

A NEWSLETTER FROM

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

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IN THIS ISSUE

■ Why You Should Eat
Healthier | P4

■ Houseplants You Can
Keep Alive | P6

■ Veteran's Day: Did You
Know? | P7

Why to Budget After a Divorce

You may have yawned (or cringed) when you read the title of this article, but please keep reading. This information is important for anyone who has gone through a divorce or who has ever worried about money for any reason.

You've probably heard many times that you should budget. But few people actually do. According to a recent study by U.S. Bank, about 60% of Americans don't budget. This is one majority you don't want to be part of.

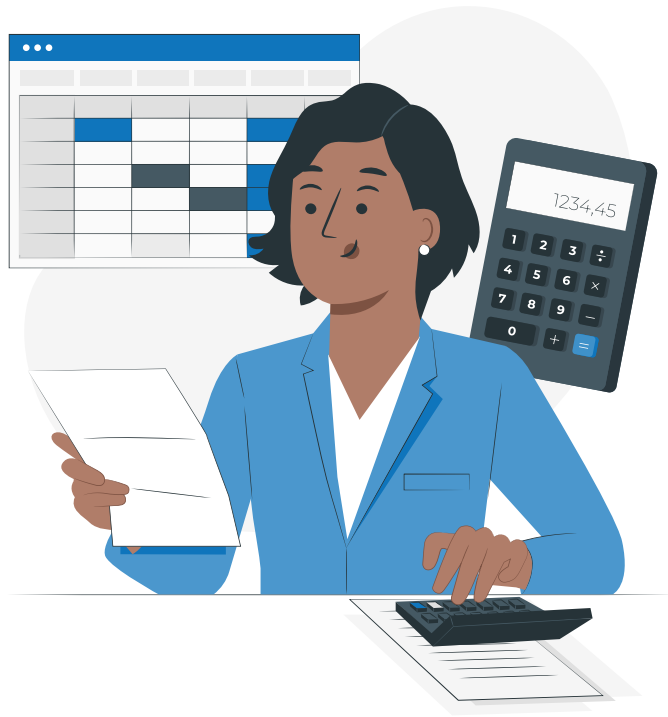
Here are 6 reasons why you need a budget:



[SEE 'DIVORCE BUDGET' ON PAGE 2](#)

1. It will keep you out of debt. You won't spend money you don't have so you won't sink into a black hole of credit card debt.
2. It will reveal bad spending habits and give you a chance to correct them. You may find you are wasting money on things that matter little to you while never putting aside enough to devote to things that do.
3. It will allow you to have an emergency fund so that a major repair or temporary job loss doesn't become a crisis.
4. It will help you work towards your long term goals, whether they are home ownership, school tuition, foreign travel, or a comfortable retirement.
5. It will promote family harmony by eliminating (or at least reducing) money arguments with your children and spouse should you eventually remarry.
6. It will free you from constant worry about money so you can get a good night's sleep.

Getting your finances in

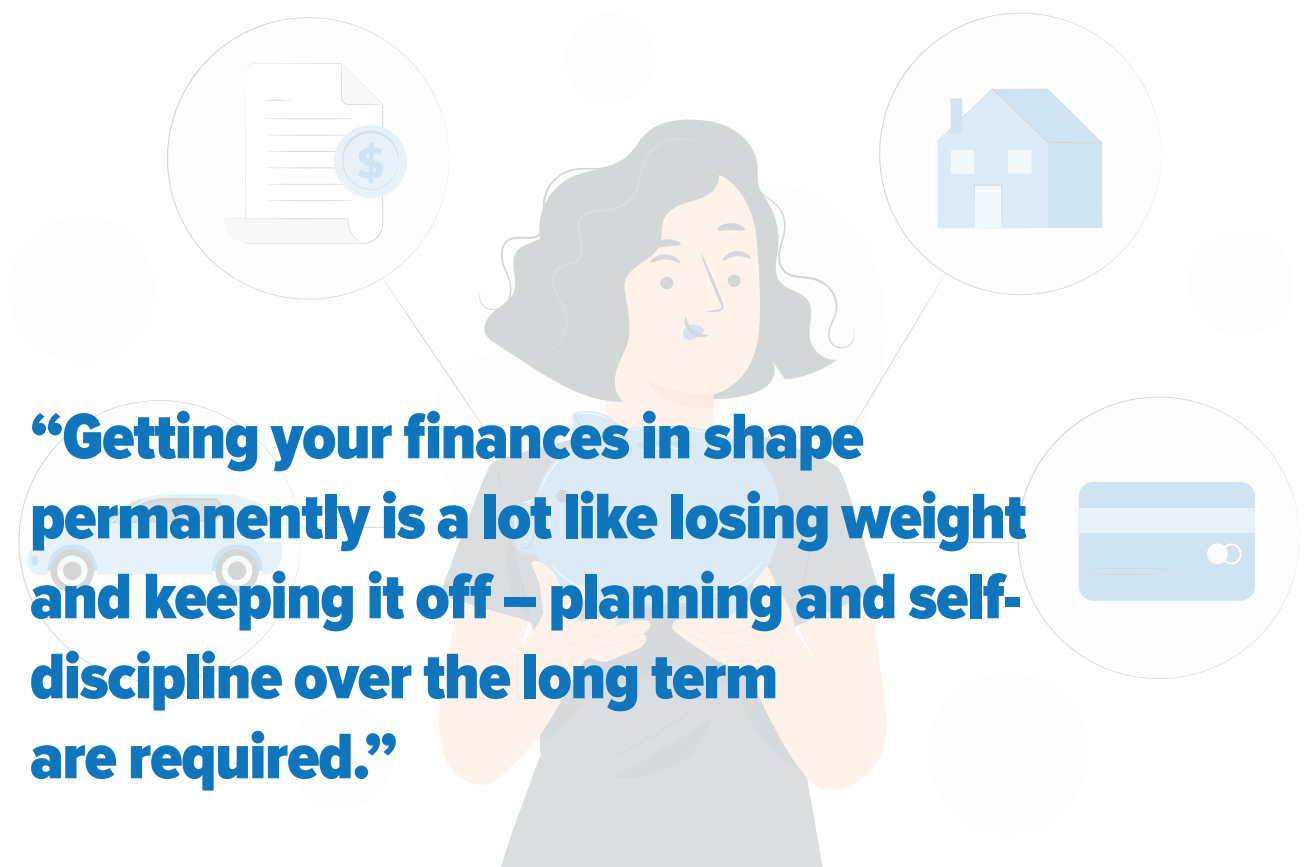


shape permanently is a lot like losing weight and keeping it off – planning and self-discipline over the long term are required.

Managing your finances is a three-part process: (1) tally your current spending, (2) make a budget, and (3) stick to your budget. Your goal is to keep your spending far enough below your income so that you have available a material sum each month to apply eliminating debt. Once your debt is clear, devote this monthly surplus to building up your savings. It is only by saving money every month that you will obtain financial stability and security.

Use an App or Do It Yourself?

There are dozens and dozens of online budgeting apps that can help you create a budget, such as YouNeedaBudget, Mint, PocketGuard, Wally, Good Budget, BudgetPulse, MoneyTrackin, and BudgetSimple to name a few. Some are free, while others charge a fee. They offer a variety of features depending on the app. Most can sync with your bank and credit card accounts, post your income and expenses onto a spreadsheet, and do calculations to show averages and trends with your spending. Essentially, they create a budget for you. They also may provide budgeting



“Getting your finances in shape permanently is a lot like losing weight and keeping it off – planning and self-discipline over the long term are required.”

advice and email feedback about your spending habits. Some will even help you find a better deal on some of your regular purchases.

Should you use one? The best budgeting method is the one you are most likely to stick with. So, by all means, investigate the apps if you are intrigued and think they may work for you. However, if you are new to budgeting or don't have much patience with tech, you may find these apps to be daunting. Some have a significant learning curve. A low tech paper and pencil, or

simple spreadsheet may be the best approach for you.

Many personal finance gurus maintain that the do it yourself budget is best. They believe you will have a better idea of where every dollar is going if you write down your income and expenses yourself. You can always start with this simple approach and try an app later once you've got the basics down and have formed a budgeting habit. Or you can stick with the DIY approach permanently if it's working for you.

Whether you choose high or low-tech, you must create a budget document (actually a series of documents—one for each month) that records your income and expenses. A written document that you can study and review is a must. Trying to keep a budget in your head simply will not work. There's just too much to remember and you are too likely to fool yourself into thinking you are spending less than you actually are. 

Illustrations by Storyset

Why You Should Eat Healthier

There are many reasons that you should eat healthier. Some of the benefits are obvious, but others, you may not even realize. Work to fuel your body with foods that will keep you looking and feeling good, inside and out.

Eating Right Can Boost Your Brain Power

Blueberries are a brain super-food. They are loaded with B vitamins (B6, B9, B12), as well as vitamin C, fiber and potassium, all of which help protect your brain from “oxidative stress,” which is stress from fighting “free radicals” – nasty little molecules that damage or destroy vital cell structures. A diet rich in blueberries may help to increase learning and memory capacity, and ward off Alzheimer’s and other forms of age-related dementia.

Other foods that boost your brain power include:

- Nuts and seeds (good sources of Vitamin E, which helps to prevent age-related cognitive decline);
- Dark-colored grapes and red berries;

- Dark green, leafy vegetables;
- Tea (especially green tea);
- Whole grains (brown rice, whole wheat bread);
- Beans; and
- Fish.

Recipes

Blueberries are good by the handful, but if you are looking for something a little more sophisticated, you can find links to a month’s worth of

blueberry recipes here:

- <https://www.cookinglight.com/food/in-season/blueberry-recipes>).

Maintain a Strong First Line of Defense With Healthy Eating

Your skin is your body’s first line of defense. A diet rich in the following nutrients will help to keep your skin healthy for life:



Vitamins A, C and E protect your skin from harmful UV rays that cause sun damage and skin cancer. In addition, vitamin C is necessary for the production of collagen -- a protein that helps keep your skin strong and firm. Fruits and vegetables, especially sweet potatoes, carrots, red/yellow peppers, citrus fruits and leafy greens are loaded with these vitamins.

Healthy fats keep your skin moisturized from the inside out. Omega-3 fatty acids are an essential type of healthy fat; they help your body build cell walls and fight skin cancer. Fatty fish, like salmon and sardines, is an excellent

source of omega-3s, as are flaxseed and avocados (also a good source of vitamins C and E).

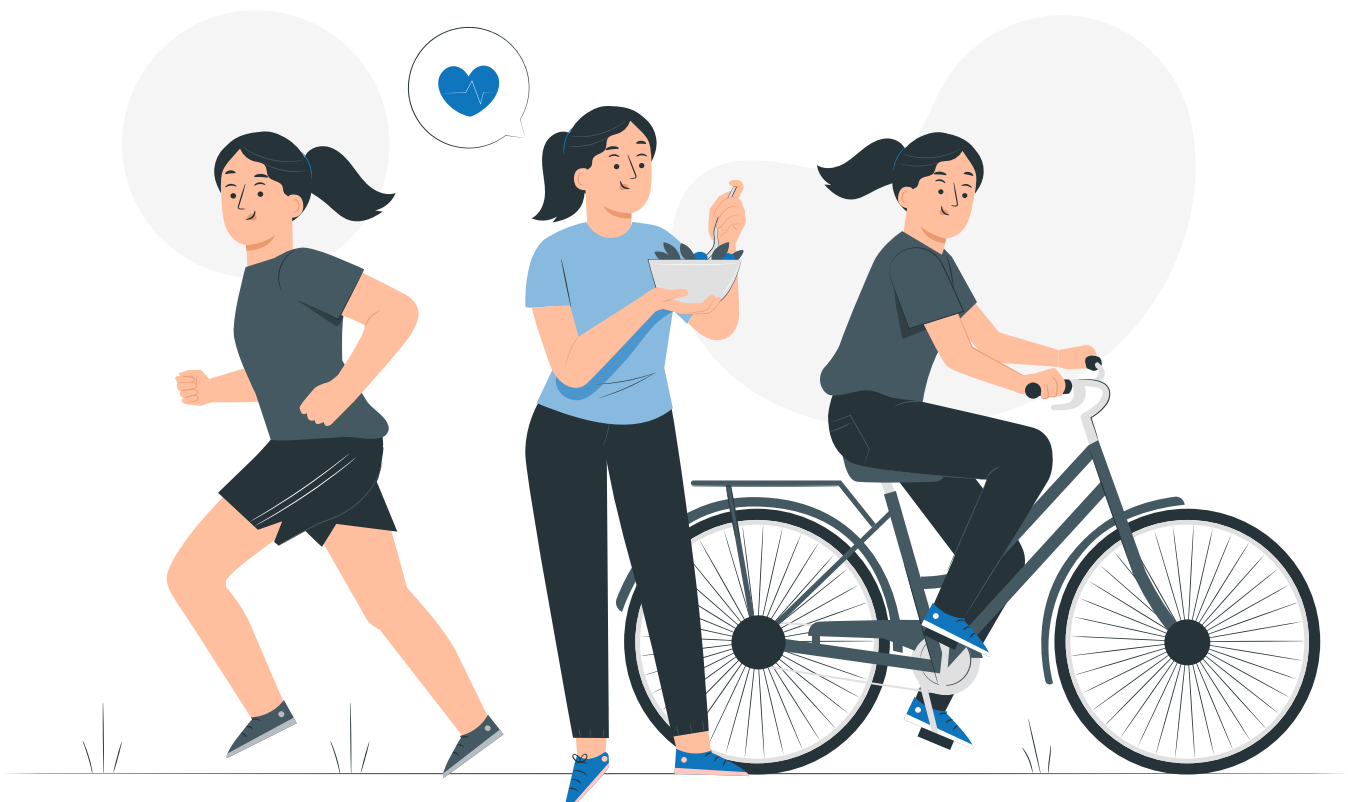
Finally, protein and zinc are essential building blocks of healthy skin. Lean meats, eggs and nuts are good sources of both protein and zinc. Other sources of zinc include black-eyed peas, lentils and other legumes, pumpkin seeds, and dark chocolate. (As an added bonus, dark chocolate – 70% cacao or more – also is high in antioxidants, which help to fight damage from UV rays and sunburn).

Recipes

With these recipes, you get dinner and dessert – both packed with nutrients for healthy skin:

- Baked salmon: <https://somethingnewfordinner.com/recipe/salmon-baked-in-foil/>.
- Chocolate-chocolate cookies: <https://www.bhg.com/recipe/cookies/double-dark-chocolate-cookies/>.
- Black bean brownies: <https://chocolatecoveredkatie.com/2012/09/06/no-flour-black-bean-brownies/>. 

Illustrations by Storyset



Houseplants You (Yes, You!) Can Keep Alive

If you want to be a plant person, but you're not sure how your friends manage to keep their plants alive for more than a month, you're not alone.

Some people get plants and then forget to ever water them; others water their plants until they drown. But the secret to filling your house with plants is to find the right ones for you. The time to start your garden is now.



Spider Plant: Spider plants are one of the easiest plants to keep alive. They work well if you overwater or underwater, because their roots are built to store moisture. They like warmth and sunlight, but they'll survive with artificial light as

well. A spider plant is a great plant for anyone.



Pothos: This hardy plant is likely to survive in a number of settings. Many people grow them from cuttings, so they often start out with the roots fully submerged in water. However, as they grow, they do best when the soil has a chance to dry between waterings. Water when it's dry, and make sure its pot has good drainage.



Succulent: If you buy a plant and then forget about it, succulents may be best for you. These resilient plants can go a while without water. Water when the soil is very dry. Succulents are great because there are a variety of different types, so you can still fill your garden with plants - even if you forget about them sometimes! 

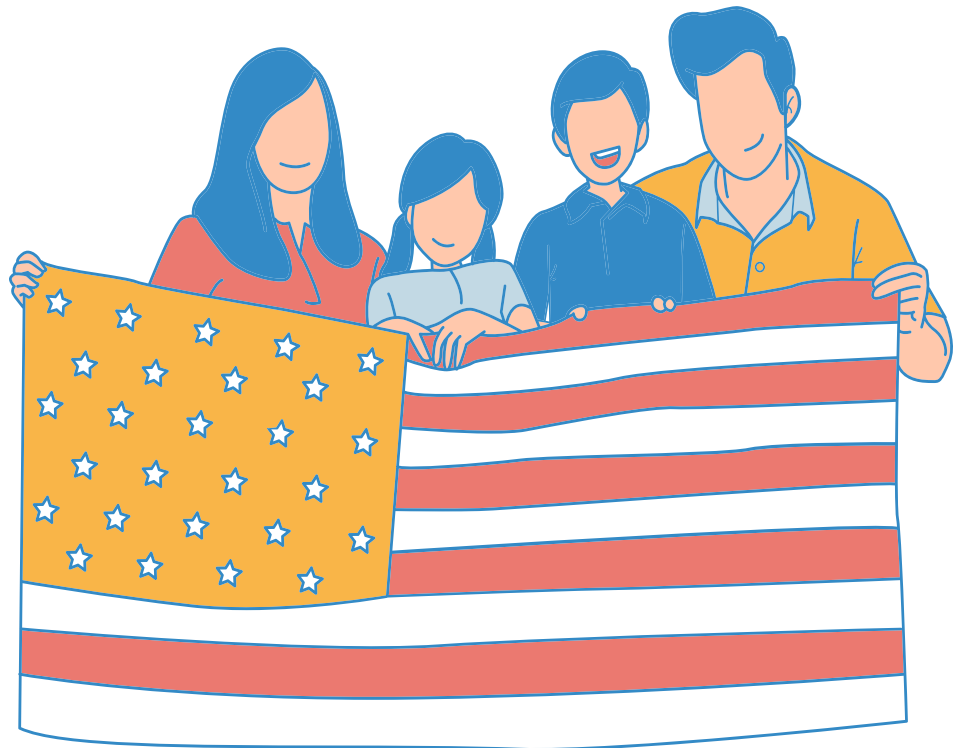
Veterans Day: Did You Know?

As we look onward to the holiday season, it's important not to forget one very important holiday: Veterans Day. Celebrated on November 11, Veterans Day was originally known as Armistice Day in recognition of the agreement made to end World War I.

The reason it's celebrated on the 11th? To mark the end of World War I—at the 11th hour of the 11th day of the 11th month.

While Armistice Day was declared a federal holiday in 1938, it was President Eisenhower who, in 1954, had the name of the holiday changed to Veterans Day, turning the focus of recognition to the veterans themselves.

Today, while there are about half a million World



War II veterans still alive, the last living World War I veteran passed away in 2012 at the age of 110. The overall number of veterans today exceeds 18 million, with California boasting the highest number of veterans in the U.S.

When thanking veterans for their service, keep in mind

that not all veterans fought in a war—some veterans served in the navy or coast guard, others have aided in natural disaster relief, and some have simply helped take part in ensuring everything runs smoothly, even during peacetime. 

Illustration by Designs.ai

Greek Fruit Dessert

This Greek fruit dessert provides a healthy way to 1) enjoy a little something sweet after dinner, 2) add to your daily consumption of fruits and vegetables, 3) add a little anti-inflammatory cinnamon to your diet, and 4) wrap up a meal in a lovely, satisfying but not too sugary way. So when in Rome, or in Greece, or at home, finish your meal with a delicious Greek fruit dessert.

Prep 5 mins | Total 5 mins

Adopt this simple Greek approach to dessert. Slice some fruit, arrange it on a platter, drizzle with honey and sprinkle with ground cinnamon. You have a healthy, quick and delicious way to complete your meal.

INGREDIENTS

- Sliced fruit -- bananas, oranges, pears, berries, apples, etc...
- Honey -- preferably Greek thyme-infused honey, but any drizzly honey will work
- Ground cinnamon



INSTRUCTIONS

Slice the fruit and arrange on a platter. Drizzle with honey and sprinkle with cinnamon. 