



Andrew M. Ayers

AndrewMAyers.com

877-262-9377

JANUARY 2020

How Much Things Change As Time Goes By

Ten years ago, my wife and I were living in a tiny Brooklyn apartment. It was small, but we didn't need much space since it was just the two of us and my cat. Then in January 2010, we discovered that it wouldn't be just us for much longer. We found out my wife was pregnant with our daughter — our first child was on the way. We looked around the apartment and started asking questions like, "How do we baby-proof this place?" and "How are we supposed to fit another human in here?" Just normal, overwhelming first-time parent stuff.

When I realized this January marks the start of a new decade, I couldn't believe it. Has it really been 10 years already? Then I looked back and saw all the changes life has brought between 2010 and 2020. My world is completely different.

At the start of 2010, I was not a father yet and I hadn't even started my own firm. I was working for someone else, plugging away every day. I didn't know it at the time, but I was 18 months away from launching my own firm. The feedback from my clients showed that they needed more innovation and creativity than was offered at that office. I was beginning to feel that entrepreneurial bug, pushing me to move beyond the limits of that small firm.

As we start 2020, I am amazed where my life is today. My wife and I now have three children. Our daughter came along, happy and healthy, and she was joined by her two rambunctious brothers in the following years. Our family has grown from a little garden apartment in Brooklyn, to a townhouse in New Jersey, and we've now planted our roots in Minnesota.



Along the way, my firm has also grown. I started my law firm when my daughter was 11 months old, and those first few months were very nerve-racking. As time went on, I learned how to run a business and started to have fun with it. Years before when I was in that small firm, I never expected to enjoy entrepreneurship as much as I do. Today, I have clients who appreciate the work we do together and they've taught me to love the business aspect of running a law firm as much as I enjoy doing the legal work.

Since my time machine is out of order, I can't say for certain what the next decade will bring. In January 2030, I will likely have a daughter in college, one son in high school, and my youngest son about to start high school (if he isn't already a Hollywood star by then). I don't know what that's going to look like in my day-to-day life, but if 2019 is any indication, it will continue to be chaotic and inspiring.

As for my law firm? I hope things will look the same as they do now. It's never been my intention to grow into a massive law firm. I have a great core group of clients right now, and though their identities might change, in 10 years, I hope I continue to work with the same caliber of clients. It's refreshing to work with people who make coming to the office enjoyable.

It doesn't feel like it's been 10 years since we lived in that Brooklyn apartment, just the two of us and the cat (who just turned 20 and still sleeps on my head). Sometimes it feels like just yesterday. But when I look at how much my life has changed, I'm reminded that time really does fly, and we should enjoy every second while it lasts.

-Andrew M. Ayers

Social Security in 2020

KNOW WHAT'S CHANGING

If you're in the appropriate age bracket, Social Security may play a major role in your finances. So, it's important to know how Social Security will be changing in 2020.

Trust Fund

Unless Congress takes some drastic actions in the coming months, the current excess trust fund revenue will be depleted by the year 2034. If that happens, Social Security will only be able to pay 79% of the promised benefits from ongoing payroll taxes. You may need to think about what your financial plan would be like with 21% less income.

Retirement Age

If you haven't reached retirement yet, this one is important to consider. If you were born after 1959, the full retirement age is now 67 for you. You'll still be able to start taking some benefits at age 62, but they'll be at reduced monthly payments.

Cost of Living

Low inflation means that Social Security benefits will only see a minor cost of living increase. This year, it's expected to be around 1.6%. It's not major, but if you're living off Social Security alone, every penny is important.

Maximum Benefits

Those near the top of the Social Security income scale in 2019 will see an increase in their maximum payout in 2020. The maximum payout for an individual will be capped at \$2,861 per month. That translates to \$34,332 per year, so consider how that may impact your finances.

Taxes

How much your benefits are taxed depends on your household income levels. For example, 50% of your benefits will be taxed if you make between \$25,000–\$34,000 individually or \$32,000–\$44,000 for married couples. If you're above that income bracket, then 85% of your benefits will be taxable.



Ctrl, Alt, Delete Your Clutter

TIPS FOR NATIONAL CLEAN UP YOUR COMPUTER MONTH

Everyone relies on technology. Computers, laptops, tablets, and phones are staples of modern life. However, it's easy for these devices to become cluttered with old photos, files, and general disorganization. Luckily, January is National Clean Up Your Computer Month and an excellent time to get your technology in order.

Start by Dusting

Over time, computer towers can become clogged with dust, which creates additional, unwanted heat within your computer. Regular cleanings will increase the lifespan of your computer and protect its essential components. Compressed air is great for removing most of the dust and other particulates. If the fans or filters are too dirty, you can remove them from the tower to clean them better. If you use water or liquid cleaning products on them, be sure they are completely dry before placing them back into your computer.

Organize Your Files

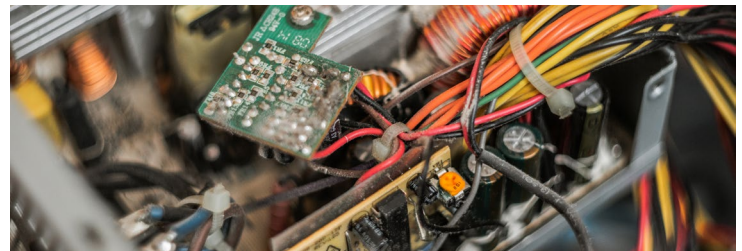
Naming and arranging the files on your computer in such a way that they're easy for you to find can end up saving you a lot of time. Declutter your workspace by creating one file for pictures, one for Word documents, one for spreadsheets, and one for programs to eliminate the hassle of frantically searching for the files you need.

Back Up Your Computer

Be sure to back up your computer before you start deleting things. This acts as a safety net in case you delete something you didn't mean to. Additionally, consider installing a second hard drive. The extra space can help with storing important files without having to worry about how much room is left.

Clean Up Space

Any files you'll never use again should be deleted. Likewise, any programs you haven't used in a while should be uninstalled. Check your hard drive for files that might be taking up unintended space on your computer. And remember to empty the recycling bin — it's easy to forget just how much goes in there.



TAKE A BREAK

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

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



MEET THE WORLD'S FIRST AIRPORT THERAPY PIG

How Lilou and Animals Like Her Calm Stressed-Out Travelers

Imagine you're navigating a vast airport on a busy Saturday, shouldering your way through crowds and struggling to hear the PA system over the clatter of 1,000 wheeled suitcases. Suddenly, you see a pig wearing a hot pink sweater waddling toward you on a leash. Do you stop in your tracks? Does your stress level drop? Do you laugh out loud when you see its pink nail polish?

If you answered "yes" to any of the above, then you can sympathize with the passengers, pilots, flight attendants, and staff at the San Francisco International Airport. They get to enjoy visits from Lilou, the world's first airport therapy pig, on a regular basis! As part of the Wag Brigade, the airport's cadre of (mostly canine) therapy animals, Lilou wanders the airport with her humans, bringing joy, peace, and calm to everyone she meets.

Lilou may be the only pig of her kind, but airport therapy animals have been a growing trend for the last few years. According to NPR, as of 2017, more than 30 airports across the U.S. employed therapy dogs, and these days, estimates land closer to 60. The San Jose and Denver airports have therapy cats, and the Cincinnati/Northern Kentucky International Airport even offers passengers the chance to play with miniature horses before boarding their flights.

Therapy dogs started appearing in U.S. airports after the 9/11 terror attacks, which changed American attitudes about flying. They did so well at helping passengers calm down that airports began implementing permanent programs. Some have pets on hand 24/7 to assist passengers, while others host animal visits every few weeks or months. These days, regular travelers have fallen hard for their local therapy animals, many of whom even have their own Instagram accounts and hashtags.

So, the next time you're traveling, keep an eye out for a friendly pup, cat, pig, or horse to pet. A bit of love from an animal just might improve your trip!



HOPPIN' JOHN

A traditional New Year's favorite in the South, Hoppin' John includes black-eyed peas that are said to represent coins, a sign of prosperity for the coming year. It's usually served alongside collard greens, which represent cash.

Ingredients

- 1 cup dried black-eyed peas
- 5-6 cups water
- 1 dried hot pepper, optional (arbol and Calabrian are great options)
- 1 smoked ham hock
- 1 medium onion, diced
- 1 cup long-grain white rice

Directions

1. Wash and sort peas.
2. In a saucepan, cover peas with water, discarding any that float.
3. Add pepper, ham hock, and onion. Gently boil and cook uncovered, stirring occasionally, until peas are just tender, about 90 minutes. At this point, you should have about 2 cups of liquid remaining.
4. Add rice, cover, drop heat to low, and simmer for 20 minutes, undisturbed.
5. Remove from heat and let steam for an additional 10 minutes, still covered.
6. Remove lid, fluff with a fork, and serve.

Inspired by Epicurious



877-262-9377

AndrewMAyers.com



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

6800 France Ave., Ste. 190
Edina, MN 55435

Small Business & Personal Planning Attorney

See what my clients say about me on [MyGoogleReviews.com!](https://www.MyGoogleReviews.com)

INSIDE THIS ISSUE

- 1** What Was Your Life Like in 2010?
- 2** Changes to Social Security in 2020
Enter 2020 With an Organized Computer
- 3** Hoppin' John
Meet the World's First Airport Therapy Pig
- 4** The Sweetest Crime in History

HISTORY'S SWEETEST THEFT THE GREAT CANADIAN MAPLE SYRUP HEIST

Maple syrup holds a proud place in the history and culture of Quebec, Canada. It's also a big part of Quebec's economy, with 72% of the world's maple syrup produced in Quebec alone. Due to tactics employed by the Federation of Quebec Maple Syrup Producers (FPAQ), the NPR-backed podcast "The Indicator" estimates that maple syrup is valued at approximately \$1,300 per barrel — over 20 times more than crude oil. The FPAQ controls the available syrup supply, never releasing enough maple syrup to meet demand, which increases the price. As a result, most of the world's maple syrup is stored in various reserves.

Between 2011 and 2012, a group of thieves decided to liberate the syrup from an FPAQ facility in Saint-Louis-de-Blandford, Quebec. Stealing syrup from Canada doesn't sound as glamorous as stealing cash from a Vegas casino, but their plan could rival the plot of "Ocean's Eleven."

At the FPAQ facility, syrup was stored in unmarked metal barrels and only inspected once a year. The heist, led by a man named Richard Vallières, involved transporting the barrels to a remote sugar shack in the Canadian wilderness, where they siphoned off the maple syrup, refilled the barrels with water, and returned the barrels to the facility. The stolen syrup was then trucked east to New Brunswick and south across the border into Vermont. Wisely, the thieves sold their ill-gotten goods in small batches, avoiding suspicion from legitimate syrup distributors.

In what is now known as the Great Canadian Maple Syrup Heist, thieves made off with 10,000 barrels of maple syrup valued at \$18.7 million. This remains one of the most costly heists in Canadian history. Vallières himself became a millionaire and took his family on three tropical vacations in one year.

Unfortunately, the thieves got sloppy and stopped refilling the barrels with water. When an FPAQ inspector visited the targeted facility in the fall of 2012, he accidentally knocked over one of the empty barrels. The inspector alerted the police, who would go on to arrest 17 men in connection to the theft, including Vallières himself.

Police were then able to recover hundreds of barrels of the stolen syrup, but most of it was never recovered — likely lost to pancake breakfasts far away.

