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"Mele Kalikimaka" Much? Winter Vacations to Start Planning Now

Ready or not, winter is coming. Whether your ideal winter moment is sipping a cup of hot cocoa after a day on the slopes, or lying on a beach to escape the chill, quality vacations are by no means restricted to summertime. In fact, many families prefer winter travel to certain destinations because the crowds have thinned and the flights are less expensive. Here are some ideas to get you started.

New Orleans, Louisiana: December and January are relatively calm months in New Orleans, one of America's most beloved southern cities. We love New Orleans for its French Quarter, beignets, and lively jazz clubs, so a stay in New Orleans could be the perfect winter getaway for those looking experience the city before the revelry of Mardi Gras.

Park City, Utah: If you spend all spring and summer dreaming of fresh powder on the mountain, come ski some of the country's most beautiful runs in Park City. Home to the 2002 Olympic Winter Games, Park City continues to lure tourists with its lofty slopes and breathtaking natural beauty.

Honolulu, Hawaii: If it's paradise you're after, start planning for a winter retreat in Honolulu. Go to the fashionable Waikiki beach and play in the surf, or try to spot whales from atop the Makapu'u Lighthouse Hiking trail. If you make it to Honolulu during the first week of December, you'll be just in time to sing "Mele Kalikimaka" at the Downtown Honolulu Holiday Lights Parade!



MAIN STREET MONTHLY

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YOU'VE GOT THE POWER

Decide Now for Peace of Mind Later

Life is a wonderful, fragile thing, and unfortunately, it's impossible to know when disaster will strike. Though many people have heard the words "power of attorney" (POA) this term actually refers to a couple of different documents that are often confused. Having a power of attorney allows you to appoint someone, known as your Agent, to make decisions for you if anything ever prevents you from making your own health care and financial decisions. Ideally, you should plan on having a primary Agent and several alternates who are willing to step into these important roles in your life. If you haven't already created these documents, you should start thinking about them today. Here are some considerations to keep in mind while you weigh your options.

Many people don't realize that there are two different kinds of power of attorney. One is a Health Care Power of Attorney that was created by our state legislature and designated as the official directive for health care. This one has been the same since 2007 and is used by every attorney and hospital in the state. The other is a "durable" power of attorney that deals with all of your financial decisions. These are very important designations, because the perfect candidate for one may be a horrible fit for the other. Here is some more information on both of these roles, so you can decide for yourself who you want to take care of you in case of a personal tragedy.

The ideal Health Care Agent is someone who is familiar with your medical needs, and ideally who has some medical training such as a nurse or doctor. This person will be responsible for making health care decisions when you are unable to do



so, and they will have legal access to your medical information that would otherwise be protected by HIPAA regulations. It's vitally important that you have a formal, legal designation for this power of attorney, otherwise you put yourself at risk.

Many people believe that they can simply print a document off of the Internet or use a "five wishes" document, but many of these are not recognized by health care providers since they do not match the statutory form. Because doctors don't recognize these documents, they may send them through their legal department for verification. This process could cost you precious time and delay the decision-making process. We have personally seen a widow who was denied access to her husband's medical records because she wasn't listed as his health care power of attorney. While this was not the way the situation should have been handled, it caused a lot of heartache after his passing and could have been completely avoided by creating this document ahead of time.

The other type of power of attorney is the financial or durable POA. This person will make financial decisions for you. This is a separate document because it requires an entirely different skill set than the health care POA. This should be a fairly substantial document, because in South Carolina you must specifically list and spell out many powers or your agent doesn't get them. You are essentially letting someone make all of your financial decisions for you, including where you will be staying, how your investments are managed, etc., so it is important to choose someone who is trustworthy and good at money management. Both of these roles are important, but they're very different. Everyone should have both of these documents laid out no matter how old or young or sick or healthy you are. You never know at what point in your life you might suddenly need these documents. If you have any questions about this, or any other legal issues you're experiencing, feel free to contact our office at any time.

Stay tuned for our next newsletter, where we'll talk more about what happens if you don't have these documents in place.

~ TC and Charity

The Case for Keeping Mugsy:

GETTING PET ALLERGIES UNDER CONTROL



According to a recent survey, 68 percent of households have pets, despite the fact that one out of every five Americans suffers from allergies or asthma-related symptoms, made worse by pet hair and dander.

If you or a family member is that one in five, chances are you've felt the burden: a stuffy nose, itchy eyes, sneezing, wheezing, coughing, chest constriction, and skin reactions like welts or rashes. Thus, it's understandable to consider getting rid of a pet in favor of living allergy-free.

Before you do, however, consider these options for a cleaner, more allergy-controlled home:

PURCHASE AN AIR FILTER. The Austin Air Pet Machine Air Purifier has a filtration device that traps dust and dander while absorbing pet odors like ammonia. While this particular device isn't cheap (\$595), a similar model (the Winex WAC9500 Ultimate Pet True HEPA Air Cleaner with Plasma Wave Technology) is much more affordable (at \$220).

The reason these air purifiers are so expensive is that they free the air of pet dander — flakes of your pet's skin that can be difficult to remove otherwise. Should your allergies be caused by pet hair however, you may be able to get away with an even more affordable filter

like the Hamilton Beach TrueAir Compact Pet Air Purifier, priced at \$50.

KEEP IT CLEAN. It's easy to spot your pet's hair all over the couch and carpet, so you've probably got the vacuuming down, but when was the last time you wiped down the walls or baseboards? To get a jump on pet dander to come, try using a cleaner with benzyl benzoate or tannic acid.

Getting rid of your furry companion doesn't have to be the final answer. Keep pet allergies under control with just a little bit of extra sanitization and filtration.



Put Your Garden to Bed

WORK HARD IN THE WINTER, PLAY HARD IN THE SPRING

Over the summer months, there was more time to accomplish labor-intensive, yet personally satisfying work — yard and garden work chief among them. With the weather on your side and plenty of sunshine throughout the day, you watered, fertilized, mowed, trimmed, tilled, and aerated to your heart's content, on a daily and weekly basis.

And then came the end of the season ...

As hectic school and extracurricular schedules came back into the fold of daily life, you spent less and less time with your summer yard. But each new season brings more opportunity for outside work, and autumn is the perfect time to prepare your yard and garden for the winter to come.

LAYER: When temperatures drop to chilling degrees, it's important to note that keeping soil warm isn't necessarily your goal. Add a healthy layer of mulch (fallen leaves work well) to your garden beds, so when the soil freezes, the mulch will keep it that way.

PULL THE WEEDS: Weeds sprout up everywhere, and while you might think freezing temperatures would eliminate the problem, you may want to think twice. Weeds spread from their seeds, of which thousands can spread per plant. Pull the weeds this season to avoid a headache when the sun returns.

RECYCLE: Instead of throwing fallen leaves away, save them! Leaf molds are made entirely of partially decomposed leaves, and their maintenance is simple. Pile up the leaves as they fall (get the younger ones involved with kid-sized rakes!), and allow leaves to decompose. By the time spring rolls around, your leaf mold will have broken down into the soil to improve moisture absorption and help roots penetrate the spring soil. To prevent your leaf mold from blowing away in the wind, wrap chicken wire or snow fencing around it.

In the summer, you managed your time around your garden, but just because summer is over doesn't mean you have to give up your green thumb! Make time for your outside space now, and when springs begins, you'll be ready to get back outside without missing a beat.



We Want Your Feedback & Testimonials!

Please take a moment to let us know what we do well. We appreciate any and all comments. Each response returned before December 4, 2015, will be entered into our contest to win an iPad mini as our way of saying "Thank You!" Drawing will be held in early December.

The drawing will take place in early December. Please mail your comments to Tiffany Armstrong at Stratton & Reynolds, LLC, 201 W. Main Street, Suite C, Lexington, SC 29072, OR fax them to 803-470-3666, OR email them to tiffany@strattonreynolds.com. Thank you in advance for your permission to use these comments on our websites, newsletter, and in communications with our clients.

What was important to you and how did we help?

To be entered to win the iPad mini, please send us the following information:

Name: _____

Phone: _____

Email: _____

iPad mini
giveaway



BLUEBERRY MUFFINS

BLUEBERRY MUFFINS ARE DELICIOUS, AND BESIDES BEING A GREAT SNACK ON-THE-GO OR AT THE BREAKFAST TABLE, THEY'RE LOADED WITH OUR FAVORITE SUPERFOOD: BLUEBERRIES! ENJOY THIS QUICK AND EASY ONE-BOWL RECIPE!



INGREDIENTS

- 1 1/2 cups flour
- 3/4 cup sugar
- 1/2 teaspoon salt
- 2 teaspoons baking powder
- 1/3 cup canola oil
- 1 large egg
- 1/3-1/2 cup milk or milk alternative
- 1 1/2 teaspoon vanilla extract
- 6-8 oz. fresh or frozen and thawed blueberries

DIRECTIONS

Heat oven to 400 degrees F. Line 12 standard muffin cups with paper liners. Whisk together dry ingredients, then add oil, egg, and milk. Mix, then add vanilla. Last, very gently fold in blueberries with a spatula, so as not to crush the fruit. Divide batter between cups. Bake 15-20 minutes until tops are dry and an inserted toothpick comes out clean. Muffins will keep for 2-3 days.