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## Yurt Sweet Yurt

### Glamping in Beautiful Locations

The allure of the great outdoors calls to many, but pitching a tent and cooking over a fire isn't for everyone. If that describes you, consider the yurt: a small, permanent structure often outfitted with electricity, plumbing, and other modern amenities. Expertly nestled in remote locations, they provide comforts of home in the midst of nature. Here are just a few around the United States available for rent.

#### Treebones Resort, California

For those new to the glamping scene, this is a great choice for an easy transition. With picturesque views of the Pacific Ocean, the Treebones Resort in Big Sur has an array of spaciouly comfortable yurts to choose from. The resort has heated pools, a cozy lodge, and even a sushi bar. About an hour up the coastline, you can find a few shops, restaurants, and art galleries if you decide you've gotten your dose of nature for the day.

#### Spruce Hole Yurt, Colorado

Nestled in the San Juan Mountains about 10 miles north of New Mexico, this yurt is a snow-lover's paradise. Skiing, snowshoeing, and hiking trails

are plentiful in this backcountry location. At the end of a chilly day, come home to comfy beds, cooking supplies, and decor made to feel like you're camping — but with sturdy walls to keep out the cold.

#### Falls Brook Yurts, New York

For the glampers who truly want to get away, hike just under 1 mile into the woods of the Adirondack Mountains to discover rustic yurts beckoning you to cook over a fire or bundle up with a book. At night, the yurt's domed skylight offers excellent stargazing. For those keen on winter activities, skiing and snowshoeing trails start right outside the front door. In the summer, enjoy hiking, fishing, and swimming.



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## The Christmas That Almost Wasn't

### What My Children Taught Me About Giving

The most difficult Christmas I've ever experienced started with a true story my wife read to our family early one December decades ago. At the time, we had five small children all under the age of 10. Like most families with young ones, we were caught up in the usual exciting holiday activities. One evening, after a few rambunctious hours of Christmas-related fun and games, my wife settled the children down, and we all gathered around her as she read a dear story about a loving act of kindness. The story told of a young boy who learned that his friend's father had died just before Christmas. Filled with compassion for his friend, the youngster took his own Christmas present — a train set — and gave it to his bereft friend. As we listened to the story, we were all moved by the boy's empathy and generosity. Little did we know that very soon we would be put in a similar situation.

The phone call came out of the blue. On the other end of the line was a man I had not spoken to in several years, and he had bad news: A mutual friend of ours, I'll call him Levi, had passed away a few days earlier. At first, I couldn't believe it — Levi was a man in the prime of his life. All I could think of was his young family and that they would be without their father for Christmas.

My wife and I knew that Levi's family was of modest means, and that simply finding the funds for a funeral and burial was going to be impossible for Levi's wife. We got out our checkbook and started figuring what we could do help with the expenses associated with the ceremony. But our minds kept turning to Levi's children. We surmised that with their financial situation, his widow would not have any money for presents. That meant with Levi gone, Christmas day was going to be bleak for them. To make matters worse, it was Christmas Eve — too late to go out shopping. That's when we remembered the story about the boy and his train.

We called our family together and asked: "What do you think about giving your Christmas presents to Levi's children?" Looking back, I

cannot believe I asked that of my young ones. I was so caught up in doing something generous for Levi's family, I didn't really stop to consider that my own children might not be mature enough for that kind of a sacrifice, especially at this time of year. But they did not hesitate. Our youngest was an infant at the time, but his older brothers and sisters all went to our Christmas tree, sat under its branches, and unwrapped what would have been their presents. One by one, they brought their new gifts to our kitchen table. They were all extremely mature for their ages.

For some reason, I remember some very specific gifts that each of my oldest four children gave. 10-year-old J.M. came first with the shiny black remote-control car he'd specifically asked for, followed by his 8-year-old brother, Nick, with his new game, Chutes and Ladders. "Can we open it," Nick asked excitedly, "and play it before we give it away?" I told him that it would not be such a terrific present if it were used. To this day, I can still see his little face as the tears slowly rolled down his cheeks in disappointment. Nevertheless, he gave up his game willingly. Next, my daughters, Julia and Laura — ages 6 and 4 — brought forward their gifts: charming backpacks each shaped like a big doll hanging on their back. They asked me if they could get the same presents another time, and I responded, "Of course." Then I thought with satisfaction: We could get those same backpacks for their birthdays. In the coming months and years, I searched every toy store I could find, but I never found those same backpacks again. There were other gifts, as well, that the children unwrapped and added to the growing pile on the kitchen table.

We put all of the gifts in our old green van and headed off to Levi's home on Christmas morning to deliver the presents. Levi's children could not have been more excited. They were so appreciative and gracious! As my wife and I watched these young children play with what would have been my children's Christmas presents, we hoped

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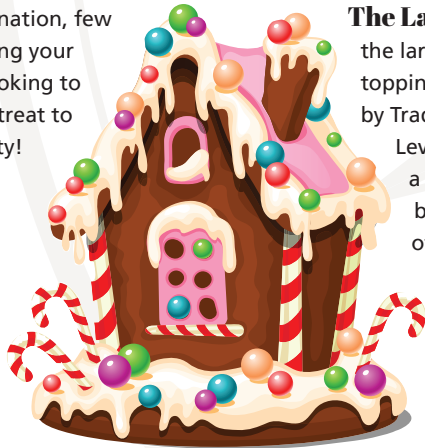
# The Joy of a Gingerbread House

Everything You Didn't Know About This Holiday Tradition

Of the many seasonal traditions that sweep our nation, few are as creative, delicious, and satisfying as building your very own gingerbread house. Whether you're looking to create a simple table decoration or bake a tasty treat to nibble on, everyone can enjoy this holiday activity!

**The Origins of Gingerbread** Ginger was first cultivated in ancient China, then traded into medieval Europe. There, Europeans incorporated it into culinary traditions and used it to bake cookies into elaborate shapes and works of art, including figures of animals and people.

The gingerbread house first appeared in the early 19th century in Germany. Although historians don't know an exact date, it's speculated that it gained popularity around the same time that "Hansel and Gretel," the popular fairy tale recorded by the Brothers Grimm, was published.



**The Largest Gingerbread House** In 2013, the world record for the largest gingerbread house in the world was broken. The house, topping out at 21 feet and covering 2,520 square feet, was built by Traditions Golf Club in Bryan, Texas, to raise money for a local Level II trauma center. To construct the house, builders created a recipe that required 1,800 pounds of butter, 2,925 pounds of brown sugar, 7,200 eggs, 7,200 pounds of flour, 1,080 ounces of ground ginger, and a few additional ingredients.

**Build Your Own!** While you don't have to challenge yourself to beat the Guinness World Record, you can still have fun creating your very own gingerbread village. Starting your gingerbread house from scratch can be a fun activity for the whole family to enjoy. Give the kids a chance to mix the ingredients, roll out the dough, and set out plenty of candies and frostings to use, and remember to have fun! If you're looking for unique gingerbread house ideas, take a look at 20 gingerbread house ideas at [TasteofHome.com/collection/gingerbread-houses](https://www.tasteofhome.com/collection/gingerbread-houses).

## Physicians Orders for Life Sustaining Treatment (aka POLST)

There is no single document that generates more questions than the POLST document. Often the answers to the questions generate even more questions. This article will attempt to answer some the more common questions and add some context as to why this is so confusing.

To understand the POLST form, you need to understand a different document, the Advance Health Care Directive (AHCD). The primary purpose of the AHCD is to appoint a person to speak for you, in the hospital, when you are unable to speak for yourself regarding health care issues and your health care desires. This document typically includes your wishes regarding end-of-life support measures.

The POLST form appears to do the same thing, and therein lies the problem. There are two significant differences between the two documents. First, you are not appointing a person to speak on your behalf. Second, you are making life and death decisions in advance of the need to make the decisions (often, years in advance). For example, the first box, with the label "A," asks you to check a box indicating your choice of the following two options: **Attempt Resuscitation/CPR** or **Do Not Attempt Resuscitation/DNR**. My answer to that question today would be "It depends on the situation at the time." Unfortunately, there is not a third box to check. It is either a "Yes" or "No" option.

For discussion purposes, let's assume you have completed section "A" and indicated your preference (yes to DNR or no to DNR). Let's also assume that you have appointed a person (agent) to speak for you and this person is listed in an Advance Health Care Directive. Here is the big question:

Can your appointed agent make a decision on your behalf, inconsistent with the choices you have made on the POLST? No one seems to have an answer to that question, and I would hate to be the doctor who is faced with that dilemma!

Let's also assume that we can get past the DNR section and that we are not worried about the fact that your appointed agent may be facing a conflict with the language in the POLST form (two big assumptions if you asked me). Now we go to the fourth box, labeled "D." Above the section that asks for a signature, you will see the following: "Signature of Patient or **Legally Recognized Decisionmaker**" (emphasis added).

Who is the "Legally Recognized Decisionmaker"? The law does not define who the "Legally Recognized Decisionmaker" is. We could spend hours on discussing who is meant by this term, but the bottom line is, again, we don't know!

In a nutshell, personally, I would not sign a POLST form, and if anyone asked me to sign it, I would give them this article to read. Not to be a smart aleck, but rather to share the unanswered questions regarding the document. By the way, in preparation to write this article, I compiled over 10 pages of notes — what I have shared is only the tip of the iceberg.

Having said all of that, if the agent I have appointed in my Advance Health Care Directive chooses to sign it on my behalf after I am no longer coherent, I trust the agent's judgment. I would support their decision. That is, of course, why I named them as my agent.

# Estate Planning Every Adult Needs

## John Preston Protects a Young Man's Health Care

My clients often ask me, "When do my adult children need an estate plan?" It's an understandable concern — after all, most young adults don't have enough assets to justify a trust or even a will. But assets are only a part of an estate plan. When it comes to your child's health care wishes, they should have two important documents completed as soon as they reach 18 years old, an Advance Health Care Directive (aka, Health Care Power of Attorney) and a HIPAA authorization form. I've witnessed the need for these documents firsthand.

Recently, the son of a close friend of mine was in the hospital, undergoing a very serious transfusion procedure. The young man was just 17, and I wanted to show my support, so I paid him and his family a visit. During that time, my friend mentioned that his son's 18th birthday was that coming Friday and asked if I wanted to stop by the hospital Friday evening and join in the celebrations. My reply probably came as a bit of a shock to everyone in the room: "How about I come back Friday morning and have your son sign an Advance Health Care Directive and a HIPAA form?" Admittedly, it's not your typical birthday present.

Like most parents, this family didn't realize the legal implications of their son celebrating his 18th birthday. At 18, in the eyes of the law, he is an adult. They hadn't considered that under the Health Insurance Portability and Accountability Act (HIPAA), they would no longer have access to their own son's medical information. Furthermore, if the young man were to slip into a coma (something that could have happened during his hospital treatment), no one would have the authority to make health care decisions on his behalf.

Finding out that you have been suddenly shut out of your own child's medical treatment would dampen anyone's birthday celebrations. I'm glad I was there to help explain this often-overlooked part of the estate planning process. Even if your child is in good health, having an Advance Health Care Directive and a HIPAA authorization and is always a good idea. Should any medical emergency arise, these documents allow you to support them and their wishes.



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that maybe their sorrows of losing their father were put on hold for just a moment.

Still, I didn't feel the same warm feelings we'd gotten when we read the story about the boy who gave up his train set. Coming home to no presents beneath the tree pulled at my heartstrings. I knew we had done the right thing, but I couldn't shake the tremendous sense of sadness that enveloped me.

For years, we didn't talk about that day. Personally, I wanted to push the memory of the whole event out of my mind. I felt that I'd been too overzealous to be there for Levi's family and didn't realize the impact of what I had asked of my own children. Did we really have to give away all their presents? Couldn't I have at least let Nick play his game just once? These questions haunted me, and knowing how tender feelings might be, I avoided asking my family what they thought of that Christmas without presents. It was too painful.

Almost 30 Decembers after Levi's death, my wife and I went to hear my son, J.M., speak at his church. He introduced his topic as "The Greatest Christmas I've Ever Had." I remember being anxious to know which one it was. I thought for sure it was the year he got his first bike. As he began his message, I couldn't believe what I was hearing. Our son shared a very detailed story of his 10th Christmas when he and his younger siblings gave all of their presents to a family in need. J.M. said that was the greatest Christmas he had ever had and one that he will never forget. When I heard his words, I was moved to tears. As soon as we got home, we decided to call each of our other children with this simple question: "What was the greatest Christmas you've ever had?" All four of them, without prompting and without hesitation, gave the same answer: "The year we gave our presents to Levi's family."

Trying to be perfectly generous doesn't always work out like it does in stories. You aren't guaranteed any immediate gratification or warm feelings for having done a good deed. True generosity is hard and might give you second thoughts in the moment. What I have learned is if your heart is in the right place, you'll find that you've created a treasured memory.

Happy holidays!

*-John Preston*