

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

Solution from Pg. 3

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A Driver's Guide to Safe Holiday Travels

Winter Road Trip Essentials You Didn't Know You Needed

On Sept. 24, 2019, more than 2.5 million people passed through TSA checkpoints at airports across America. On the same date this year, those terminals saw just 826,316 travelers — a nearly 70% drop. Since the COVID-19 pandemic hit, Americans have been thinking twice about air travel, and this holiday, millions of would-be flyers will set out on road trips instead.

Road tripping is a great way to avoid contact with a lot of people, but it can also be dangerous, especially in winter weather. Fortunately, you can take several steps to keep your family safe. Getting your car checked before you go, for example, can save you a lot of hassle on the road, as can investing in a set of snow tires. It's also smart to take precautions such as letting a friend or family member know

your route, predicted arrival time, and where you plan to stop for gas along the way.

Apart from that, one of the best things you can do is pack an emergency kit. AAA sells premade kits through outlets like Amazon, and you can find a basic kit with things like jumper cables, ponchos, rope, batteries, pliers, zip ties, and a first-aid kit at pretty much any Walmart or sporting goods store. You could even save a life by adding a few more essentials to your kit, like a blanket, snacks, and an extra cellphone charger.

At this point, you're almost a safety black belt. But to take your kit to the next level for winter driving, there are three more little-known items you should stash in your trunk:



a shovel, a bag of sand or cat litter, and an extra bottle of windshield wiper fluid. If you get stuck in a snowbank, the shovel will help you dig your way out without risking frostbitten fingers. The sand or cat litter will boost your traction if you sprinkle it around your wheels in an icy spot, and the extra wiper fluid will make all the difference if you run out during a snowstorm.

Once you're prepared, crank up the Christmas carols and get driving!



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What Happens After WWII?

Looking Forward to an Unimaginable Year

On Dec. 7, 1914, Pope Benedict XV asked the Allied and Axis powers fighting in World War I for a miracle. He requested that they put their differences aside for Christmas Day and declare a temporary cease-fire. This was a bold appeal even for a pope, and as you might imagine, the countries in question refused. But then, on Dec. 24, the troops took matters into their own hands.

All across the Western Front, which stretched 400 miles through Belgium and France, soldiers in muddy trenches laid down their arms and stepped away from their heavy artillery. As the sun set on Christmas Eve, British and German troops sang carols in harmony across no man's land. The next morning they emerged into the sunlight not as enemies but as friends. They shook hands, swapped presents, played soccer, and even lit Christmas trees in their trenches.

In its account of the event, the History Channel quotes German Lieutenant Kurt Zehmisch, who said, "How marvelously wonderful, yet how strange it was ... Christmas, the celebration of love, managed to bring mortal enemies together as friends for a time."

I have always been fascinated by this historic moment, now known as the Christmas Truce of 1914. It begs a significant question: How do you play soccer with your enemy, give gifts to your enemy, sing with your enemy, learn to say Merry Christmas in your enemy's language — and then go back to your foxhole and start shooting?

This question troubles me because our country is once again at war. In fact, our entire world has been at war all year, battling an invisible enemy. That enemy takes a different shape for everyone. The COVID-19 pandemic, political upheaval, social unrest, and economic turmoil have all accosted us this year. Our globe has been turned into a battlefield as divided as the Western Front.

I believe this is a turning point. Because there is so much uncertainty in the world, we're now in a position to change things. In a way, as we go into the new year with the promise of a COVID-19 vaccine, we have become those WWI soldiers. It's up to us whether we continue to hold the darkest parts of 2020 in our hearts and keep shooting, or lay down our arms and emerge to make the best of the bad situation we've all found ourselves in.

In his well-known book, "A Tale of Two Cities," Charles Dickens wrote something that I think could define 2020: "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair."

This year, 2020, has brought out both the best and the worst in us. Personally, I saw more contention and heated discussions than I have seen in a long time. While at the same time I saw more generosity than I have ever seen before. Yes, there were protests in the streets, looting, and all sorts of civil unrest. But at the same time, there were very powerful, quiet random acts of kindness happening everywhere. Recently, a Dairy Queen in Minnesota reported a major "pay it forward" event. It started with just one man who asked if he could pay for his meal and the car behind him. Very nice, but nothing unusual. However, it continued for over two and a half days! Over 900 people paid for total strangers' meals.

So, here's my question about 2020: Are these the best of times, or the worst of times? Will we be able to turn Dec. 26, 1914, on its head and emerge from our foxholes to fly white flags next year? Or will we continue to hunker down, believing the worst in each other and stockpiling ammunition?

I don't have an answer to that question. However, I do believe we will either remember it as a year full of disappointing memories or a year of growth, learning, and greater appreciation for the simple things we had all taken for granted: the hugs, the birthday parties with grandchildren, breathing nonfiltered air, toilet paper, the list goes on and on. It reminds me of the lyrics of a song made famous by Joni Mitchell: "You don't know what you got 'til it's gone."

It will be easier to find fault with what we all experienced, but I hope that we can all learn from this experience and find ways to make the worst of times become the best of times. Personally, I am evaluating my own experience in 2020 in search of ways to make next year better. Will you join me? I pray that we will all emerge as better people having experienced 2020!

- John Preston



The Case of the Missing Asset

How to Avoid Probate if Your Loved One Left an Asset Out of Their Trust

Clients often come to us after a death in the family with this conundrum: Their loved one either inadvertently or purposefully left one or more of their assets out of their Trust. In other words, this “missing asset” wasn’t transferred to the Trust during the Decedent’s lifetime and still remains in his or her name after death. That asset could be a bank account, a piece of real property, or even a timeshare — but regardless of what it is, it’s frustratingly out of reach by the Trustee who is administering the trust. .

If you end up in this situation, you may think that you need to go through a probate administration to resolve the issue. However, there are four ways to avoid that expensive and time-consuming proceeding, depending on the type and value of the asset in question.

1. The Small Estate Affidavit (SEA) If the missing assets are personal property with a cumulative value of less than \$166,250 at the time of your loved one’s death, we can use an SEA to transfer them. (The \$166,250 figure does not include assets held in the trust, assets outside of the Trust held in joint tenancy or assets with a beneficiary designation like a transfer on death account.) The SEA is a declaration which includes certain statutory language and is signed by the “successor to the Decedent,” which in many instances is the Trustee of the Decedent’s Trust. Keep in mind that this method will not work if there is a probate proceeding already pending, or if the asset is *real* property. It must be *personal* property, like a bank account, jewelry, or stocks. Last but not least, you cannot use an SEA until at least 40 days after your loved one’s death.

2. The Affidavit Regarding Real Property of Small Value This method allows for the transfer of *real* property (e.g., timeshares or real estate) as long as the gross value is less than \$55,425. This procedure is only valid for California real property and is often used for timeshares and vacant real estate. You cannot use this method of transfer until at least six (6) months after the death. The affidavit is

also signed by the successor to the Decedent but, unlike the SEA, this affidavit must be filed with the Court in the county where the owner died (or if the Decedent was not a California resident, the county where the property is located). It also requires an appraisal by one of the Court appointed Probate Referees to ensure the value meets the statutory requirements. The Court issues a certified copy of the affidavit, which is then recorded with the County Recorder. The recorded Affidavit becomes the new deed for the property.

3. The Petition to Determine Succession to Real Property This method is used for real estate valued at more than \$55,425 when the total estate outside of the Trust has a gross value of less than \$166,250. In other words, it’s a happy medium! It can cover assets that are either all real property or a combination of real and personal property. This method requires that a petition be filed with the Court, but there is only one Court appearance. For that reason, it is generally cheaper and faster than probate administration.

4. The Spousal Property Petition Our team rarely uses this method because it needs to be initiated by the spouse of the deceased, who is also the direct beneficiary of the Decedent’s Will. If you have a living Trust, you have a “pour-over” Will. In a “pour-over” Will, the *Trust* is the beneficiary, not your spouse. However, this method could work if your spouse passed away before your Trust was created and the deceased spouse’s existing Will left the estate to the surviving spouse. It also works well where the deceased spouse left no Will and all of the assets are community property. The good news is that there is no limit on the value of the assets to be transferred with this method, and there is no waiting period to worry about. Once the assets pass to you, you can transfer them to the Trust.

If you end up dealing with “missing assets,” you don’t need to stress about which method to use — we take care of that for you. If you’re facing this scenario this holiday season, you can sit back and sip your eggnog knowing our team of experts has your back.



Not Just a Corn Cob Pipe and Button Nose



The Surprising History of the Snowman

Building a snowman is one of the most picturesque winter activities, which is why snowmen have become a wintertime cultural icon. A snowman appeared on the very first postcards, was the subject of some of the earliest photos, and even starred in silent movies. Frosty may be a happy snowman now, but his ancestors have a much more varied — and sometimes dark — history.

The Middle Ages

Snowmen were a phenomenon in the Middle Ages. They were constructed with deep thought and great skill because, during a time of limited means of expression, snow was a free art supply that literally fell from the sky. These artistic feats were popular winter attractions for well-to-do couples who wanted to get their fix of temporary art. Snowmen were often created by famous artists, including 19-year-old Michelangelo who, in 1494, was commissioned by the ruler of Florence to sculpt a snowman in his mansion’s courtyard.

The Miracle of 1511

In Brussels in 1511, during six weeks of subzero temperatures called the Winter of Death, the city was miraculously adorned with hundreds of snowmen. The spectacle told stories on every street corner — some political and some demonstrating anger with the church, many too risque to speak of. For the people of Brussels, this Miracle of 1511 was a defining moment of artistic freedom. But when spring came and the snow thawed, the Belgians were left with damaging floods.

The Schenectady Massacre

Not all snowmen have an innocent history. In 1690, former Fort Schenectady in upstate New York was home to a remote Dutch settlement, which was under the constant threat of attack. Soldiers guarded the gates at all times because they were frozen open, but during a blizzard, they left a pair of snowmen to protect the gates while they sought shelter. That’s when 200 French Canadian soldiers and Native Americans approached. Naturally, they were unfazed by the snowmen and ruthlessly invaded the settlement.

Building a snowman seems like a simple and charming activity, but after learning about its surprising history, you might find those piles of snow seem a little more complicated and a lot more meaningful than before.

Sudoku

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

Solution on Pg. 4

FESTIVE APPLE CIDER

Inspired by BoulderLocavore.com

If you’re cutting back on calories, skip the eggnog and buttered rum this year and fill up your mug with this delicious mulled cider!



Ingredients

- 1 lemon
- 1 gallon pure apple cider
- 1 large orange, thinly sliced crosswise
- 2 tsp whole cloves
- 2 tsp allspice berries
- 1 inch fresh ginger, thinly sliced
- 2 tbsp honey
- 3 cinnamon sticks

Directions

1. Using a paring knife, shave the lemon peel off in curls. Reserve the curls and save the lemon for use in a different recipe.
2. In a large slow cooker, combine the lemon peel with all other ingredients. Cook on low for 3–4 hours.
3. If desired, use a sieve to strain the spices. Serve and enjoy!