

A NEWSLETTER FROM

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

MAY ISSUE

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How a Lawyer Can Help After a Divorce

Even though your divorce is final, you may still need to take care of some matters to completely separate your property and finances from those of your ex-spouse.

You don't want to delay completing the transfers and obligations required by your settlement agreement and divorce judgment.

You also want to make sure that all ownership documents, loans, and accounts reflect the end of your marriage. Finally, you want to update your estate plan and beneficiary designations on insurance policies and retirement accounts.



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If you have children, there are a number of things that need to be completed to ensure their wellbeing and safety, such as notifying the school and health officials of any changes in routine that need to be followed.

Sometimes couples, exhausted by the divorce process, don't follow through with these post-divorce tasks. This is a big mistake. If you neglect your beneficiary designations and estate plan, your assets could be distributed in ways you don't want or expect. As long as your names appear together on deeds, loans, and credit accounts, your ex-spouse's financial problems will be yours as well.

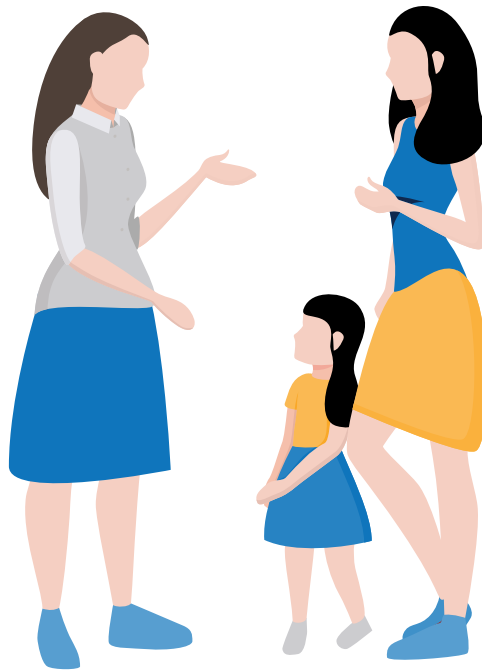
In one case, a woman who was awarded the family home never bothered to get a deed from her ex-husband transferring his interest to her. Later, when she wanted to sell the home, she discovered it was encumbered with a lien because someone had sued him and obtained a judgment against him. The home was virtually worthless.

In another case, a husband's name remained on the mortgage of a home awarded to his wife. She didn't make the mortgage payments. The home went into foreclosure and his credit was seriously damaged.

To ensure that nothing falls through the cracks, there are a number of tasks that you need to remember to complete to tie up loose ends. Not every item will apply to you. Read your settlement agreement and divorce decree very carefully to determine which do and whether you have any other obligations that ought to be added to the list. Failure to fulfill your obligations could

result in a contempt order, which could mean fines or even jail time in addition to financial disasters.

Some loose ends can be managed on your own, such as updating your name with legal agencies like the DMV or contacting the bank. But as you can see, some remaining tasks may require a lawyer's help. If you need to accomplish any of these, and we are not already helping you with them, please call our offices. If the task is something our office does not handle, we will be happy to refer you to an excellent lawyer who can help you with it.



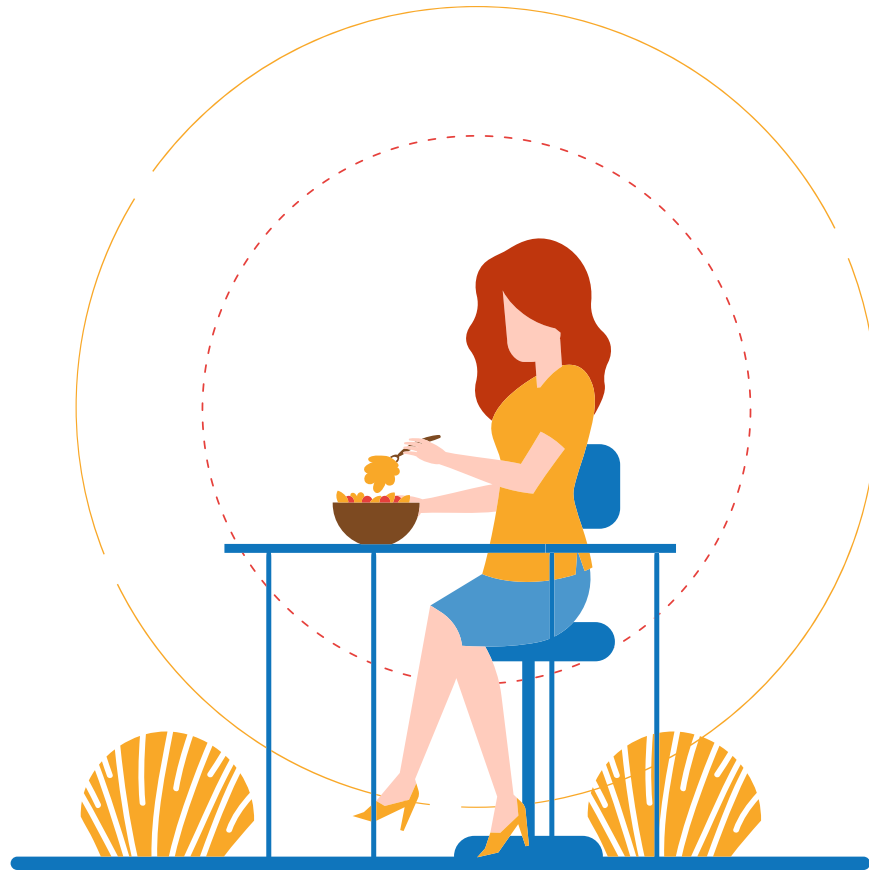


“Sometimes couples, exhausted by the divorce process, don’t follow through with these post-divorce tasks. This is a big mistake.”

Tasks That May Require A Lawyer’s Help

- Prepare and execute deeds to transfer real estate between you and your former spouse , or titleholders, to the individual assigned the real estate pursuant to your agreement, or the court’s order.
- Prepare a new will, trust, and other estate planning documents.
- Prepare new powers of attorney for financial matters and health care.
- Amend existing trust documents, and particularly, trustee and beneficiary designations as required by agreement or judgment.
- Prepare QDRO to divide defined benefit plans or review QDRO prepared by former spouse’s lawyer.
- Prepare life insurance trust for child support or alimony as required by agreement or court order.
- Prepare Qualified Medical Child Support Order (QMCSO) to submit to health insurance provider with copy to employer of providing party.
- Prepare notice of withholding of child support/alimony to payor’s employer.
- Prepare and file final joint tax returns.
- Enforce provisions of settlement or judgment requiring removal, transfer, or other disposition of personal property from former marital residence, storage facilities, etc. . 

Illustrations by Macrovector



Healthy Eating Tips to Feel Your Best

You know, of course, that proper nutrition is essential to good health. For many people, though, that statement raises more questions than it answers: Which foods pack the most nutritional value?

How do different foods support different body systems and functions? Is there really a way to make kale taste good?

While there is no “magic” diet, we have collected below some tips (and recipes!) to help you fuel your body with foods that will keep you

looking and feeling good, inside and out.

Protect Your Eyes

Vitamin A is essential to good vision and may help in the fight against certain eye diseases, including cataracts and age-related macular degeneration. An easy way to get your vitamin A is to eat

something orange every day, e.g., carrots, sweet potatoes, pumpkin, cantaloupe, shrimp, or salmon.

Zinc also is important for eye health. Black-eyed peas are a good source zinc (and often are easier on your stomach than zinc supplements or lozenges).

Recipes

While you can't go wrong with carrot sticks as a quick and easy source of vitamin A, here are two tasty alternatives:

- Pumpkin pie with ginger and espresso: <https://somethingnewfordinner.com/recipe/pumpkin-pie-with-fresh-ginger-and-espresso/>.
- Black-eyed peas Greek salad: <https://somethingnewfordinner.com/recipe/black-eyed-peas/>.

Build Strong Bones and Teeth

Calcium and vitamin D are essential to building strong teeth and bones. Dairy products and green leafy vegetables are good sources of calcium. Milk is a good source of vitamin D, and many breakfast cereals are fortified with vitamin D. This means that a bowl of cereal with milk is more than just a good way to start the day (or satisfy a late-night craving); it's also good for your teeth and bones.

Build Muscle

Protein is essential to muscle

development, growth and repair. Good sources of lean protein include eggs, chicken breast, almonds, cottage cheese and other dairy products, and legumes (beans and peas). Quinoa also is high in protein.

Recipe

For a different take on a protein rich meal, try this filling salad: <https://somethingnewfordinner.com/recipe/quinoa-black-bean-red-pepper-and-corn-salad/>.

Flex Your Joints

Do your joints ache? Foods that fight inflammation will help keep your joints healthy and pain-free. This includes whole grains (oatmeal, quinoa, brown rice), and foods rich in vitamin C (e.g., cherries, citrus fruits, red peppers and leafy greens) and omega-3 fatty acids (e.g., salmon).

Recipe

This anti-inflammatory smoothie makes for a good start to an active day: <https://somethingnewfordinner.com/recipe/pineapple-kale-anti-inflammatory-smoothie/>.

Be Good to Your Gut

Fiber is essential to good gut health. Leafy greens, like spinach and kale, are excellent sources of fiber. Other foods that are good for your gut include:

- Lean proteins. Choose fish or chicken (grilled or baked, not fried), rather than a steak.
- Whole grains.
- Some fruits and vegetables: Berries, citrus fruits, bananas and avocados. Bananas and avocados, in particular, are high in potassium, which helps promote gut health and good digestion.

Recipe

This (You Won't Taste The Avocado) Banana Bread makes a delicious and healthy breakfast, snack or dessert: <https://www.cookinglight.com/cooking-101/vegan-avocado-banana-bread-recipe>. 

Illustration by Designs.ai



Running Tips for a Beginner

If you're interested in making the leap from walking to running—or are simply curious about whether running might be a good fit for you—this quick guide will help you get started on the right foot (pun intended).

Set Your Goals

A person might want to start running for any number of reasons: achieving better physical fitness, managing stress levels, competing for a charitable cause, simply enjoying the outdoors...the list goes on. For those looking for an escape, running can be an intensely solitary

experience. Anyone looking for camaraderie, on the other hand, can share this hobby with hundreds (or thousands) of like-minded individuals on race days.

Before heading out to buy your first pair of running shoes, think about what you want to achieve. Are you looking to beat

a certain time for a mile or 5K? Perhaps you're more interested in reaching a specific distance without regard for time. Even a more generic goal like getting outside to run a little bit each week without timing or distance metrics is a great start.

If you can't decide, the 5K (3.1 miles) is the most popular

race type in the U.S. and could be a good initial goal. With an estimated 17,000 5K events taking place in 2016, this distance is excellent for both beginners and seasoned pros alike.

Get Your Equipment

Once you have your goals in mind, it's time to acquire some running gear. Despite the seemingly simple nature of the sport, however, a trip to the local sports store or a quick browse on Amazon inevitably leads to a dizzying array of choices for clothing, footwear, watches, and more.

■ **Clothes:** aim to protect yourself from both the elements and the dangers you may encounter near roads. Lightweight “wicking” materials, which don’t absorb much water, are best to keep you cool and mobile. You may even be able to find items that have some measure of UV light protection. If you plan to run when it’s dark out, don’t skimp on acquiring brightly colored shirts, shorts, or pants with reflective patches so motorists can see you. Hats

and sunglasses are a must for warm weather, and beanies and long sleeves will help with the cold.

■ **Shoes:** the amount of running footwear on the market is staggering, but the cardinal rule is to get a pair of shoes that is comfortable. Everyone runs a little differently, so trust your instincts and test some pairs out in the store to see if they feel natural. It’s critical that your feet feel good regardless of the foam density, weight, brand name, or myriad other factors the salesperson may talk about. Take your time; good shoes will both protect you from injury and help you achieve your goals.

■ **Trackers:** running watches and fitness trackers can cost upwards of several hundred dollars, but there are also plenty of starter models that won’t break the bank. For watches, look into brands like Timex, Fitbit, and Mio for models that offer several useful features without going overboard. For an even more cost-effective solution, consider using a smartphone app like Human, Couch to 5K, or Pacer. These are ideal for beginners and will help you measure and map your runs. 📌



Illustrations by Designs.ai

Sugar Kiss Melon Gazpacho

Prep 20 Mins | Cook 10 Mins | Yield 6 Servings

A delicious and refreshing chilled melon and avocado gazpacho.

INGREDIENTS

For the Soup:

- 1 small shallot, peeled and halved
- 1 clove garlic, peeled
- 1 Sugar Kiss melon, seeded, peeled and cut into large chunks
- 1/2 avocado
- 1/2 cucumber peeled, seeded and cut into large chunks
- Juice from 1/2 lemon
- 1 t kosher salt
- 1/4 t white pepper
- 2 T Spanish Sherry Vinegar
- 1/4 cup good quality olive oil

For the Garnish:

- 2 1/2 ounces pepita seeds
- 1 T olive oil
- 1/2 t kosher salt
- 1/2 t ground cumin
- 1/2 t chile powder
- 2 ounces crumbled feta cheese (optional)
- 1/2 cup pomegranate seeds

INSTRUCTIONS

For the Soup:

In a large food processor bowl, whirl shallot and garlic until finely minced. Add melon, avocado, cucumber, lemon juice, salt, pepper and vinegar. Whirl until smooth. While the processor is running, gradually add olive oil through the pour tube until incorporated. Taste and adjust seasonings. Refrigerate for at least an hour before serving.

For the Garnish:

Turn the oven on to 350 degrees. Spread the pepita seeds on a baking sheet and toss with olive oil and seasonings. Bake for about 10 minutes until they are golden, shaking them half way through. Store in an airtight container until ready to serve. Serve the soup with a sprinkling of the seasoned pepitas, some crumbled feta and pomegranate seeds. You can add a drizzle of olive oil if you like.

MAKE IN ADVANCE

Gazpacho gets better with a little resting time so the flavors mellow. So if you have the time, make it a day in advance. I like to make a big batch and eat it all week long.

