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A NEWSLETTER FROM

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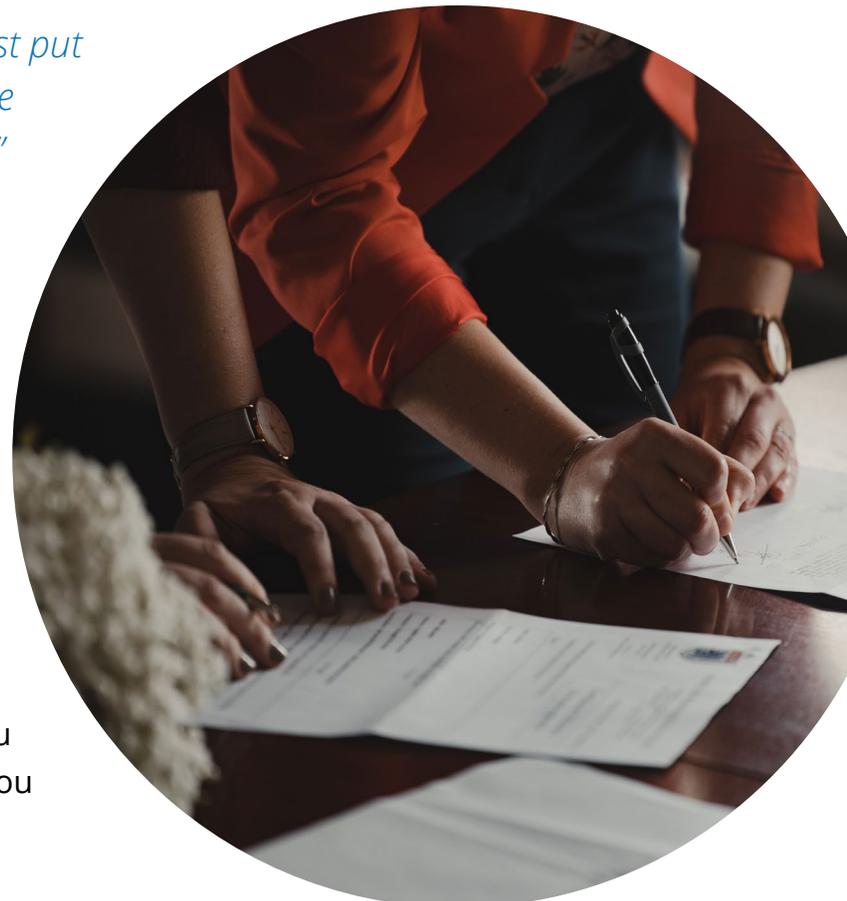
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# How to Organize Your Papers for Your Loved Ones

*If you are making an estate plan or have just put one in place, now is an excellent time to take the extra steps to “put your affairs in order.” You needn’t wait until you are seriously ill or elderly. It’s never too soon to put your affairs in order, but it’s easy to put the chore off until it’s too late.*

Getting your affairs in order is a two step process that requires you to:

- Gather your important papers and put them in a secure location.
- Prepare instructions for the person or persons who will manage your affairs if you are incapacitated or wrap them up when you pass on.



SEE '[ORGANIZE PAPERS](#)' PAGE 2

Getting your affairs in order may seem like a depressing task. But many people find it brings them great peace of mind to know they have done everything possible to reduce the burden on their loved ones.

## Gathering and Securing Important Papers

### *Checklist of Important Papers*

Here is a checklist of "important papers" that your loved ones may need to manage or wrap up your affairs. Depending on your

family circumstances, you may decide to include others.

#### ESTATE PLANNING DOCUMENTS

- Will
- Living trust
- Other trusts of which you are the settler, trustee, or beneficiary
- Health care directives
- Durable power of attorney for finances.
- Prepaid funeral contract
- Burial plot deed

#### PERSONAL LEGAL PAPERS

- Birth certificate
- Social security card
- Marriage certificate

- Prenuptial agreement
- Divorce settlement agreement and divorce judgment
- Adoption papers
- Military discharge
- Passport

#### REAL ESTATE

- Deeds
- Mortgage documents
- Leases
- Recent appraisals

#### BUSINESS INTERESTS

- Partnership agreements
- LLC operating agreements

#### VALUABLE PERSONAL PROPERTY

- Certificates of authenticity
- Appraisals

#### INSURANCE

- Policies
- Copies of beneficiary designations

#### STOCKS AND BONDS

- Certificates

#### VEHICLES

- Titles
- Loan documents

#### PROMISSORY NOTES

- That you owe to others
- That others owe to you

#### TAXES

- Personal income tax



returns for last three years

- Gift tax returns

### *Where to Put Them*

**Home safe.** Once you have gathered your important documents, you want to put them in a safe place. A waterproof, fireproof safe is an excellent choice for all documents, particularly for those that could be needed immediately on your incapacity or death. These include your will, living trust, durable power of attorney for finances, and health care directives. You can then provide another trusted individual (e.g., an adult child or your agent or executor) with access to the safe.

**Safe deposit box.** A safe deposit box can be used to store important documents. However, often the box is not immediately accessible after your death or incapacity. Thus, it's not the best place to store anything that might be needed immediately including estate planning documents and instructions for the disposition of your body.

**Cloud storage.** Cloud storage is also an option for saving important documents. Documents stored online are protected from natural disasters and can be accessed from anywhere at any time. However, you will have to scan the documents before they can be uploaded. For some purposes, originals may be required. Thus, cloud storage may be more of a backup than your primary storage method.

### *Digital or Paper?*

You can create a hard copy of your manual that you place in a binder, folder, or envelop; or a digital version that you save on a flash drive or in online storage. In deciding which, bear in mind that you want the manual to be 1) easy for you to prepare and revise; 2) stored in a secure place because it will contain personal and confidential information; and 3) easily accessible to the trusted person or persons you have chosen to manage your affairs and administer your estate.

Whether you choose to create a hard copy or a digital

version on a flash drive, a good solution is to store your manual in your home safe along with your other estate planning documents.

### **REMEMBER:**

All this information may seem overwhelming to collect. You don't have to do it in one sitting. Set aside some time each week and begin with the topics you think will be easiest. Once you complete a topic or two, the task will seem more manageable. For more help, you may want to purchase one of the many books on the subject of organizing your affairs. Some provide fill-in-the-blank worksheets for creating your instruction manual. These will guide you to include all the information that your survivors will need and ensure that nothing slips through the cracks. 

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*Illustrations by Designs.ia*

# Tips Before You Move

## Start with the basics.

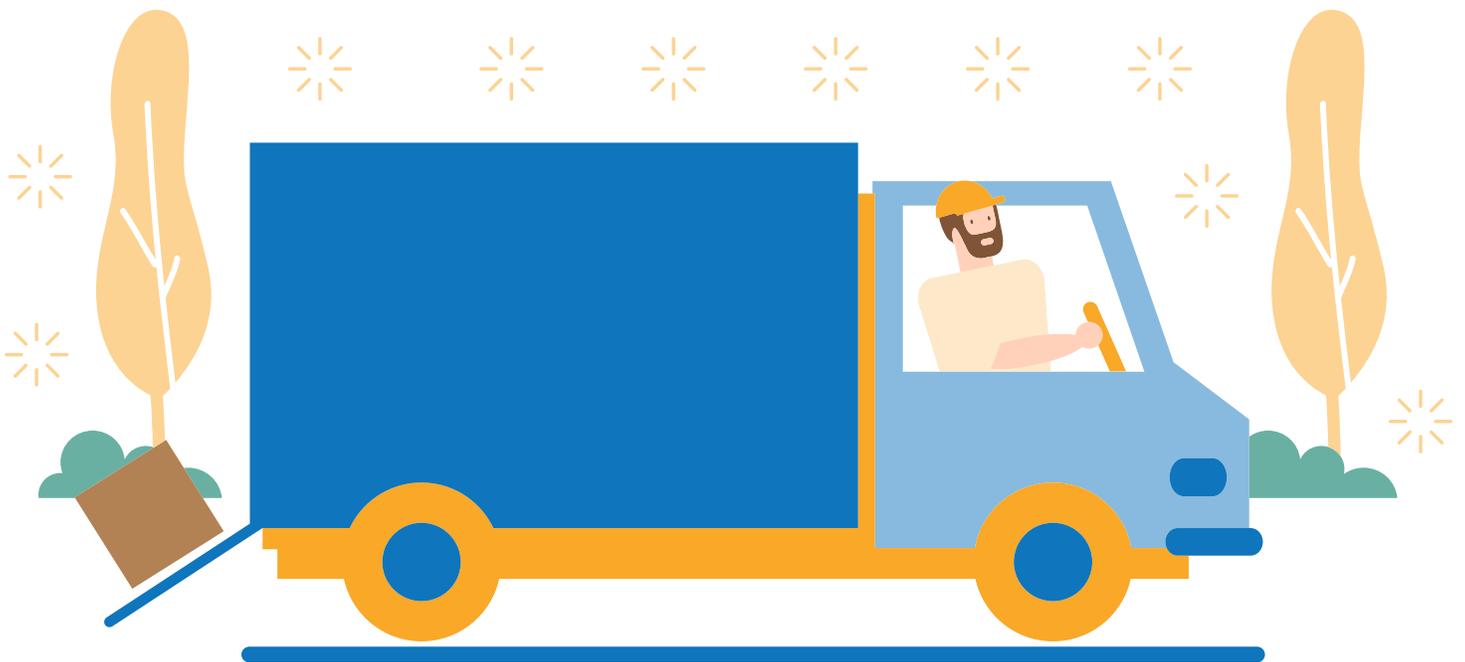
Get rid of what you don't need. Your boxes have precious little space to accommodate additional junk. Donate, sell, or throw out items you will no longer need at your new home. Make a trip to your local thrift shops or hold a yard sale. Trying to pack up things you no longer need that you'll have to sort through later will only add unnecessary stress to an already-overwhelming move.

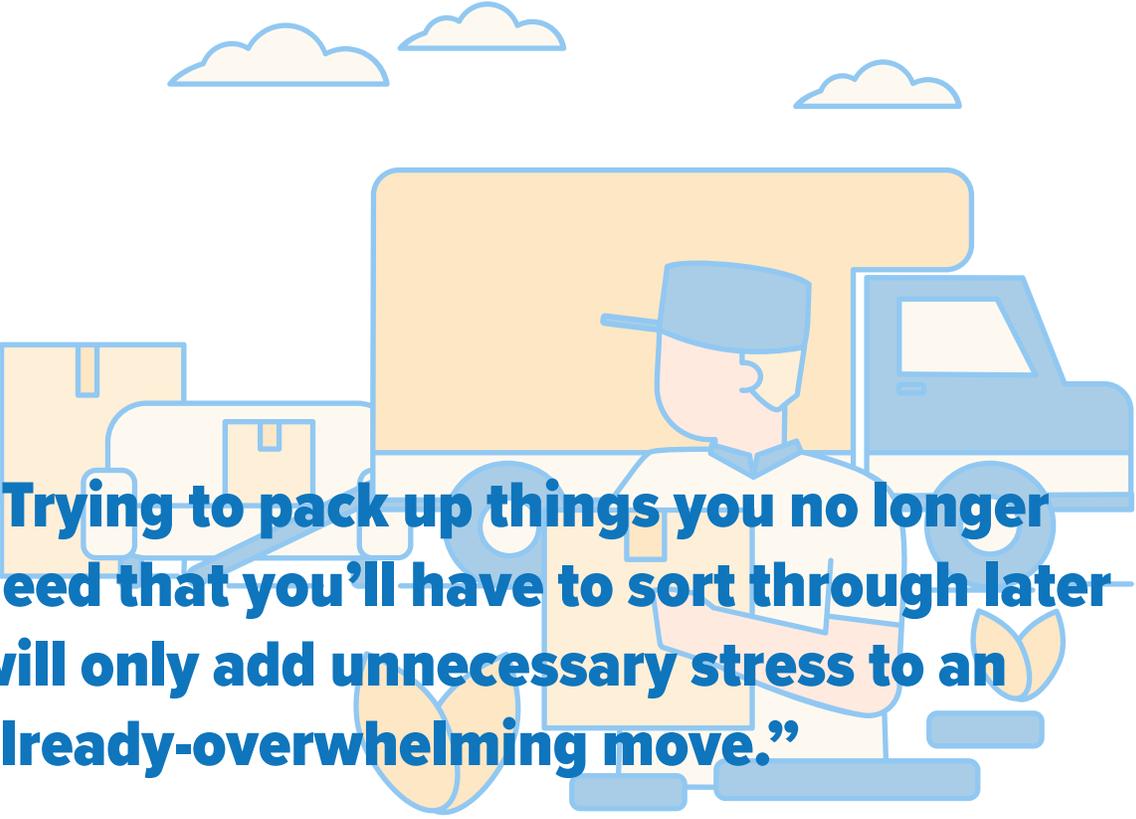
## Ensure your utilities are in order.

Imagine showing up to your new place at night, and there's no electricity! Or, it's the dead of winter and there's no gas! Triple check that each utility will be turned on at your new house at the right time, and confirm that your utilities at your previous home are turned off. There may be some overlap here, as you will probably need the lights turned on to clean your previous residence even after you've moved everything else out.

## Forward your mail.

This is very easy and quick to do through the US Postal Service website! You can even sign up for their handy online Informed Delivery Digest service, which enables you to see scanned images of any mail or packages that have been processed through USPS and are heading your way. This way, none of your bills fall through the cracks!





**“Trying to pack up things you no longer need that you’ll have to sort through later will only add unnecessary stress to an already-overwhelming move.”**

### Label each of your boxes (in detail).

Try to keep items organized in their respective boxes by room (i.e., kitchen, bathroom, etc.). When you’re in a rush, it can be tempting to start throwing random objects into any old box, but once you’re all moved in and ready to unpack, you will thank yourself for making your life a little bit easier.

### Review your prior lease to make sure you have all your bases covered.

If you’re a renter, this is one

of the most crucial steps to take when moving, as you don’t want to forfeit your deposit or incur any other issues with your former landlord.

### Take plenty of time-stamped photos before you move out.

Consider taking a time-stamped walk-through video, where you turn each utility on and show that it works at the time of move-out (oven, A/C, etc.), open and close cabinets and windows, etc. Remember, you can never have too much documentation!

If you’re renting, clean as much of your previous residence as humanly possible.

Not only will this engender goodwill with your former landlord, but it also helps avoid having an exorbitant cleaning fee taken out of your deposit. Win-win! 

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*Illustrations by Designs.ai*

# Airport Time-Saving Tips

*Follow the useful tips below to streamline your journey and arrive at your destination with a smile on your face.*

## 1. Enroll in an Expedited Security Program

The Transportation Security Administration (TSA) and Department of Homeland Security offer several programs that can decrease time spent in airport security and customs lines. They are not free, but many people would gladly pay a small fee

rather than brave an hour-long security checkpoint.

TSA Pre-Check is currently utilized by over 7 million travelers and a five-year membership can be obtained for \$85. The TSA website states that 94% of its Pre-Check members waited five minutes or less to clear

security in July 2018. As an added bonus, enrollees in the program do not have to remove their shoes, laptops, small liquids, belts, or light jackets as they pass through the checkpoint, which both saves crucial time and eliminates what can be an awkward experience. To learn more, visit [www.tsa.gov/precheck](http://www.tsa.gov/precheck).

For international travelers, the Global Entry program may be more enticing. Participants touching down on United States soil from international destinations will be able to use a simple kiosk to clear customs. To further streamline things, no paper forms like declarations need to be filled out. Global Entry's five-year membership costs \$100 and includes TSA Pre-Check, though membership does require more initial screening. For more information, visit [www.dhs.gov/trusted-traveler-programs](http://www.dhs.gov/trusted-traveler-programs).



## 2. Choose the Best Lines

If you don't have any interest in one of the aforementioned security programs, you'll inevitably get caught in a line at some point. However, there are ways to gauge which security lines will be the most efficient.

For example, security checkpoints in far-off corners of the airport are typically frequented far less than any in plain view. While taking additional time to walk to one of these areas may seem counterintuitive and inefficient, the shorter, quicker security check will save you additional minutes in the end. Use your newly acquired phone apps from Tip 2 to seek out sparsely populated access points.

Additionally, spotting a line with a single TSA agent will usually be the best option. Multiple agents at a single X-ray machine may indicate that one of them is a trainee, meaning that the supervising agent may stop the machine or reverse it in order to impart some wisdom. The lone wolf, on the other

hand, will be all business and focused only on quickly analyzing luggage and getting passengers on their way.

## 3. Avoid Checked Bags

While not always a possibility, particularly for longer trips, foregoing large suitcases that need to be checked will significantly speed up your airport experience and prevent unpleasant checked bag fees. You'll get to avoid the ticket counter as you depart (as long as you printed out your boarding pass ahead of time or added an electronic copy to your phone) and skip the burdensome baggage carousel upon arrival. You will also breathe easier without having to worry

about airline staff losing your luggage.

To save space in your carry-on bag, try wearing large, bulky clothing like sweatshirts or jackets at the airport, thus freeing up precious cubic feet that can be used for other critical items. You can take them off and store them under your seat during the flight. Some travelers also swear by reusable vacuum-sealed bags that eliminate space you would otherwise waste on air within your carry-on. A quick Amazon search for "vacuum travel bag" or "compression travel bag" will get you started. 

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*Illustrations by Designs.ia*



## Holidays

# Where Did Valentine's Day Come From Anyway?

*As you drown in a sea of shiny red boxes, stomach filled with chocolates of every assortment, you may find yourself wondering where this flowery, sugar-infused holiday came from. While no one knows for certain, there are a few theories that may shed some light on everyone's favorite day to eat too much candy.*

### St. Valentine: A Secret Matchmaker?

Some speculate that Valentine's Day gets its name from Saint Valentine, a Roman saint who performed marriages in secret, defying Emperor Claudius II, a ruler who believed that unmarried men made for better soldiers. After Emperor Claudius had Valentine executed on February 14th, the day became known as "Valentine's Day"--or at least that's what we think.



### Valentine's Day: The Party of the Year ... 496 AD?

Others speculate that Valentine's Day is rooted in an ancient Roman festival called Lupercalia, a wild festival that took place in the middle of February. A day of drunken revelry, Lupercalia primarily celebrated--you

guessed it--love.

Like with any ritual that has been passed down from eons past, there will always be speculation derived from bits and pieces of our collective history. And while we may never know the true origins

of this romance-filled holiday, we will always have at least one day in the year where we can shower our loved ones with appreciation... or, if that doesn't float your boat, eat way too much chocolate. ▀

*Illustrations by Designs.ai & Freepik.com*