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## Carcassonne The Real Magic Kingdom



Every year, tourists flock to Disney's "Magic Kingdom" and marvel at Cinderella's iconic castle. As fun as it is to see this Florida-based attraction, it would be even more magical to step back in time and visit a real medieval citadel. What if you could walk the same ramparts as Roman legionnaires and climb the same towers as French kings? If this idea gives you goosebumps, pack your bags for Carcassonne, France.

A four-hour train ride from Paris, towering above the rolling vineyards of southern France, you'll find one of the most intact, accessible castles in Europe. With sweeping, concentric walls and 53 elegant towers, the Cité de Carcassonne is a breathtaking sight. Once an impenetrable border fortress between the kingdoms of France and Aragon, the gates now stand open to anyone curious enough to walk its cobblestone streets.

In fact, you can stay in the ancient city yourself. The five-star Hotel de la Cité Carcassonne occupies a former bishop's palace and overlooks the inner ramparts of the fortress. With medieval tapestries and gorgeous woodwork in the hotel's interior, you'll feel like you're living among French royalty. Of course, if you'd prefer lodging with

the commoners, plenty of quaint bed-and-breakfasts exist just across the Aude river.

With rustic cafes, fresh crepes, and bustling crowds making their way down the twisting cobblestone streets, the surface-level experience of Carcassonne would be enticing to anyone wanting to explore the French countryside. But for those who want to delve into the history of this storied castle, grand narratives await you.

Just walking the walls of Carcassonne paints a picture of the past. While the outer fortifications were built by Louis IX and Phillip III, a section of the inner wall is far older. The red brick used in this part of the construction dates back to before the existence of France itself. Roman troops first fortified the hillside town around 100 BCE, giving every stone of this site a story to tell.

If you've ever dreamed of experiencing medieval life for yourself, your adventure awaits in Carcassonne.



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## A Special Proposal

### Lessons From My Engagement

"Prepare for the unexpected." It's a phrase we use at the firm all the time. After all, a plan that doesn't adjust to shifting circumstances is little more than a wish list. My work helping clients keep their estate plans up to date has certainly reinforced this lesson, but it was the day I proposed to my wife that first taught me how the best-laid plans can go awry.

When I first met my future wife, April, I knew within the first few weeks that I wanted to marry her. Sadly, she needed a lot more time than a few weeks to feel the same way about me. Several months later, when she finally warmed up to the idea of marriage, I wanted to do something special for the proposal. At the time, we were living in Utah, and my aunt and uncle happened to have a vacation home nestled amongst the ski slopes of Park City. I couldn't imagine a better place to pop the question, so I called my aunt and arranged a Saturday when we'd have the cabin to ourselves.

The plan was simple: My sister and college roommate would drive up ahead of time and set up a romantic dinner for two. Then I'd take April on an "impromptu" trip up to the vacation home, surprise her with dinner, and then propose. All I had to do was convince April to take the drive with me — what could go wrong?

The day I planned to make my move, April's mom unexpectedly showed up. My future mother-in-law had made an impromptu trip of her own to visit us and immediately sent my plans into a spiral. I couldn't let her in on what I was doing or bring her along for the ride. I needed to convince April to head to Park City and leave her own mother behind.



So, thinking on my feet, I told the two of them that my sister and some of her college friends had broken down near Park City and needed to be rescued. And wouldn't you know it, there were exactly enough stranded friends to fill my GMC Jimmy, save for one seat. Looks like Mom would have to sit this one out! This cover story worked a little too well.

April agreed to come along, so long as we made the trip immediately. My sister was stranded after all, and the sooner we left, the sooner April could get back and spend time with her mom. There was one problem with this: In reality, my sister had just started the drive up to the ski town. She and my roommate wouldn't have time to put a nice dinner together if we left right on their tail.

**"My 'simple plan' for a romantic proposal had turned into a nightmare."**

I did my best to stall, but 15 minutes later, April and I were on our way. She was understandably annoyed the entire journey, and I was getting nervous about how the night would go. I was deeply relieved when we got to the vacation home and opened the door to an elegant table set for two, complete with silver serving covers.

This relief turned to dread when I learned what our dinner actually was. Lifting the fancy silver dome revealed two freshly made Subway sandwiches. My co-conspirators just didn't have enough time to put anything else together. April was more than a little upset by this point. She'd missed out on a day with her mom for a \$5 footlong, and I had no explanation for her. My "simple plan" for a romantic proposal had turned into a nightmare.

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# Your Vote Matters and, Someday, Your Kid's Will Too!

## Teach a Lesson About Voting This Election Day!

The 2020 presidential election is heating up, but Election Day 2019 still requires citizens' voices to decide the fate of their cities, counties, states, and judgeships. As the U.S. enjoys a relatively quiet election day on Tuesday, Nov. 5, use the opportunity to teach your children about their civic duty and the power of voting.

**For the Young Kiddos** There's no reason why children can't be involved in local elections. Let your kids tag along to the voting area, and ask for help from city workers and local representatives to answer your kids' questions. You can even set up your own family election by holding a vote over what to have for dinner or where the next family vacation should be located. If you're looking for bedtime books to feed their curiosity, try out fun reads like "O, Say Can You See? America's Symbols, Landmarks, and Inspiring Words" by Sheila Keenan. Various websites, like KidsVotingUSA.org, also have ample resources for educators and families.

**For New Voters** Turning 18 comes with the newfound responsibility of voting for our country's leaders, and, for new voters, the system,



ballots, and restrictions can be confusing. Start by walking your teen through the registration process, which can be done in person at your municipality's office or online at USA.gov or Vote.org. Next, talk with your teen about what's at stake in the upcoming election. Be careful not to seed your language with opinions so your teen can develop their own view. Direct them to resources like Ballotpedia.org, where they can find information, practice voting, and see local sample ballots. And, of course, when Election Day rolls around, celebrate their first vote!

**Don't Forget About You!** Voting is a right and privilege that comes with U.S. citizenship. Don't miss your opportunity to have your voice heard. Learn more about your local election by visiting Ballotpedia.org or contacting your municipality, and be sure to register to vote if you haven't already. Remember, your kids learn by watching what you do, not just by listening to what you say. Inspire them to get involved and, when the time comes, exercise their right to vote!

# A House Divided

## JM Preston Prevents Property Dispute

A concern I often hear from clients is that their beneficiaries might have a falling-out over their inheritance. This is especially true when a client owns assets that hold sentimental value for the beneficiaries, such as a home. This was a particular worry for a client of mine who owned a beautiful home overlooking a lake.

The client, a widow in her late 70s, had two sons that would inherit her assets when she passed. One of her sons wanted to inherit her home with the view. The other son lived out of town and had no interest in the home. The client requested that we modify the terms of her distribution so one son would get the house and the other would get the remaining assets. At that time, the home's value was roughly equal to the value of her other assets (cash and securities).

However, I was concerned with her request because it was unlikely that her home and the other assets would still have equal value upon her passing. In order to ensure the distribution was equal between her two sons and the one son would inherit the home he wanted, I proposed something we call an option to buy, or a right of first refusal.

Under this provision, one beneficiary is given the option of "purchasing" the home. This means that if the son still wants the

home after the client's death, the value of the home would come out of his share of the inheritance. If the value of the home exceeds his share of the inheritance, he can contribute his own funds to make up the difference. If the son has changed his mind and no longer wants the home, then it can be sold or offered to the other son. Structuring the trust distribution this way, siblings can be given inheritances of equal value despite receiving very different assets.

Sadly, this client passed away recently. The home's value had appreciated substantially in recent years and was no longer equal to her other assets. If we had followed her initial request to simply give the home to the one son, the distribution would have been substantially unequal, thus leaving room for a potential fallout between her two sons.

Luckily, the trust worked as planned. The one son ended up exercising his option to purchase the home (using some of his own assets to offset the difference in value), and the other son received cash and securities of equal value. I'm happy to report that the trust administration went smoothly, and her sons were able to focus on being there for each other instead of worrying about why one of them received a larger inheritance than the other.

# Changes to Your Plan?

## We Need to Hear From You

It's common to make changes to an estate plan as the years pass. Life happens and things change, which often requires an update to the estate plan. At our office, we often get calls from our clients' concerned family members wishing to make a change to their loved one's trust. We understand this is almost always done with the best intentions in mind — often in situations where the client has difficulty reaching out themselves. But please understand that we cannot make changes to your estate plan without hearing from you, our client, directly.

### Why We Do This

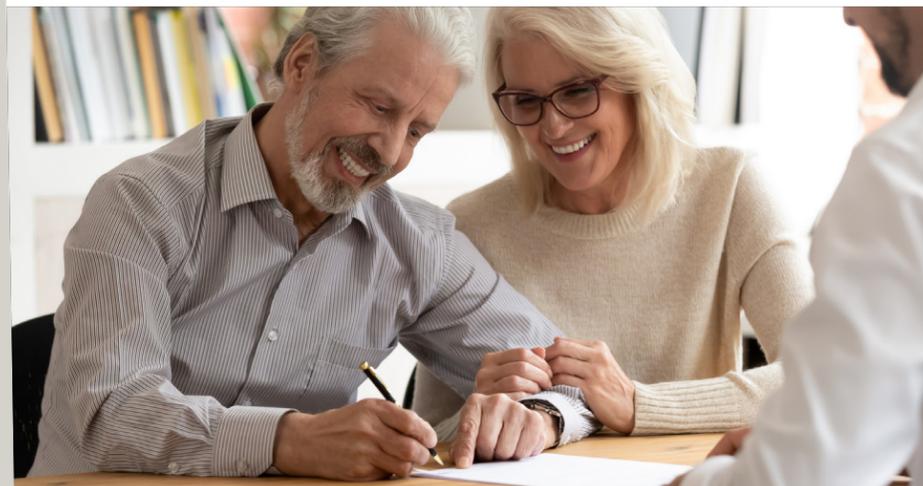
When you have updates that need to be made to your estate plan, it's natural for family members to want to help out. But it is our job to ensure we protect and preserve the wishes of our clients, and we simply cannot verify that requests made from even your closest loved ones reflect your wishes. Only you can request and make changes to your estate plan.

### How to Do It the Right Way

Ideally, we would love to hear directly from you, our client. Making a phone call to our office and discussing your changes with us is fine. However, we know that communication can be difficult for some of you. If you have difficulty speaking on the phone, the best method to request changes is to mail us a handwritten letter with your signature, explaining what changes are needed.

### How Others Can Help

It's completely acceptable to have a loved one give you a hand in this process. For example, they can be with you during the phone call, or put your letter in the mail for you. What matters is that we are able to verify the requested changes have come from you directly. If you have family members who are involved with your estate plan, please share this information with them and let them know that, in order to protect your wishes, we can't take estate plan changes from them. We appreciate your cooperation and understanding.



### ... continued from Cover

Thankfully, April was very understanding and patient. As I fumbled around trying to set up a camcorder to record the moment, doing my best to dodge her questions about what was going on, she saw that I was trying to make this a special night and decided to give me the benefit of the doubt. So, despite everything going wrong, I still got down on one knee and proposed. With one word, April made me the luckiest man on earth.

While my proposal worked out in the end, the same can't be said for every estate plan. You won't find the kindness and understanding April gave me in probate court — last wishes must be clearly and accurately documented if things are going to go smooth. That's why we created the Life Plan Membership, to prepare for all the unexpected twists and turns life has to offer.

*-J.M. Preston*

## Paleo Stuffing

Inspired by 40Aprons.com



### Ingredients

- 2 tbsp ghee or avocado oil
- 3 cups onion, diced
- 2 cups celery, diced
- 1 cup diced mushrooms
- 1 cup apple, cored and diced
- 1/2 cup dried cranberries, chopped
- 1/4 cup flat-leaf parsley, chopped
- 3 tsp poultry seasoning
- 1/2 tsp salt
- 1/2 tsp black pepper
- 2 cups almond flour
- 3 eggs, beaten

### Directions

1. Heat an oven to 350 F.
2. In a large cast-iron skillet, heat ghee or avocado oil over medium heat.
3. Add onion, celery, mushrooms, apple, cranberries, parsley, seasoning, salt, and pepper to pan. Sauté for 7 minutes.
4. Remove from heat. Stir in almond flour. Once mixed well, stir in eggs. Transfer to oven and bake for 45 minutes to 1 hour.
5. Let cool for 10 minutes before serving.