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3 of the World's Greatest Winter Sport Destinations Who's Ready for Some Powder?

The sound of the first carve through fresh powder is the anthem of all winter sports enthusiasts. Here are three of the world's best places to experience that powder you've been craving all year.

Breckenridge, Colorado

John Denver's anthem "Rocky Mountain High" is about the freedom he felt here. Where there are great mountains, there's even better snow. The ski resort boasts five peaks, 187 trails, 34 lifts, four terrain parks, and a renowned cross-country trail. After a day on the slopes, head into the town of Breckenridge for dining and activities that ditch the glitz and glamour of Vail or Aspen and take you straight to the heart of fun.

Whistler, British Columbia, Canada

A destination that looks like a cross between a Nordic paradise and Olympic-level runs, Whistler is filled with true magic, winter activities, and a town that captivates the senses. When you see the mountains of British Columbia, you'll understand why they hosted the 2010 Winter Olympics. The location's beauty is only part of your stimulating

experience, because every curve of fresh powder makes your pupils dilate. Once you're done flying down the hill where Bode Miller took the bronze, head over to the winter wonderland of the old Olympic Village for a cozy night in a picturesque town.

St. Anton, Austria

If you want a great location for next year's Christmas card photo, there's no better place than the Tyrolean Alps. Nestled in a valley between perfectly molded mountains, the Austrian landscape provides a beautiful backdrop for your winter excursions. The densely wooded areas and the bright reflection of the snow frame the vibrant town that's just waiting to be explored. When you're ready for world-class runs, hop in one of the 11 gondolas and zip down the hills that hosted the 2001 Alpine World Ski Championships.



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The Best Endorsement

How Our 14-Point Analysis Came to Life

The first client I met with when I began practicing law asked me a question that made my mouth drop. Prior to that, I spent two years working at Security Pacific National Bank as a trust officer. On my first day of that job, I sat down to a desk with 150 estate plans from people who had died. During the day, I'd fulfill my duties as a trust officer, but at night, I'd study, review, and analyze these documents. I learned more in those two years than most attorneys do in a lifetime.

As for my first client, I remember being nervous while I waited for him to ask me about my experience. After all, he was my first client. I was prepared to launch into a spiel about how my expertise and research would make up for not having any real experience yet. Instead he asked me, "How much do you charge?" I was dumbfounded. I began divulging my background, but again, he asked about price. This continued to happen almost every meeting.

Being frustrated that no one cared about my expertise, I went to Bob, a mentor I had at the bank, for advice. I told him I was concerned that my fees would overshadow my competency, and I was confused as to why price was the single most important question. In his all-knowing way, Bob laughed and said, "This thing you're selling is a very unusual thing."

Bob continued to explain that there are three things people look for when they contemplate a purchase. First, they compare the various options. Next, they test their potential purchase. Finally, they consider the cost. In order to compare one trust document to another, you would need at least two sets of documents. The only way to truly test your trust to see if it works is to die. Because most people do not have a second set of trust documents — and they certainly don't want to die — price becomes the only method left to make an evaluation.

I didn't like Bob's response. I felt the documents I drafted could potentially be the best estate plans in all of California. I thought there had to be a way to help people understand the quality I was providing in the documents I was drafting. Bob's conversation got me thinking, "How can I prove my documents are better and worth it?"

I placed an advertisement in the local paper asking residents to bring their estate plans to a hotel where we would review them. I had

established 14 things that every estate plan needed to be successful, and I advertised that the first person with a plan that met these 14 points would win \$1,000.

On the day of the event, there was a line around the block, much to my surprise. As I presented and discussed the 14 points that have since become synonymous with our firm, my colleague, Don, reviewed the documents. When he finished, he told me the bad news: No plan had passed the inspection.

"Great," I remember thinking. "I promised these people a chance at \$1,000, and now I'm going to look like a con." Instead, we announced that we would draw for a winner. We called the name of an elderly man in the back, and after we presented him with his big check in front of the audience, he asked for the microphone.

I gulped. Normally, I would say no, but I thought, "What else could go wrong?" This man took the microphone, and he told the crowd his wife died a month ago. Confidently, he continued on to say that if he had known about me before she died, the past month would have been easier on him and his family. Then, he promptly handed the check back, asked me to review his estate plan, and recommended everyone in the audience do the same. As the man shuffled back to his seat, the audience wiped away tears, and I felt a chill run over me. It was the best endorsement I could have ever asked for.

Since then, my firm has been dedicated to helping others upgrade their estate plans. Over the years, we have reviewed literally thousands of trust documents. The documents we draft now have been tested for decades. I want to make sure that what happened to that man after his wife died would not happen to others. Everyone deserves a second opinion on their estate plan so they can have the peace of mind knowing that their documents will work. We have been operating this way for decades, and we don't plan to stop anytime soon.



-John M. Preston

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Mom Really Does Know Best

3 Wives' Tales Proven True

"Make a face like that, and it'll stay that way forever." You may have heard something like this from Mom's book of wisdom. Maybe you never disputed the idea that mother knows best. But as you grew up, it slowly became clear that hair doesn't grow back faster and thicker if you shave it, cracking your knuckles doesn't cause arthritis, and gum doesn't stay in your stomach for months after you swallow it. After a whirlwind of wives' tales over the years, many common claims have been put under scrutiny. Wives' tales have been known as pseudoscience and blind intuition, but even as many were disproved, some surprisingly proved to hold weight. Here are three wives' tales that have proven to be true.

GARLIC CURES COLDS

For decades, moms have professed the healing properties of garlic, suggesting it can cure colds and help the body fight sickness. It turns out they were absolutely right. Garlic has antiviral properties that strengthen the immune system and nutrients that help combat illnesses. The effects of garlic can actually be more effective than over-the-counter flu medications. Some studies show that regular consumption of raw garlic lessens the likelihood of getting a cold, so if you feel a tickle in your throat, try a clove before you open the medicine cabinet.

HEARTBURN MEANS A HAIRY BABY

It's hard to list wives' tales without bringing up one about pregnancy. Many are solely based on intuition, but a few that sound odd are legitimate. In 2007, a study done by Johns Hopkins attempted to debunk the myth that heartburn during pregnancy would mean a hairy baby at birth. Instead of proving it wrong, they found that 82 percent of women with severe heartburn during pregnancy gave birth to hairy babies. Turns out the hormones that cause heartburn in pregnant women also affect fetal hair growth.

JOINT PAIN PREDICTS THE WEATHER

Did you ever look at your mom with skepticism when she would predict rain because her knees hurt? If so, you might owe your mom an apology, because there is a scientific connection. The drop in barometric pressure that's common during storm weather causes pain in arthritic joints.



Listen to Something New

The Best Podcasts to Start in 2019

Though podcasts have been around for over a decade, they have only recently found their stride in popular culture. And they don't all feature nerds talking about "Game of Thrones." In this form of audio entertainment, there really is something for everyone. A number of podcasts have broken into mainstream pop culture, like "My Favorite Murder," "This American Life," and NPR's "Planet Money." But these are only the tip of the iceberg. Here are a few lesser-known podcasts that are seriously worth your time.

Start Something Fun: 'Spirits'

The title "Spirits" is a play on the stories told and drinks enjoyed on this podcast. Co-hosts Amanda McLoughlin and Julia Schifini offer a fresh take on myths, legends, and folklore. From Greek classics to the tale of the Javanese Mermaid Queen, these lifelong friends and mythology enthusiasts examine what the stories we tell say about our culture, traditions, and values. If you're eager to fill your year with something kinda creepy and kinda cool, you can't go wrong with "Spirits." Start listening at SpiritsPodcast.com.

Go on an Adventure: 'The Far Meridian'

Audio dramas are back and thriving in the world of podcasts. "The Far Meridian" explores the story of Peri, a lighthouse keeper whose brother disappeared long ago. Peri is terrified of leaving her home, so she's never discovered what happened to him. That changes when her lighthouse begins to appear in a new location every morning, initiating her search for her brother. Fantastically fun and painfully real, this is a story about the courage it takes to leave home behind. Join the girl in the lighthouse at TheFarMeridian.com.

Tackle Your New Year's Resolutions: 'The Marie Forleo Podcast'

We all need some advice. Why not get it from someone who knows what they're talking about? Marie Forleo is an entrepreneur, writer, and philanthropist. And according to Oprah, she's a thought leader for the next generation. Her mission is to help you become the person you most want to be. On the podcast, Marie and her guests discuss business, relationships, fear, love, and so much more. Get inspired at MarieForleo.com/marietv.

This list is just a start to the wealth of amazing, diverse podcasts out there. News recaps, sports history, true crime, pop-culture throwbacks, and plenty more fantastic audio entertainment awaits on your phone's podcast app. Start listening to your new obsession today!



Sudoku

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

Solution on pg. 4

Citrus and Avocado Salad

Inspired by Bon Appétit



Winter is the height of citrus season, so it's a perfect time to experiment with oranges and lemons. Roasting the fruits concentrates their flavor and makes the skins edible, creating a blast of flavor for this winter salad.

Ingredients

- 1 blood, cara cara, or navel orange, sliced 1/8-inch thick and deseeded
- 1 Meyer or regular lemon, sliced 1/8-inch thick and deseeded
- 4 tablespoons olive oil, divided
- 1/4 small red onion, thinly sliced
- 2 tablespoons fresh lemon juice
- 1 bunch arugula
- 1/2 cup fresh mint leaves
- 1 avocado, cut into wedges
- Salt and pepper, to taste

Directions

1. Heat oven to 425 F.
2. In a rimmed baking sheet, toss citrus slices with 1 tablespoon oil and season with salt and pepper. Roast citrus until lightly charred and caramelized, about 10–15 minutes. Let cool.
3. Meanwhile, in a large mixing bowl, combine onion and lemon juice. Season with salt and let sit for 5 minutes.
4. Add citrus, arugula, and mint to onion mixture. Drizzle with remaining oil, season with salt and pepper to taste, and toss thoroughly.
5. Add avocado, combining very gently to not crush avocado.

New Year, Same Plans?

Why You Need to Continually Update Your Estate Plan Every Year

The beginning of a new year is a time of change and renewal. But there's also a startling fact about January: It can be one of the deadliest months of the year. In fact, funeral homes report increased business during January and February. Researchers are still determining the reason behind this phenomenon, but if you've lost a loved one, you know that their passing leaves you with a mixture of stress and heartache at any time of year. And that's without adding estate planning issues into the mix.

This new year, as you work toward your goal of a fresh, healthier you, add evaluating your estate plan into the mix. In our professional experience, your plan should be evaluated at least once per year for the following reasons.

Personal Changes Every year can bring changes and new adventures for both you and your family. If you don't update your estate plan accordingly, you will leave your family with a tangled mess of plans to sort through. Sometimes unexpected family changes crop up, or maybe a loved one passed away. Whatever the changes may be, they must be factored into your estate plan each year.

Law Changes Laws are constantly changing and it's difficult for you, the client, to know when those changes affect your estate plan. Each year we evaluate these new laws and determine what changes may be needed. Sometimes the new laws don't affect your estate plan or your estate plan already addresses the change. But there are other times when a change is needed to adapt to the new law.

Our Recommendations Our recommendations are based on your desires in conjunction with applicable laws. When either your desires or the law change, our advice to you may change as well. We are also constantly evaluating how our estate plans are working and receive feedback every year from financial institutions, title companies, county recorders, etc. As these institutions implement new procedures and policies, we sometimes find it necessary to recommend a change to your estate plan.

Rest assured, whatever changes may come your way, we have you covered so that your estate plan will be up to date and ready to work when it is needed.