

A NEWSLETTER FROM

LAW OFFICES OF MATTHEW Z. MARTELL, P.A.

MARCH ISSUE

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Steps to Improving Your Diet

*It can be hard to sort
through the vast amount
of dietary advice in the
Information Age.*

Every day, we seem to be confronted with a new study disagreeing with the one released 24 hours earlier. Fad diets spring up and disappear constantly.

We all want to be healthy, but what are we supposed to believe?

Thankfully, there are some common-sense opinions that most doctors, nutritionists,

SEE 'DIET' PAGE 7



Family Matters

Do You Need a Premarital Agreement?

Most people assume the purpose of a premarital (or prenuptial) agreement is to divide property in the event of a divorce. A premarital agreement does allow a couple planning marriage to determine

how their property will be distributed if they divorce. However, a premarital agreement can do far more.

This article will help you decide whether you need a

SEE 'PREMARITAL AGREEMENT' PAGE 2

premarital agreement as well as how it can protect your business interests.

Who Needs a Premarital Agreement?

When you think about premarital agreements, you may imagine the stereotypical situation: a wealthy person demands a prenup to protect the family fortune from a far poorer and possibly gold digging fiancée. You don't need to be rich (or engaged to someone poor) to benefit from a premarital agreement.

You may find a premarital agreement especially valuable if:

- You are an older or mid-life person who has accumulated a home,

investment portfolio, or other assets that you want to protect should you divorce.

- You have children from a prior marriage or relationship to whom you want to leave most of your estate.
- You own your own business and want to continue to operate it without interference from your new spouse.
- You have minor children and can foresee conflicts between your new spouse's expectations and your commitments to your children.

Some people resist a premarital agreement because they view it as an admission the marriage is likely to fail. To the contrary,

a premarital agreement can increase the likelihood that a marriage will succeed. A premarital agreement presents a couple with an opportunity to have a realistic discussion about how they expect to manage their finances and who they want to inherit their property. False assumptions can be exposed and examined before the marriage. Thus, the chances of marital conflict are reduced.

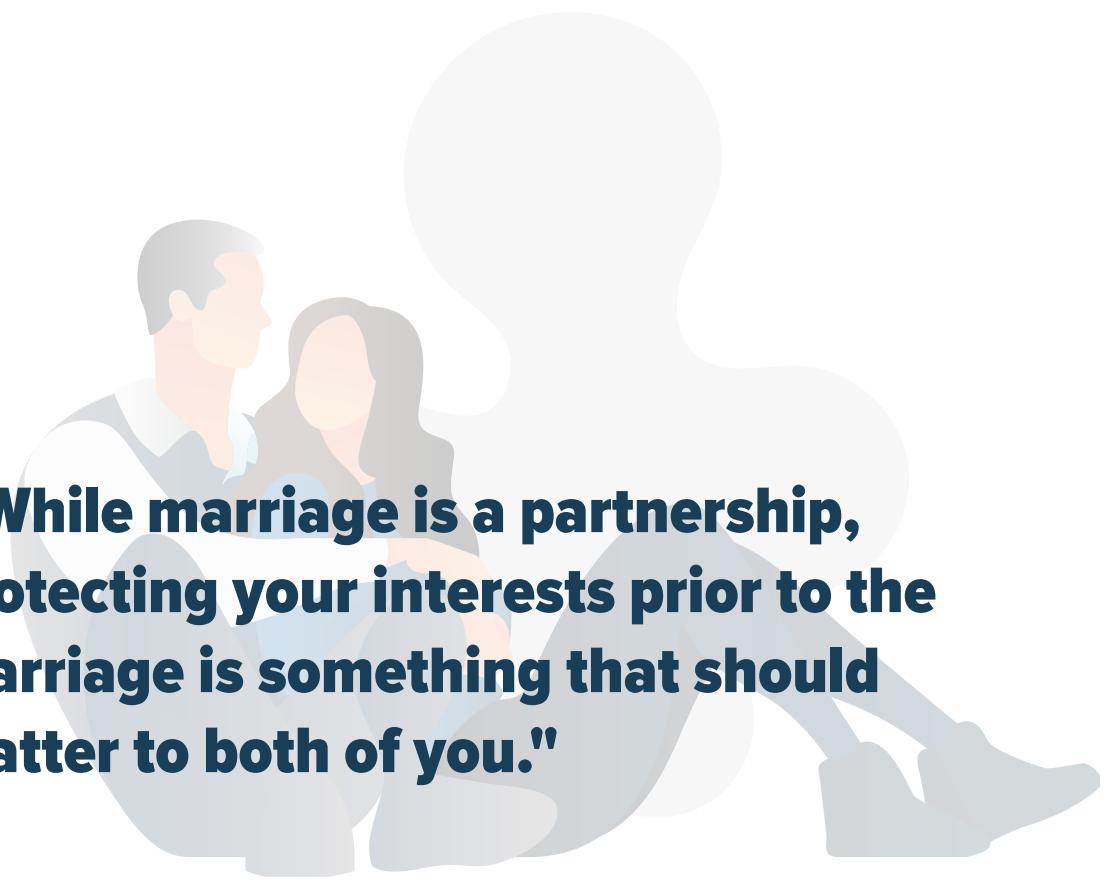
Premarital Agreements and Business Interests

A premarital agreement can allow the spouses to operate any business they owned prior to the marriage as their separate property.

Example: Jane owned a print shop when she married Bob. She owns the shop as a sole proprietor and never assumed Bob would have any involvement or ownership in the print shop's business.

Unfortunately, the shop suffers a fire, and insurance proceeds do not cover the entire loss. Jane wants to borrow money from the bank to cover the additional expenses of repairing





"While marriage is a partnership, protecting your interests prior to the marriage is something that should matter to both of you."

the print shop. The bank requires Bob's signature on the loan because Bob has a marital interest in the business property. Specifically, he could be entitled to an ownership interest in the property if Jane predeceases him.

This leads to problems because Bob sees no future in the print shop and refuses to sign the bank loan. Jane is furious at Bob.

A premarital agreement might have solved two

problems for Jane and Bob. If Bob had waived his interest in the print shop in a premarital agreement, Bob would not need to sign the loan. Only Jane's signature would be needed. In addition, a possibly marriage ending conflict could have been avoided. Bob would have known before he married Jane that Jane intended to run the business independently and that he would have no control over or say in it.

Reminder: Hire Legal Help

It's important to remember

that a premarital agreement can be a complicated process, and it's important for each spouse to look out for his or her own best interest. While marriage is a partnership, protecting your interests prior to the marriage is something that should matter to both of you. This is best accomplished by having each party work with their own independent attorney. After the agreement is signed, you can move on to the next stage: wedding planning. 📌

Illustrations by Pikisuperstar

How to Get Your Vitamins

In one of the most famous episodes in television sitcom history, Lucy Ricardo learns the hard way that you really can't "spoon your way to health" with Vitameatavegamin. That lesson holds true today.

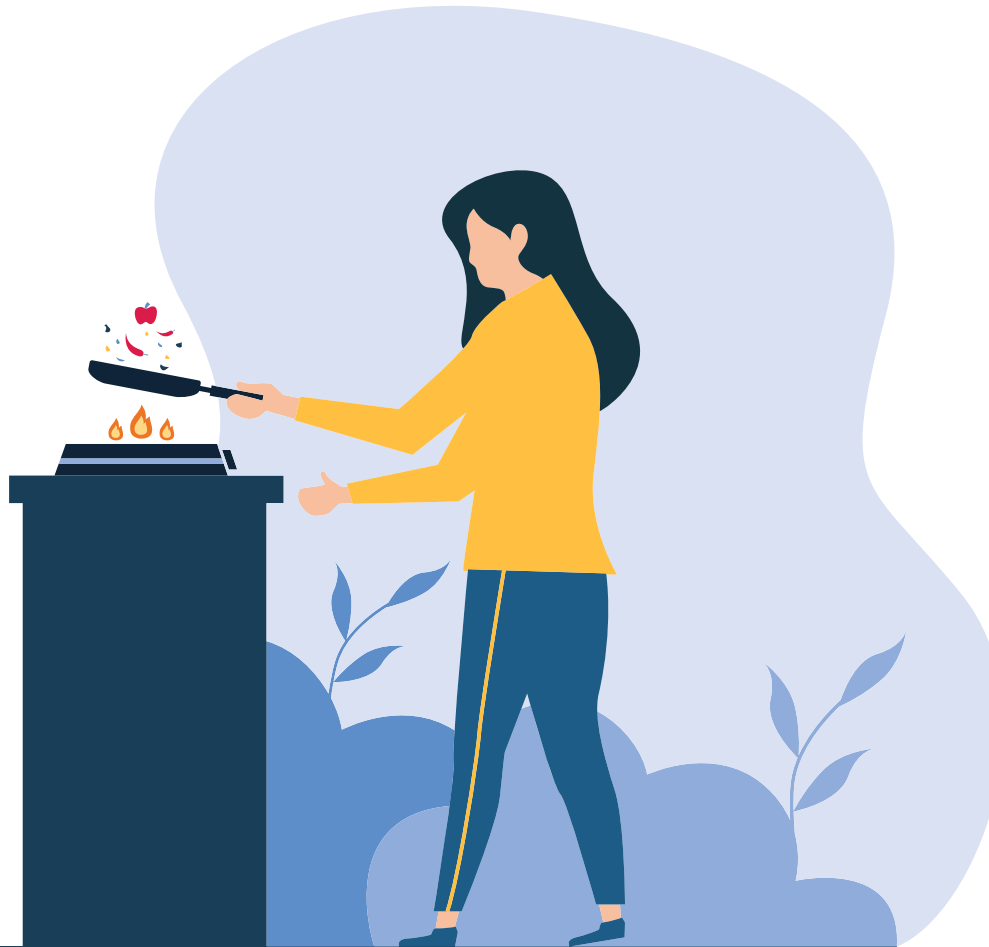
The best way to get the vitamins and minerals you need is by eating a healthy diet, not by taking a supplement (regardless of the amount of vitamins, meat, vegetables and minerals it may contain). But what vitamin do you need, and what are the best food sources for these nutrients?

Let's start with the basics.

Vitamins are **organic compounds** (i.e., compounds made by plants and animals). There are two categories of vitamins: water-soluble and fat-soluble.

Water-soluble vitamins (vitamin C and the B vitamins) are easily absorbed by the body, and any amount that is not absorbed is flushed out. Consequently, you need to replenish these vitamins regularly.

Fat-soluble vitamins (A, D, E and K), on the other hand, are absorbed and stored by your body to be used as needed (in much the same way fat is).



VITAMIN A (RETINOIDS AND CAROTENOIDS)

WHAT IT DOES

Vitamin A is good for your eyes. It also helps prevent cell damage and fight infection.

TIPS AND TIDBITS

Think orange when you think Vitamin A. For optimal eye health, eat something orange every day.

SOURCES

Sweet potatoes, pumpkins, carrots, cantaloupe, shrimp and salmon.



VITAMIN B1 (THIAMINE)

WHAT IT DOES

Vitamin B1 helps convert food to energy.

TIPS AND TIDBITS

The B vitamins, collectively, play a prominent role in brain function and energy production.

SOURCES

Legumes (peas, beans, lentils), whole grains, and pork.



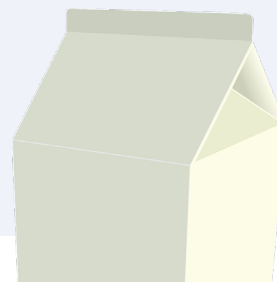
VITAMIN B2 (RIBOFLAVIN)

WHAT IT DOES

Vitamin B2 helps your cells function properly.

SOURCES

Eggs, fortified breads and cereals, milk, yogurt, asparagus and other green vegetables.



VITAMIN B3 (NIACIN)

WHAT IT DOES

Vitamin B3 helps your body convert food to energy and to store energy; it also helps protect your skin, and may help lower your cholesterol.

SOURCES

Lean meats, salmon, and peanuts.



VITAMIN B6

WHAT IT DOES

Among other things, Vitamin B6 helps your body fight disease, maintain normal nerve function, and break down proteins.

SOURCES

Chickpeas, fish, beef liver, starchy vegetables and fruits (e.g., potatoes, avocados, bananas).



VITAMIN B9 (FOLATE; FOLIC ACID)

WHAT IT DOES

Folate helps make DNA and prevents spina bifida and other birth defects.

TIPS AND TIDBITS

Folic acid is the synthetic (man-made) form of folate. B9 is an essential prenatal vitamin.

SOURCES

Asparagus, brussel sprouts, dark leafy greens, oranges, and legumes (beans, peas, and lentils).



VITAMIN B12

WHAT IT DOES

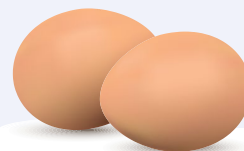
Vitamin B12 helps convert food to energy. It also plays a significant role in brain health.

TIPS AND TIDBITS

Foods rich in B12 make a good pre-workout snack. A B12 deficiency can lead to memory loss and dementia.

SOURCES

Clams, eggs and fortified cereal.



VITAMIN C (ASCORBIC ACID)

WHAT IT DOES

Vitamin C plays an important role in the growth of bones and muscles. It also is an essential building block of collagen.

TIPS AND TIDBITS

While Vitamin C does many beneficial things for your body, it cannot and does not prevent or cure the common cold.

SOURCES

Citrus fruits, cantaloupe, mango, papaya, sweet red peppers, broccoli, and leafy greens.



VITAMIN D

WHAT IT DOES

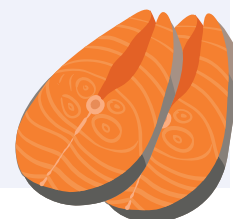
Vitamin D helps to build strong bones and muscles; helps your nerves to relay messages; and is critical to a healthy immune system.

TIPS AND TIDBITS

While you can get Vitamin D from the food you eat, the best source of Vitamin D is sunshine. Ten-to-fifteen minutes of unfiltered sunshine is all you need.

SOURCES

Milk, fortified orange juice, and fatty fish (e.g., swordfish, salmon, mackerel)



VITAMIN E

WHAT IT DOES

Vitamin E helps prevent cell damage and helps cells communicate with one another.

TIPS AND TIDBITS

Vitamin E is an anti-oxidant, which means it protects your cells from external toxins, e.g., air pollution, smoke, UV rays. It also is an anti-inflammatory.

SOURCES

Sunflower seeds, nuts (peanuts, almonds, hazelnuts), green leafy vegetables.



VITAMIN K

WHAT IT DOES

Vitamin K keeps your bones healthy and helps your blood to clot.

TIPS AND TIDBITS

The "K" in "Special K" is for Kellogg's, not for Vitamin K.

SOURCES

Spinach and other leafy greens.



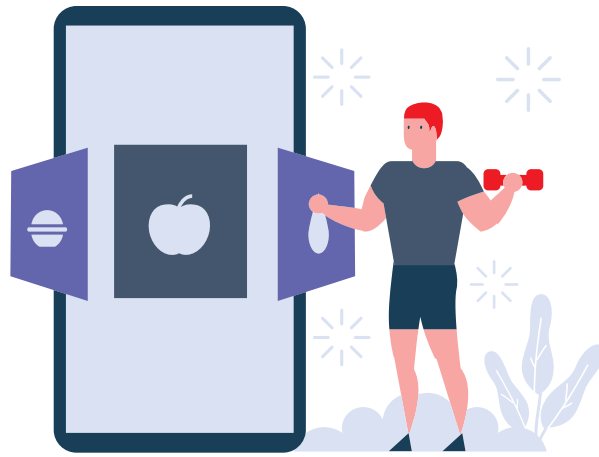
and dietitians share. In this article, we won't be promoting a specific diet like paleo, Atkins, South Beach, or keto. Instead, we will be offering sensible, general advice about healthy eating options that anyone can follow with minimum effort.

Foods vs. Superfoods

You've undoubtedly heard the term "superfood" quite a bit recently. There is a lot of hype about these supposedly fierce foods that contain unbelievable levels of everything a healthy body should crave.

However, the actual term "superfood" is merely a marketing gimmick. It sells products, plain and simple, but that doesn't mean that certain types of foods aren't loaded with additional levels of healthy compounds. In no particular order, here are just a handful of diverse items one might consider "super."

- **Blueberries** – high in antioxidants, vitamin C, and vitamin K.



- **Avocados** – excellent source of potassium, healthy fats, and vitamins.
- **Green tea** – high in anti-inflammatory compounds and antioxidants.
- **Dark leafy greens** – may reduce the risk of diabetes, heart disease, and cancer.
- **Salmon** – high in omega-3 fatty acids that benefit a healthy heart.
- **Garlic** – a great source of vitamin C, fiber, and vitamin B6. May reduce cholesterol.
- **Cinnamon** – potential to lower cholesterol and blood sugar. High in antioxidants.
- **Nuts and seeds** – high in fiber and healthy fats. May decrease the risk of heart disease.

Non-Food Group Tips

- **Healthy plant oils** – so long as you have moderate intake, certain types of plant-based oils such as olive, sunflower, canola, soy, peanut, and corn can provide health benefits. Take care to avoid oils containing trans fats, specifically those that are partially hydrogenated.
- **Drinks** – liquids high in sugar will be counterproductive if you are trying to stay healthy. Therefore, it is recommended that you drink only a small glass of juice per day and skip soda altogether. Focus on water, coffee, and tea. Limit your dairy servings to a maximum of two per day.

Bonus Tip

Physical activity is a key component of a healthy lifestyle, particularly if you are interested in losing weight. Complement your dietary endeavors with a regular exercise routine. ■

Illustration by Designs.ai

Saint Patrick's Day

When you think of Saint Patrick's Day, some things that probably come to mind about this Irish holiday are: the color green, beer, shamrocks, leprechauns, and shirts that say "Kiss Me, I'm Irish!"

But, did you know that Saint Patrick's Day has much deeper roots than just the parades and pub crawls we all know and love?

Who is St. Patrick and Why Do We Celebrate Him?

You might be surprised to learn that Saint Patrick was not actually Irish! You might be even more surprised to learn Saint Patrick's name was not actually Patrick, and he was not actually a canonized saint. So, why does this important day in Irish culture center around this historical figure?

It began in the fifth century, when a British boy called Maewyn Succat was kidnapped and taken as a slave to Ireland. He later went on to become a priest, changing his name to Patricias, and set out to introduce Christianity to Ireland, often using a three-

leafed shamrock to demonstrate "the Holy Trinity." Having ushered in a new religion (and national identity) to Ireland, Patricias became a celebrated figure throughout the nation, and after his death, he was informally proclaimed a saint. His use of the shamrock became a symbol of Irish heritage, and Saint Patrick's Day was officially declared a Christian feast day. Today, Saint Patrick's Day has evolved into worldwide celebrations of Irish culture.

Other Fun Facts about St. Patty's Day

- According to Irish folklore, St. Patrick also rid Ireland of all snakes—though there is no proof of there ever having been snakes in Ireland.



- St. Patrick's day is celebrated in more countries than any other festival.
- Popular St. Patrick's Day foods include Irish corned beef and cabbage, beef and Guinness pie, Irish cream chocolate mousse cake, and Irish coffee.
- The first St. Patrick's day parade was in Boston, not Ireland!
- Today, New York City hosts the world's biggest St. Patrick's Day parade. 📌