and pattern identification — AI can pinpoint oddities within a person's finances. For example, if a card is used for a purchase in America then used a few hours later for a purchase in another country across the world, AI can detect this suspicious activity almost immediately and send an alert to the cardholder. Additionally, AI is created to learn, which means that over time, it will become more attuned to what is or is not fraudulent activity.

Artificial Intelligence is a powerful and beneficial tool for business owners and individuals alike. Read more about what AI is doing in the financial world at MarutiTech.com/ways-ai-transforming-finance.

Why You Should Keep a List of Your Online Account Login Info For Your Beneficiaries

Across the world, more and more organizations — banks, insurance providers, cable companies, etc. — are moving away from sending paper bills in the mail to sending online bills directly to their customers' email address. There's nothing wrong with that, but in recent years it's created some new predicaments in the world of trust administration.

Not too long ago, we had a client who had received a bill from the cable company for an elderly loved one who had passed away. However, the bill could only be paid online, and the online account was only accessible with a password. The cable company wouldn't let our client cancel the cable account until they had the password!

Now, while not every company that bills a deceased loved one will be this difficult to deal with, it's led Justin and me to start advising clients who are setting up estate plans with us to write down all of the passwords and login information to all their online accounts and subscriptions so that their beneficiaries can access them after they're gone. Some institutions are even sending W-2s and 1099s online now. Just telling your beneficiaries to watch your mailbox for any incoming bills isn't enough anymore.

Once you make a detailed list of all your passwords and usernames for each of your online accounts, you need to keep it somewhere that it won't get lost. We recommend using a private, at-home safe, if you have one. However, do not keep the list with your estate planning documents, since those can get lost or stolen. We also do not recommend keeping this list of passwords in a safety deposit box for any reason. Honestly, we don't recommend using safety deposit boxes at all, but that's a topic for another article. The bottom line is that making a list of all your online account login information is just one more step that you can take to help your beneficiaries rest easy.



Need Help Choosing a Successor Trustee? We Can Help ...

Every trust must have a trustee, the person or entity who is in charge of managing the trust according to the terms of the trust. For the typical "Living Trust," the initial trustee is usually the person or couple who created the trust. When that initial trustee cannot serve anymore (usually due to disability or death), the person(s) or entities named in the trust itself as the "successor trustee(s)" manages the trust. The successor trustees are most often adult children, siblings, friends, or professionals. Often, one or more of the "remainder" beneficiaries (e.g., those who benefit from the trust when the grantors are gone) can also serve as successor trustees.

In some circumstances, certain beneficiaries might not be the best choice to serve as trustee. For example, if your assets and affairs are particularly complex, it might put an unnecessary burden on the family member to deal with your affairs themselves. In other cases, one or more of the beneficiaries might need protection from themselves, outside forces, greedy spouses, lurking creditors, etc.

All too often, the "human dynamics" between different beneficiaries might make it very difficult for any one beneficiary to be the manager of the other beneficiaries' interests. Making beneficiaries serve together as co-trustees is possible but can be very problematic, especially if they might quarrel or squabble.

In these cases, a professional or corporate trustee might be the best answer. Professional trustees are appropriate when a finite time remains to manage the trust as there is no inherent continuity of professionals with individuals or small firms. When the trust management may take longer, such as for the lifetime of a beneficiary (very common in modern asset protection trusts), it might be more appropriate to use a corporate trustee, like a bank, which can hire, train, and manage new employees to serve as trustees into the future. Also, the federal charter requires them to make provisions for continued trusteeship for all current clients if they stop doing business.

There are few alternatives to bank trust departments when it comes to long-term trusts, but when you need a professional to take care of your trust for a finite amount of time, you have a few choices. There are a few reliable private fiduciaries in business now, and our law firm, Phillips and Blow, is now willing to act as successor trustee on your behalf when appropriate.

We and other professionals can be an alternative to bank trust departments for short-term situations. Give Phillips & Blow, PC a call today if you want to explore this option.

Trivia

Which president was involved in roughly 300 wrestling matches and only lost once? He was inducted into the Wrestling Hall of Fame with the honor of "Outstanding American."

Submit your answers to Email@JRPhillipsLaw.com.

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



Minty Carrot Top Pesto

Pesto may sound like a fancy ingredient on restaurant menus, but you can make it at home in minutes! This vegan recipe is a great way to use spare carrot tops, and it tastes delicious as a pasta sauce (thinned with water) or a cracker spread.

Inspired by YupItsVegan.com

INGREDIENTS:

- 1 large bunch carrot tops
- 1 clove garlic, chopped
- 1/4 cup fresh mint
- 4 chives, chopped
- 2 tbsp red wine vinegar
- Salt and pepper to taste
- 3 tbsp olive oil

DIRECTIONS:

1. To blanch the carrot tops, bring a pot of salted water to a boil. Meanwhile, prepare a large bowl of ice water. Remove the stems from the carrot tops and add the greens to the water. Boil for 3 minutes, then drain the water and dunk the tops in ice water. When they're cool, wring out the extra liquid.
2. Use a food processor to blend the carrot tops and all other ingredients except olive oil. Add 1 tbsp of olive oil at a time to the food processor and blend until the pesto is smooth. Taste and serve!