

Roulet Law Firm, P.A.

Protecting What Matters Most to You

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Happy New Year 2013!

Sit Back for Comfort at 3D Movies

Does the D in 3-D movies stand for Dizzy?

Do you start to feel a little nauseous, disoriented, or somewhat ill? The problem might be your seat, and you're not alone. A study published in the July, 2012 issue of *Optometry and Vision Science* reported that 21% of viewers in a study who watched a 3D movie reported discomfort, such as motion

sickness, blurred vision, dizziness, and headaches. Viewers ages 24-34 were more likely to experience symptoms than viewers over the age of 46.

If you have experienced uncomfortable symptoms at a 3D movie, sitting in the center of the aisle at the back of the theater may give you a more enjoyable experience.

Beware: Broiling Hot Fireplace Glass

Glass doors on fireplaces can reach a searing hot temperature of 500 degrees -- the same temperature used to broil a steak. The doors can stay hot long after the gas fireplace has been turned off.

That's a painful lesson learned by about 200 children a year ages 5 and under.

About 11 million U.S. homes have gas fireplaces.

Fireplace manufacturers have agreed to voluntarily add screens to the glass doors by January 2015 to prevent serious burns to children.



Companies are stepping up production of screens that can be purchased separately before that time.

They are also trying to get retrofits ready so consumers can get them to protect kids now, says a Consumer Product Safety Commission spokesman.

Fireplace owners can contact their gas fireplace manufacturer to see if it sells a screen that fits. There may also be a fireplace screen that will fit sold by other manufacturers.

What's New With Me and My Own

Our girls just finished up an enjoyable holiday break. My wife, Lisa, got them both started learning how to downhill ski here at the Elm Creek Park Reserve in Maple Grove. They had a wonderful time, and we were happy to find out that beginning skiers no longer have to brave a tow rope while learning to ski—a lot of ski hills use “magic carpets” that you can ski onto and ride right up to the top of the bunny hill.

Katie and I had fun getting a chance to play *Lego Pirates of the Caribbean*, and Brooke and I enjoyed getting to play the *Disney Princess Enchanted Journey* game on the Wii. When we finished the game and Brookie's Wii character received her princess crown, Brooke took it to heart and said, “I'm a REAL princess!”

We hope that you enjoyed the holidays. Best wishes for 2013!



*Chuck Roulet,
Roulet Law Firm*

MONEYWISE

It's risky to base retirement plans on working longer

Working full time or part time for additional years can boost a retirement program and is a popular idea today.

It is important to note though that there can be a disconnect between your expectations and retirement date reality. Half of retirees surveyed by the Employee Benefit Research Institute (EBRI) in 2012 said they left work earlier than planned, and just 8 percent of them did so because they could afford it or for other positive reasons.

Relying on delayed retirement is rolling the dice, says EBRI, but many people are willing to take the gamble. Oddly, those most likely to plan on working longer may actually have the least ability to do so.

In recent years, people in poor health were more likely than those in good health to push back their retirement date, according to consulting firm Tower Watson. But health problems or disability were most often cited by more than half of employees forced to retire earlier than they planned.

9		6			1		5	
	7			4		9		6
		4	9		6		7	8
4	6		2		7		3	
1	2	8	3		9	6	4	7
7	3		6				8	5
6	4	2			3	5		1
8		1		6				
	5							4

How to solve Sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each numbers.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

4	9	8	2	9	1	7	5	3
3	2	7	5	6	4	1	9	8
1	9	5	3	7	8	2	4	6
5	8	2	4	1	6	9	3	7
7	4	6	9	5	3	8	2	1
9	3	1	7	8	2	5	6	4
8	7	3	6	2	9	4	1	5
6	1	9	8	4	5	3	7	2
2	5	4	1	3	7	6	8	9

Cash Mobs Support Local Businesses

One Saturday, near Los Angeles' skid row, a mob formed outside a shop operated by the Downtown Women's Center, a nonprofit organization that helps low-income and homeless women. In the next couple of hours, \$1,200 worth of candles, purses, and other items were purchased by participants of a new phenomenon—the Cash Mob.

Cash Mobs are designed to put money in the pockets of local businesses. Owners appreciate the efforts, because they benefit from the increase in sales for the day and also find that the mobsters return in the future as new customers.

Cash Mobs started catching on in 2011. A New York blogger and engineer organized 100 people to purchase from a local business during August of that year, and an attorney in Cleveland helped bring in 40 people to support a local bookstore in Cleveland in November, 2011.

The idea seems to have caught on throughout the US. Cash mobs have already had a few events here in the Twin Cities.

Strategies for keeping your New Year's resolutions

Once again the New Year and the inevitable resolutions are upon us: Eat healthier, pay off debt, exercise more.

Those are the typical goals that people make, and often break, in January.

Still, these are worthwhile goals. If you want to increase the chances of making them stick, you might heed the advice of Roy F. Baumeister and John Tierny, authors of "Willpower: Rediscovering the Greatest Human Strength."

First, remember that exercising mental self-control can take a physical toll.

The authors give an example of an experiment in which hungry students were immersed in the delicious smells of baking chocolate cookies. Some of the lucky hungry kids were put in rooms by themselves and told to eat the warm cookies if they wanted to. Other unlucky students were left alone in a room and told they could not eat the cookies but they could eat radishes. The radish eaters



used their willpower to not eat the cookies. Later, the radish eaters, apparently having depleted resources by using their willpower to avoid eating the cookies, were much less able to spend time on other tasks.

According to the book, willpower can be diminished with use. Resisting temptation costs willpower and so does controlling strong emotions or focusing on a mental task. So if you are tired, overworked and overwrought, you are in danger of breaking resolutions because it may be harder to find the resources left to keep them.

Luckily, like a muscle, willpower is also replenished by rest and becomes stronger with regular use. So if you want to exercise more, making sure you aren't mentally exhausted before you get on the treadmill can be helpful, and remember that each time you flex your willpower to exercise, it's making the decision easier in the future.

Legal Corner

Fiscal Cliff Update

The two sides to the federal "fiscal cliff" negotiations have finally given us some guidance on the federal estate tax. As of now, they settled on a \$5.12 million exemption, the same as we operated under in 2012. (The 2013 adjustment for inflation has not been released yet.) However, they raised the top tax rate from 35% to 40%.

So those with estates less than \$5.12 million in total value do not have to be worried about federal estate tax at this time.

However, Minnesota's estate tax still applies to estates greater than \$1 million in total value, *including* the value of your life insurance. So if your estate is worth more than \$1 million including your life insurance, you still need to do estate tax planning.

It is important to note that this month or next Congress and the President are going to have to negotiate the extension of the federal borrowing limit and it is rumored that those

negotiations may involve changes to the various taxes and tax rates, so we may not be in the clear yet.

This illustrates that with a stroke of a pen, anything can be changed in Washington or here in Minnesota. It is a good idea to have your plan reviewed periodically to make sure it is still compatible with current law as well as with your current situation. If your plan was created by our office, these periodic review meetings are free unless any changes are requested.

As a reminder, if you have done a trust, and you haven't yet finished the funding of your trust, the New Year is a good time to do so. If you have any questions, please contact our office.

If you are interested in a free consultation to learn about estate planning options, feel free to call us at (763) 420-5087 or e-mail Chuck@RouletLaw.com.

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Strange, but True: Paying Inheritance Tax on Their Own Money!

A Pennsylvania couple in their 80's added their daughter's name to their bank accounts with the intent to allow her to have access to the money in case of their sudden deaths. Unfortunately, their daughter predeceased them.

The couple then received a Pennsylvania inheritance tax bill for thousands of dollars. It seems the state calculated that one-third of the money in their bank accounts was their daughter's and that her parents "inherited" the money back from her. That "inheritance" was subject to tax so they had to pay a tax on their own money.

Minnesota has an estate tax, but fortunately not an inheritance tax. Even so, adding your child to your bank account can bring many unintended negative consequences.

