

March 2013

Issue: 11

## Welcome to Hogwash!

### Greetings!

Welcome to the latest issue of Hogwash!

If you have a minute to [email us](#), we'd love to hear from you with your feedback on what you'd like to see in Hogwash.

## Charting the Course

As the "Baby Boomer" population ages into retirement, and members of the "Sandwich Generation" start to see what may be over the horizon for one or both of their parents, some decisions and planning may best be done now. Should an aging parent name an executor? Give durable power of attorney? Create a trust? Add their children's names to their real estate and bank accounts? (We have never seen an instance in which this last is a good idea . . . )



### Durable Power of Attorney

Gives someone else the power to use your funds, to pay your bills, sell your real estate, etc.

### Patient Advocate Designation

Gives someone else the authority (and responsibility) to make medical decisions for you (a/k/a a "Living Will" or health care power of attorney)

### Guardian/Conservator

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### From the Emerald Isle

St. Patrick's Day or the Feast of St. Patrick is a very special holiday for all those who are Irish and those who are Irish in their hearts.

While St. Patrick's day is a time of celebration marked by parades, parties, corned beef and cabbage and green beer, it's also a time of reflection. Here are some Irish toasts. We hope you enjoy them as much as we do.

May your pockets be heavy-  
Your heart be light  
And may good luck pursue you  
Each morning and night

Someone appointed by the Probate Court (during your lifetime) to manage your funds, decide your living arrangements, etc.

### **Executor**

Someone empowered by the Probate Court to wrap up your Estate, after your death, either by carrying out the terms of your Will, or by following the laws of intestacy.

### **Trustee**

Someone empowered by a Trust Agreement signed by you, to manage your affairs, and if you so direct, distribute them after your death.

Each of the first two types of agencies end with your death; an executor's responsibility begins at your death. And, a trustee (or successor trustee) can take over whenever you designate, in the trust agreement, on the conditions and terms that you establish.

Especially when helping your loved ones who are older than you, planning action should be taken now. An accident, stroke, or heart attack could cripple any one of us, any day, rendering us unable to make decisions for ourselves. If we wait until someone needs that power to decide, you might have to turn to the Probate Court. There, it is much more costly, and time-consuming, than if your loved one had given you that power before the event.

As with most things in life, planning for contingencies can relieve stress and uncertainty, as well as save money and heartache. Chart your course now.

## **The Ides of March**

What is the origin of the phrase for March: "In like a lion and out like a lamb." Does it refer to the weather? Does it have an astrological foundation? Aries is central during March but Leo is central in July. Perhaps a reader can provide the answer.



Despite the foregoing question, as a LION, March brings us the auspicious date of March 15, the "Ides of March." Throughout world literature that date is cited as the prelude to dreadful events throughout history, including the date of Julius Caesar's murder in 44 BC. For us, however, it also signifies an important tax date for businesses that cannot be ignored. It also gives us warning to the next date of significance, albeit anything like a mere LAMB: April Fools' Day, a date to remind each of us of the presence of scammers seeking to bilk us of our hard earned assets, before the IRS obtains its share on April 15.

Grant me a sense of  
humor, Lord,  
the saving grace to see a  
joke,  
To win some happiness  
from life,  
And pass it on to other  
folks.  
May your blessings  
outnumber  
The Shamrocks that grow  
And may trouble avoid  
you  
Wherever you go.

Lucky stars above you,  
Sunshine on your way,  
Many friends to love you,  
Joy in work and play-  
Laughter to outweigh each  
care,  
In your heart a song-  
And gladness waiting  
everywhere  
All your whole life long!

May you have all the  
happiness  
And luck that life can hold-  
And at the end of your  
rainbows  
May you find a pot of gold.



## **When Irish Jokes are Flowing**

### **A Wee Bit 'o Irish Humor**

The Irish are known for their willingness to poke fun at themselves, which results in lots of jokes that are often told with an Irish accent over a pint Guinness or a glass of Jameson's. Here are a few to share this St. Patrick's

Scammers can be found in more places than the Internet where friendly promises of vast wealth are generated in remote romantic locations including Nigeria and Jamaica where you are asked to simply send a bit of cash - not more than a "couple of thou" and that you will then receive millions, perhaps from the estate a long lost relative or the winnings of a lottery for which you never bought a ticket. There are scam educational opportunities, scam offers to fix your credit experts, scam offers to work at home and become a millionaire and scams that offer to help aspiring actors and actresses to become movie stars. All it takes is your cash, your credit card or bank account number and your trust. There is no limit to the imagination of scammers.

As with all of life, if any promise of impending riches sounds too good to be true, it probably - and I repeat - it probably is NOT true. So, hang on to your hard earned cash, and you may be able to survive both the Ides of March as well as April Fools' Day. If you want to check to see if any promises or potential wealth are legitimate, you can contact us for a second opinion, at no charge.

## Illegal Foie Gras?

Considered a delicacy by many, *foie gras* is a paté or spread of sorts, made from fatty duck livers. The most common method of "production" of those duck livers involves force feeding them, with a tube, multiple times per day, in order to enlarge the livers.



California has banned the sale of *foie gras*. But, take heed: outlawing something involves costs, some of them unforeseen. At least one restaurant has tried to circumvent the ban by offering *foie gras* as a "complimentary side dish." PETA (People for the Ethical Treatment of Animals) has filed suit against that restaurant, claiming that the restaurant's attempt to evade the law should be stopped, and stop the restaurant from serving foie gras.

How much will that law suit cost the California taxpayers? Will it result in any change? Or, might it have just the opposite effect, and cause a backlash and the lifting of such a ban.

[Click here](#) for more information.

day season.

How can you tell if an Irishman is having a good time?

He's Dublin over with laughter!!

~

Why can't you borrow money from a leprechaun?

Because they're always a little short

~

"Someday, I'd like a little brother," said a boy to his friend. "There's only so much you can blame on a dog."

~

Knock Knock  
Who's there?

Irish!

Irish who?

Irish you a happy St.  
Patrick's Day

## Celebrate Business, Celebrate Romance, Celebrate in March

Beyond the Ides of March and St. Patrick's Day, we've found more fun holidays to celebrate as March winds down.

### **Proposal Day**

Know someone who's single but would rather not be? Tell them about Proposal Day. Celebrated twice a year, on March 20 and September 22 - the Vernal Equinox and the Autumnal Equinox - Proposal Day was created by John Michael O'Loughlin. According to the Proposal Day [website](#) the holiday should be lighthearted and fun - but it may also be a time when couples begin talking about furthering their relationship.

Proposal Day founder O'Loughlin also selects two celebrities that he dubs the Most Eligible Celebrity Singles in the world. At press time he still hadn't posted his March choices on his website, but for September 2012 he named Prince Harry and Kristen Stewart.



### **National Mom and Pop Business Owner's Day**

March 29 brings a celebration of small business in America. This holiday was created to recognize those special teams - couples who are united both in marriage and in running a business together. If you know some Mom and Pop business owners who manage to keep their business and their personal lives running smoothly together, then why not stop in to their business and salute them in the best way you can - by doing business with these stalwarts of our national and local economies.

## **Karen's At Home Cookin'**



### **Bringing the Green into March Meals**

I like to use a lot of greens to highlight the basics this time of year. We always start up the grill in March, come rain, sleet, snow or sunshine. So, shovel the back deck and serve this to your favorite Leprechauns with plenty of stout beer. You can never go wrong with eggs, potatoes and sausages, true Irish fare. As always come to the table hungry and with a happy heart. Enjoy!

### **March Northern Michigan Peasant Meal**

Appetizer: sliced Granny Smith apples and celery sticks with Sage Derby cheese and apple jam.

Potatoes: Cut potatoes into large bite-sized chunks. Cover with water in a cast iron pan and boil for five minutes. Drain the water and set aside the potatoes. Melt some bacon grease (butter or olive oil is okay here for the vegetarians). Add lots of chopped garlic and parsley, some sea salt and pepper and cook for a couple minutes on medium heat. Toss the potatoes back in the skillet, drizzle with olive oil and roast in the oven at 350° until golden crispy (or put them on the grill). Add parmesan cheese or sour cream and more parsley for the finale.

Eggs: Scramble eggs with a touch of cream and Dijon mustard. Cook slightly, then add fresh baby

spinach leaves and green olives. Cook on low heat. Top with blue cheese crumbles or Sage Derby cheese.

Brats: Boil the brats in a stout beer for ten minutes then throw on the grill. For the brat sauce mash an avocado with lime juice, mayo and horseradish mustard.

Side dish: Biscuits smothered in green lentils and tomatoes.

Dessert: Shamrock Sugar Cookies with Lime Green Frosting (this is what you ask the guests to bring!)

## Divorce, Child Custody and Child Support

Considering divorce? Need advice on child custody or child support? Call to schedule an appointment with us through March 31, 2013 and receive a free 45-minute consultation on any divorce, custody or child support matter.

That's a \$125 value and it's free of charge if you mention Hogwash! This offer extends to our readers and to their friends and family. Just be sure the client mentions this offer from Hogwash when they call.

To schedule an appointment just give us a call at (231) 941-5878.

Offer Expires: March 31, 2013

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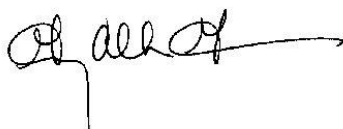
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