

Roulet Law Firm, P.A.

Protecting What Matters Most to You

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Ages 18 to 29 found to be distinct life stage

Once the brain was thought to be fully grown shortly after puberty. Now, research shows it is still evolving into its adult shape well into a person's third decade. Jay Giedd, a neuroscientist at the National Institute of Mental Health, says the news surprised many in the field. "The only people who got this right were the car-rental companies," he jokes.

During puberty, the part of the brain where emotions originate (the limbic system) has explosive growth. The part of the brain that deals with controlling these emotions and impulses keeps maturing for another 10 years or so. It is interesting to note that many important decisions are made

at this time even though the brain is not fully mature, such as who to marry, whether or not to join the military, and which career path to follow.

During the ages of 18-29, a period now referred to as "emerging adulthood," the brain also has increased activity discarding unused connections and strengthening others, as compared with an adult brain.

The findings are part of a new wave of research into emerging adulthood from ages 18 to 29, which neuroscientists, psychologists and sociologists are now seeing as a distinct life stage.

Garage door safety

A garage door is one of the largest moving objects in your home. It's used on a regular basis, giving you good reason to keep it in safe working order. The Minnesota Safety Council gives this advice:

* Mount the garage door opener control out of the reach of small children, at least six feet from the floor or in a locked vehicle.

* Test the garage door opener's reversing mechanism by placing a roll of paper towels in the door's path. If the door does not reverse after contacting the paper towels, it should be disconnected until it has been repaired. (Newer garage door openers with sensors should prevent the door from closing when the paper towels are present.)

What's New With Me and My Own

We are happy to announce the launching of our new website! Visit www.Rouletlaw.com to check out our new informational videos, free reports, and article library. Also, we have recently added a second office location and are **now offering appointments in Bloomington** in addition to Maple Grove.

As Thanksgiving approaches, many of us take a little extra time to think about all the things we treasure in our lives, such as family, friends, health, and the good fortune of being Americans. In addition to these, our family is thankful for:

- Dedicated people in our community who are making the world a better place. (For example, my wife was the lucky recipient of a random act of kindness a little over two months ago. One day when she drove up to pay for an order at Culver's, she was told that someone ahead of her had already paid for everything and it was on the house. It made her day and she has been on the lookout for the right opportunity to pass that gift forward.)
- The wonderful teachers and friends who are enriching our children's lives.
- The clients who work with us and make our legal practice so enjoyable—thank you!

Wishing you a special Thanksgiving filled with happiness.



*Chuck Roulet,
Roulet Law Firm*

Surprising facts about dust

The dust that accumulates on our furniture, floors and knickknacks is more than just airborne particles that enter our homes from outside. It is also created by microscopic dust mites that break down fibers from household fabrics and furniture, and sloughed off skin and animal dander.

Dust is a major factor of indoor air pollution, which is a concern because people spend about 90 percent of their time indoors, according to the Environmental Protection Agency. Dust can trigger allergies and asthma attacks.

While you can't eradicate dust altogether, there are steps you can take to reduce its accumulation. The first step is getting rid of clutter. Books, clothing, and stuffed toys are big collectors of dust.

One strategy is to concentrate dust-fighting efforts on bedrooms, because we spend about one-third of our time there. Some recommendations for reducing dust mites:

- * Wash bedding with 140-degree water to eliminate dust mites.

- * Place stuffed animals and fabric items that can't be machine-washed into plastic bags and freeze, which can eliminate dust mites, according to the Mayo Clinic.

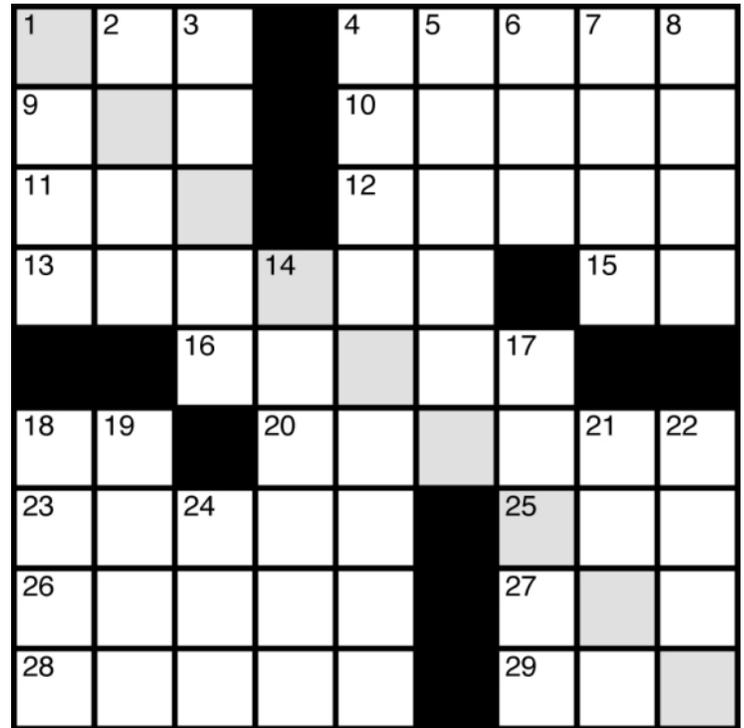
Across

- Electronic payment, abbr.
- Arise (two words)
- "To ___ is human ..."
- Popeye's gal
- Hawaiian necklace
- Mascara and eye ___
- Mighty horses
- Morning (abbr.)
- Russian country house
- Floating gas, abbr.
- Charts with x and y axis
- Mac maker
- Prefix for natal or classical
- Bogs down in mud
- French for water
- "The Dred ___ Decision"
- Start and end of the Three Musketeers' motto

Down

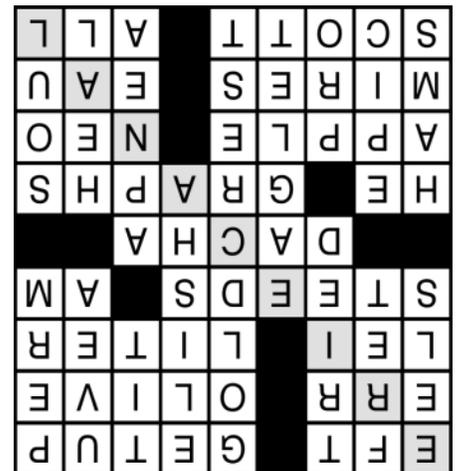
- Snake-like fish
- Worry
- Attempted
- Passerine bird in the kinglet family
- Biblical prophet

New York Waterway



- Metallic can
- Middle layer of eye
- Chemical hair curl
- Baby national bird
- Sleep disorder
- Radio operators
- Film with a big cast
- Get better

NOTE: The title is a clue to the word in the shaded diagonal.



The Dangers of Texting and Driving

Texting while driving is dangerous and is illegal in many states. Generally, testers act like drunk drivers, going too fast or too slow for the traffic, weaving, or not paying attention when the light turns red or green.

It is important to give plenty of space to texters, because they are an accident waiting to happen. Texters are 23 times more likely to be involved in an accident than non-texting drivers.

Distraction.gov, the official U.S. government website concerning distracted driving, says

sending a text or email takes a driver's eyes off the road for an average of 4.6 seconds—about long enough for a vehicle going 55 mph to cover the length of a football field.

For a humorous look at the dangers of texting and driving, visit "The Impossible Texting and Driving Test," on Youtube. Drivers in Belgium taking their behind the wheel test were told that they had to navigate the course while texting in order to pass their test.

<https://www.youtube.com/watch?v=HbjSWDwJILs>

Thanksgiving alternative: Roast venison tenderloin with mushroom sauce

Families who enjoy having a Thanksgiving dinner that is in the spirit of the first Thanksgiving may want to set aside the turkey this year and instead feast on venison and seafood. The original Thanksgiving meal consisted of venison and most likely included other roasted game, shellfish, and corn.

While about 90 percent of Americans eat turkey for Thanksgiving, others are already enjoying other traditions such as venison, duck, geese, and delicacies including oysters and crab.

Here is a recipe for a beautiful roast venison that can be made in less than an hour.

A 2-pound venison tenderloin
 3/4 teaspoon salt, divided
 1/4 teaspoon black pepper, divided
 1 T butter or olive oil
 2 small packages fresh shiitake mushrooms
 1/4 cup minced shallots
 3/4 cup port wine
 1 cup beef broth
 2 1/4 teaspoon cornstarch

Venison: Preheat oven to 500 degrees. Sprinkle with 1/2 teaspoon salt and 1/8 teaspoon pepper. Place on a broiler rack coated with cooking spray; put a meat thermometer into the thickest part. Bake for 20 minutes or until the thermometer reaches 145 degrees (medium-rare) to 160 degrees (medium). Cover with foil; let stand 10 minutes.

Sauce: Remove and discard stems from mushrooms; slice caps. Heat 1 tablespoon of butter or olive oil in a skillet. Add shallots and mushrooms and saute until tender (about 4 minutes). Add 1/4 teaspoon salt, 1/8 teaspoon pepper and the wine; cook 2 minutes. Whisk cornstarch with broth in a small bowl; add to skillet and bring to a boil; stir 1 minute until thick.

Place venison on serving platter; drizzle with mushroom sauce. Serves 8.



Board game night: It's not just Monopoly today

Family life advisors say having a weekly board game night is a great way to stay in touch with your children. As they get older, kids seem to chat more over board games. Today there are a wide variety of games to play with your kids of all ages, including fascinating strategy games to interest your teens.

For the younger crowd, old stand-bys like Candyland, Memory, Payday, and Sorry are a hit.

For teens, adventure games include "Carcassonne," set in a medieval French town, and "Settlers of Catan," where you try to tame the wilds on the remote but rich island of Catan.

Fantasy games include "Battlelore," where you command an army in Medieval Europe, and the "Lord of the Rings," based on J.R.R. Tolkien's epic fantasy trilogy.

Legal Corner

Year-End Tax Advice / Small Business Planning

Thursday, Nov. 15
 7:00-8:00 PM
 Maple Grove
 Community Center

With December around the corner and 2012 coming to a close, it is a good time for small businesses to take care of annual responsibilities, like having regular corporate meetings with written minutes and

renewing the annual business filing with the Secretary of State.

For businesses who have not yet incorporated, it is a good time to check to see if starting the new year with a freshly-incorporated business makes sense. For existing businesses that have experienced changes since incorporating, it is also a good time to review the current corporate structure to see if any adjustments are warranted.

Chuck will be presenting on "Year-End Housekeeping Items for Small Businesses" at the Maple Grove Community Center on Thursday, November 15.

He will be joined by Larry Espeland and Kris Collins of Espeland & Associates CPAs, who will be discussing year-end tax planning and how the Affordable Care Act affects you and your business in 2013 and beyond.

The doors will open at 6:30 pm for refreshments and informal conversation. The program will begin at 7:00 pm and will go for about an hour. This will be a relaxed, informative event. Call Chuck at (763) 420-5087 to reserve your seat. Guests are welcome. There is no admission fee.

If you are interested in a free consultation to learn about options for incorporating your small business, please call us at (763) 420-5087 or e-mail Chuck@RouletLaw.com.

November 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4 Daylight Savings Ends	5	6 Election Day	7	8	9	10
11  Veteran's Day	12	13	14	15	16	17
18	19	20	21	22 Thanksgiving Day	23	24
25	26	27	28	29	30	