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A Thousand-Year Sleep The Maya's Stone City of Tikal

The ancient Maya city of Tikal slept quietly, but not completely forgotten, beneath a dense blanket of jungle in Northern Guatemala for nearly 1,000 years before it was rediscovered.

Once a major cultural, economic, and military hub of the Maya civilization, Tikal is thought to have been established as such by around A.D. 750, but some structures date back to as early as 200 B.C. The city is thought to have been deserted suddenly sometime before the 9th Century A.D. Although historians believe native people knew of the stone city deep in the jungle, it wasn't until after an official expedition by Modesto Mendez and Ambrosio Tut that information on the location of the site was published.

Among the thousands of stone ruins, traces of the powerful and culturally advanced city remain in the temples, palaces, and centers which are unmistakably sporting arenas. There are

several stone monuments that stand out tall among the canopy of trees; the highest pyramid, Temple IV, towers at 212 feet.

One can't help but imagine an ancient Maya astronomer perched high upon these monuments and gazing at the night sky, creating detailed records of the cosmos. The Maya people are responsible for developing a detailed system of calendars from these observations.

Tikal became a national park in 1955 and a UNESCO World Heritage site in 1979. Tikal, and the diverse natural reserve that surrounds it are the pride of Guatemala. Archaeologists are continuously excavating more structures beyond the 10-mile radius that has already been brought out from beneath the overgrowth. Still, only a small fraction of the city has been revealed.

WHO SHOULD ADMINISTER MY ESTATE PLAN?

Planning for the future can be difficult. Often, people either wait too long to get the right documents in place or fail to keep those documents updated. However, even having the right documents may still not be enough if you haven't chosen the right people to manage your affairs for you.

Parents often feel a duty to name their oldest child or the child who lives closest to them when they create their estate plan. This happens even when they know the child, who is in their 40s and still living with them, is probably not the best manager of money. We get it — they're here and helping out, and it seems like naming them will make things easier.

Unfortunately, having the wrong person handling things for you can lead to major issues. These issues include waste or outright theft, or even less obvious issues such as the person named being too busy to get things done in a timely manner or too disorganized to get things completed correctly and filed on time. All of these issues can lead to major disputes among heirs, including litigation, which leads us to this month's article.

Who should be handling things for you? This includes both managing things while you're alive but unable to handle your day-to-day needs and handling splitting everything up according to your wishes after you have passed.

Keep in mind, you may need to have different people to handle different roles. For instance, having your son, who is a medical doctor, make decisions for you under your health care power of attorney is probably a great idea.



However, if he is working 60-plus hours a week and has his own family that includes several young children, he may not be the best choice to also handle all of the estate paperwork, due to the amount of time required.

In addition, if your heirs don't get along, you may not want to name any of them to manage your affairs after you pass. Instead, it might be worth the small fee to have a third party, such as a bank or trust company, handle liquidating and distributing your assets, since they will be able to do so in a fair and unbiased manner.

Other factors to consider include how financially responsible and organized your heirs are, what their other time commitments may include, and whether or not they can make fair decisions, even in tough situations.

If you are wondering if you have the right people managing your plan, or if you know someone who hasn't yet put a plan together, give us a call. We can sit down and discuss who should be managing your health care and financial decisions if you aren't able to handle these decisions yourself.

~ TC and Chasity

Dangers You Can't See (or Smell)

The Truth About "Fragrance-Free" Products



To the average consumer, when a product is "fragrance-free," that means it's made without the use of synthetic chemicals that make soaps, detergents, and cleaning products smell pleasant, but in turn, may cause harm. What you might not know, however, is that "fragrance-free" doesn't always mean "toxin-free."

According to the Fair Packaging and Labeling Act, cosmetic and cleaning product companies don't have to list ingredients (i.e., expose "trade secrets") on their

labels. As a result, FDA regulations only require products to be labeled "fragrance" or "flavor," and nothing else (cosmetics, in particular, don't need to be FDA-approved before hitting the market).

When products are labeled "fragrance-free," it only means that no extra chemicals were added to change the way a product smells on its own — not that it's free of toxins. The plot thickens when similarly "unscented" products are labeled as such only to indicate that a fragrance could have been added to a product, not to give it an intentionally pleasant smell, but to dilute a product's natural, not-so-pleasant scent.

There's definitely a lot of information to take in, so how do you know you're investing in the safest, most environmentally and health-friendly products? Short of scratching soaps, detergents, shampoos, and lotions off your grocery list altogether, consider these tips.

Beware of Buzzwords: As much as you want to trust the words on the bottle, don't. Words like "hypoallergenic," "fragrance-free,"

"nontoxic," and "dermatologist tested" can distract consumers from noticing unsafe chemicals. Oftentimes, these words stretch the truth to keep you coming back for more.

Fact-Check With an App: Think Dirty in the App Store lists 12,000 products and their ingredients. From harmless to serious, Think Dirty will show you which products are best for you. And on the Android market, Skin Deep rates 78,000 products on a scale of one to 10 for categories like cancer risk, allergens, and developmental or reproductive toxicity. Just scan a product's barcode to learn more!

Ask a Medical Professional: If you're going fragrance- or toxin-free due to a skin allergy or chemical sensitivity, the lack of ingredients listed on products is undoubtedly frustrating. Your best defense from sneaky products is a doctor or dermatologist who can recommend the best products for you and your family.

What Stefan Sagmeister Can Teach You About Time Management

Design expert Stefan Sagmeister did a TED talk called "The Power of Time Off." In it, he shared his unique approach to running a design studio: seven years of work, followed by an entire yearlong sabbatical where his studio is closed down completely. And that sabbatical is not just for him — it's for all of his employees too.

Why would he do such a thing? Well, he's preoccupied with the issue of "sameness" in design. In his mind, sameness is overrated for branding. And in any profession, it's easy to fall into a rut where you do the same thing, day in and day out, year in and year out.

In his presentation, Sagmeister explained that life is generally divided into three distinct stages: learning, working, and retirement. Ordinarily, working is roughly 40 years, and retirement is maybe 15 years. But what would happen if you took five years from your retirement stage and interspersed them throughout your working years? You'd end up with something akin to what Stefan Sagmeister advocates: one year off per every seven years of working.

What you do in that year off is very important because you're getting inspiration for the next seven years. That's what happened with Sagmeister after his sabbatical in Bali. He was exposed to a new culture and new landscapes, all of which found its way into his studio's designs in subsequent years.

It sounds like professional suicide to disappear for a year, but in fact, it can be *more* financially advantageous. You set yourself apart from others in your field, not only by seeking new inspiration, but also by doing something unique that enhances your value.

But it's still a fairly radical idea for most of us, financially and professionally. Instead, why not apply that same logic on a weekly or monthly basis? Three weeks on, one week off — or four days on, three days off? Use some of that time you're not working to rekindle the passion for your calling that can sometimes go by the wayside.

At the very least, remember that you have the power to shake things up if it's all getting too predictable. Decide how to use your time to maximize your growth and fulfillment, both day to day and in a big-picture sense.



Don't Sell the House!

Many people come to us concerned because they or their parents need long-term care in an assisted living or nursing home facility, and they aren't sure how they are going to be able to afford the care they need. One of the biggest mistakes we see people make as they go through this transition is they often immediately sell their home.

This can be an expensive mistake, because under many government programs — including Medicaid for nursing home care and the VA's Aid and Attendance program — your home is an "exempt" resource, which means it is not counted in your total assets when determining eligibility for these benefits. By selling your home, you are converting this "exempt" asset into cash. Cash is almost always a "countable" resource, which must be almost completely spent before you can qualify for these benefits. We hate having to tell people who come to us to discuss long-term care options that because they sold their parents' house a year or two ago, they have to spend almost all of the proceeds from the sale of the home so that their parents will be eligible for benefits planning. There are still options for planning in that situation, but often the family has lost tens of thousands of dollars because they did not consult with an attorney before selling the home.

If you or someone you love is considering long-term care planning in the near future, give us a call. We'll discuss the best strategy for you before you start liquidating the assets. With good planning, you can likely preserve a lot more assets than you thought you could, while also qualifying for benefits that will pay for a significant portion of the long-term care costs.



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ANSWERS

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