

**HOLLYWOOD**

1909 TYLER ST., SUITE 501  
 HOLLYWOOD, FL 33020  
 833-529-5677

**NAPLES**

3606 ENTERPRISE AVE.,  
 SUITE 356  
 NAPLES, FL 34104  
 AVAILABLE BY APPOINTMENT

**BOCA RATON**

7777 GLADES RD., SUITE 100  
 BOCA RATON, FL 33434  
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DECEMBER 2020

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# THIS YEAR WAS MADE FOR FAMILY SO DON'T LET IT GO TO WASTE

Some of us thought we'd never make it to this moment, but here we are. We're at the end of 2020. To use the lightest of terms, it's been a crazy year: the coronavirus, heated politics, raging fires on the West Coast, the busiest hurricane season ever here in the East, and all of life's usual hurdles in between. Throughout it all, if there's one thing we've learned from 2020, it's how important it is to slow down and cherish those things that mean the most to us.

Some might call 2020 "the year of family," which is accurate in many ways and untrue in others. Yes, we've all spent a lot more time at home this year with the family we see every day, but we've also been away from extended family we don't live with, and that's been challenging. I certainly fall into both those categories.

While I may not be able to spend the holidays with my parents and siblings, I do get to be with my wife and daughter, much as I have for the entire year. And while that time hasn't been perfect — which is how a lot of families are feeling — I wouldn't trade any of it for the world. Many families might be spending more time together at home, and yet they've grown disconnected with each other because of it. I'm thankful to say my family has grown closer than ever before, and that's because we made a conscious effort to do so.

I think I've been ready to embrace this extra time together thanks in part to our family observing a Sabbath every week. For one full day we disconnect from the incessant distractions and just focus on living in the present. We have a no cell phone policy,



we eat meals together, share what we are grateful for, and focus on our relationships. The pandemic has made that even more crucial, and my daughter and I have grown infinitely closer through all the board games, crafts, gardening, and drawing we've done together.

Everyone can make their own sabbath. Whether it be one hour or one full day. Dedicate a specific time where you commit to your family that you are all-in, at attention, and not distracted. You will find that this time together will enhance your relationships and bring you closer. And that means when 2021 officially rolls around, we won't feel like we're just escaping 2020 — we'll take those incredibly valuable moments we created over the past year and make them even better in the new year.

All the bad news around us constantly can be very distracting. We should heed it when necessary, but if we let it consume us, then we miss out on the things that matter the most. So, if you have an idea for downsizing your screen use, simplifying your family time, or including everyone in meaningful activities, then make that one of your resolutions for the new year. It has been such a wonderful experience for me and my family, which made it a good year in my book.

Head into this new year with as much hope as you can muster. I know that can be hard at times, but if you have loved ones around you, they can truly make it easier. You just have to let them. You can end the year great and make all the years to come even better.

*-Josh Whisler*

# HOW TO EAT DURING THE HOLIDAYS

## WITHOUT SACRIFICING YOUR FAVORITE FOODS OR YOUR WAISTLINE

Have you ever stood on a scale at the end of the holiday season and wondered how the extra pounds crept on? It's no secret that a sugar cookie here, a slice of pie there, and a few glasses of eggnog in between can lead to a few pounds gained. When you're surrounded by Christmas goodies, how can you resist? Luckily, there are a few ways you can protect your waistline this holiday season without completely cutting out your favorite treats.

### Be Choosy

When you see a regular buffet of your favorite holiday treats, don't immediately

start scarfing down everything that looks remotely tasty and sweet. First, scope out the food — without a plate — so you won't be tempted to start eating without really looking. Then, find the treats that are your absolute favorites and choose one or two of them to eat. You don't have to give up sweets during the holidays; instead, eat with discretion.

### Don't Go Hungry

To ensure that you don't overeat at a party or buy junk food that you don't need when shopping, eat a healthy snack before going out. Before you head out to a party, eat a snack chock-full of complex

carbohydrates, proteins, and unsaturated fats. Apple slices with peanut butter work, as well as lean meats and cheeses. If you're headed to the grocery store, eating a filling snack before you go will make you less likely to impulsively scoop up those sugary cookies and pastries in the bakery.

### Drink Responsibly (and Judiciously)

If you drink alcohol, keep in mind that each drink will probably be somewhere between 150–225 calories. A glass of eggnog can have as many as 500 calories. Alcohol decreases your self-control when you're eating, while also increasing your appetite. Make sure that if you're drinking, you're not doing so on an empty stomach. And to decrease the number of high-calorie drinks that you consume, drink a glass of water in between alcoholic beverages. The holidays are a minefield for any healthy diet. But with the right tools, you can ensure that by Jan. 2, your waistline won't be worse for wear.



# 2021: THE YEAR OF THE ESTATE PLAN

## A NEW YEAR'S RESOLUTION TO HELP YOU PREPARE

You know what New Year's resolutions are supposed to look like: Hit the gym, eat right, spend more time with family, start a new hobby, etc. All of those are great ways to kick off 2021, and they're also all about being ready for what life throws at you next. But is your estate plan ready?

Folks often think this stuff is for later in life, for people with lots of money, or only in case of "bad things" happening. But that's simply not true! Estate planning is for everyone who wants to be prepared for the year ahead and make the most of the law when it comes to their wishes, assets, and property.

Making (or updating) your estate plan also goes hand in hand with your other resolutions. Family time is wonderful, and with estate planning, you can spare your family a lot of trouble during hard times (and hard decisions) in the future. And if you're a dedicated hobbyist — say, a firearms enthusiast or someone with a lot of money tied

up in their hobby — a catalog of your property and wishes goes a long way in preserving your legacy. You'll be amazed at how much control you have over what you own and create: possessions, real estate, intellectual property, and more.

It's true that planning for hard times is part of this. Obviously, we don't want to think about bad things happening to us, but part of being ready for a new year — especially after the trials of 2020 — means having our health care desires clearly written down. Yes, this includes do-not-resuscitate orders and powers of attorney, but it also includes living situations (at home, in a facility, with family, etc.) and personal beliefs regarding medical treatment. It's a tough talk to have, but being unprepared in the face of adversity will be much tougher.

Last but not least, estate planning will make your life easier today. Of course, you're going

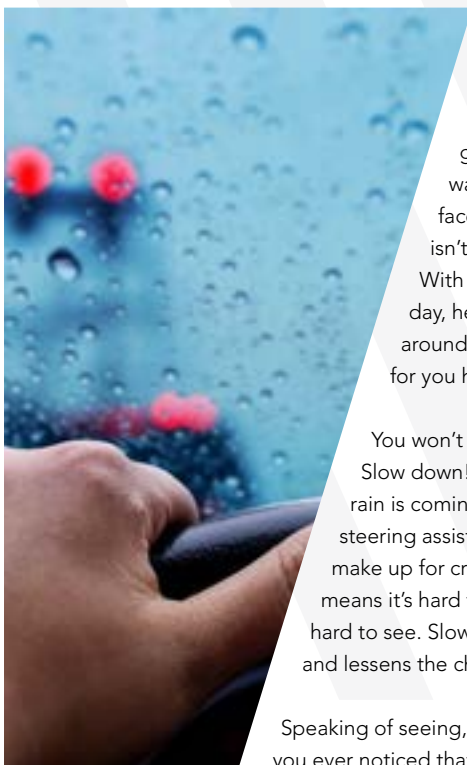


to feel relief having your plans created (or updated). But you can make the law work in your favor right now in all kinds of ways. Just one example is the use of a gun trust to make sure your firearms are secure from government seizure now and in the future.

We could talk about much more, but a lot will depend on you. No matter your circumstances, your plan will be unique, written by attorneys who get to know you. We're here to do just that, as well as answer questions and anything else — we're just a phone call away!

# READY OR NOT, HERE COMES 'WINTER'!

## MANY DRIVERS AREN'T READY FOR WET ROADS. ARE YOU?



While drivers from Idaho to New York are skidding on ice and drifting into snowbanks, we Floridians get to enjoy the sun and ... wait, is that a rain cloud? Let's face it: Wet-season commuting isn't always a Sunday drive. With weather worsening by the day, here are some tips for driving around town this winter — and a few for you holiday road trippers, too!

You won't be surprised by this first one: Slow down! It especially applies when rain is coming down. Anti-lock brakes and steering assist are great, but they don't make up for crummy road conditions. Rain means it's hard to steer, hard to brake, and hard to see. Slowing down helps all of that and lessens the chance of an accident.

Speaking of seeing, let's talk about lights. Have you ever noticed that motorcycles always have

their light on? Modern bikes are impossible to run without the headlight. Take a page out of their book and keep yours on, too. This will help you see during storms and make you easier for other drivers to spot. Just remember that in fog, your high beams may make it harder for you to see ahead.

Even so, bad things can happen. If you do find yourself hydroplaning or losing control, don't panic. Slowly back off the gas and steer where you want to go. Don't stomp on the brake — braking while hydroplaning can cause you to lose control further. Car skidding out? Steer in the direction of the skid. When safe to do so, apply the brake. If you end up in an accident, call emergency services immediately and then your insurance company.

Outside of driving, make sure you have updated insurance and registration info in your car. A few blankets, a flashlight and change of batteries, and a set of jumper cables round out the start of an emergency kit for your vehicle.

With air travel still limited due to COVID-19, we expect a lot more road trippers than usual this holiday season. That emergency kit is a must for those drivers, as is awareness about road conditions they don't usually encounter, such as whiteouts, icy roads, and driving on the sand or gravel some jurisdictions put down for traction.

We hope these tips help you stay safe this winter. And if you have questions, comments, or tips of your own, we hope to hear from you. Give us a call!

### PLEASE JOIN US FOR ONE OF OUR UPCOMING ESTATE PLANNING WEBINARS:

**Wednesday, Dec. 9 at 12:00 p.m. EST**

**Wednesday, Jan. 20 at 12:00 p.m. EST**

**Wednesday, Feb. 10 at 12:00 p.m. EST**

Register at [WhislerLawFirm.com](http://WhislerLawFirm.com) where you can also view previous webinars!

"You are never too old to set another goal or to dream a new dream."

—C.S. Lewis



### RUSSIAN TEA CAKES

#### INGREDIENTS

*Inspired by FoodAndWine.com*

- 1 cup butter, at room temperature
- 2 cups flour
- 2 tsp vanilla extract
- 1/4 tsp salt
- 1 cup powdered sugar, sifted (plus extra for rolling cookies)
- 1 cup pecans or walnuts, finely chopped

#### DIRECTIONS

1. Preheat oven to 325 F.
2. Using a mixer, cream butter in a large mixing bowl.
3. Add the vanilla, then gradually add sugar, beating until light and fluffy.
4. Sift flour, measure, then sift again with the salt. Add gradually to the butter mixture, then add nuts and mix well.
5. Shape dough into 1-inch balls. On an ungreased baking sheet, place tea cakes 2 inches apart.
6. Bake for 20 minutes or until edges are lightly browned.
7. Let cool slightly, then remove cakes from the baking sheet and roll in powdered sugar. Place on a cooling rack to cool completely.
8. Before serving, roll cookies in powdered sugar again.



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HOLLYWOOD, FL 33020

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1-833-529-5677

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*We're so grateful for all the feedback on our newsletter! If you have anything you'd like to share, we'd love to hear from you.*

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# HOLIDAY HACKS FOR THE BUSY PROFESSIONAL

## 4 TIPS FOR A LESS EXHAUSTING HOLIDAY SEASON



The holidays are an incredibly busy time of year. Between work and home, it can feel like there isn't enough daylight to get everything done. We have projects to complete, emails to answer, dinners to plan, gifts to buy — *and* family is coming in from out of town. Is it possible to take care of everything and not be completely exhausted by the end of it? While we can't answer that definitively, we can share a few "holiday hacks" to help you get more out of your time.

**Put work aside.** Give yourself blocks of time to focus on one thing at a time. You may be tempted to multitask, but for your mental health, don't do it. Focusing on one thing at a time produces better results (this applies equally to cooking as it does to client work) and you'll feel better through the process.

**Delegate — at home!** You delegate assignments at work, so why not do the same at home? Start with your immediate family and work your way

out. Give everyone a task: Someone does the grocery shopping. Someone is in charge of a main course dish. Another is on side-dish duty. Others get dessert. Don't forget to assign a clean-up crew. Save yourself for the tasks you REALLY want to do.

**Take frequent breaks.** When you have a lot going on, frequent 5–10 minute minibreaks can go a long way in easing the mental pressure. Don't hesitate to take brain breaks throughout the day. Go for a quick walk around the building or neighborhood. Read a chapter of your book. Play a quick game on your phone.

**Say no to the kitchen.** When your time is precious, why spend a lot of time in the kitchen? While some find cooking a joy, others find it burdensome. If you're in the latter group, it's okay to go the boxed or prepared meal route when time is short. Boxed meals can still be prepared with love, and you can get high-quality frozen dishes or freshly prepared meals from your favorite grocery store. The time and energy you save is worth the investment.

In 2020, we have more options than ever to make life easier. So, enjoy the holidays a little more by doing the things you love and using these tips to make the most of your time and energy this season.