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A 3-HOUR DETOUR IN TRUCKEE

JM Preston's Family Vacation Features an Emergency Room Visit

Every summer, my family spends a week in a cabin near Lake Tahoe. My wife, our four children, and I hike, fish, boat, and relax in the great outdoors. Every year, we make memories that I hope my children will always cherish.

This year, we spent the week of the Fourth of July at a cabin on Serene Lakes, which is just outside of Lake Tahoe. One night while we were out to dinner, my 10-year-old son started complaining about a sore throat. As the parents of four young children, my wife and I weren't overly worried. But when he asked to go to the hospital, we thought something could be wrong. My son isn't the type to complain, so I had a feeling this could be more serious.

The closest open hospital was an emergency room in a nearby town called Truckee. So, while the rest of my family returned to the cabin, my son and I headed out to Truckee's emergency room for a sore throat. When we arrived, we walked into a ghost town. No one was in the waiting area, no nurse was in sight, and there weren't any patients. I remember thinking how lucky we were that we wouldn't have to wait.

A nurse approached us, and we were soon ushered to a bed behind a curtain. A doctor came in and examined my son, determining that a strep test should be ordered. Cool, I remember thinking. We should be out with an antibiotic prescription within an hour.

As we were waiting for the strep test results, paramedics rushed in with a badly injured patient. The young man looked to be in his mid-20s,

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America's Weirdest Airbnbs **This Ain't Motel 6!**

When Airbnb was founded a little over a decade ago, the developers hoped to provide an alternative to traditional travel accommodations. Today, with annual revenue in the billions, the service is an industry unto itself. While most people use Airbnb to "live like a local" while traveling, you can find some truly wacky lodging options if you spend some time searching the platform. Here are just a few of the many contenders for the title of "Weirdest Airbnb in the U.S." For ease of searching, the listings here have the same titles as they do on Airbnb.

Brand New Studio Earthship Taos, New Mexico

Earthships, houses run by clean energy and featuring reused materials, are a fixture of the Taos area. This one, which looks almost like a crashing wave with a living space in its undertow, combines the rustic charm of truly getting away from it all with modern amenities like Wi-Fi and in-home laundry. It's a truly unique living space surrounded by pristine nature and not far from the historic Taos Pueblo.

ManCave Apartment/Airplane Hangar Geneva. Florida

Airbnb super hosts Dan and Deborah have no shortage of guirky properties for rent — including yurts and treehouses — but their apartment fashioned out of an airplane hangar surely takes the cake. You'd be forgiven for thinking it was a theme restaurant featuring eclectic aviation. Memorabilia lines the walls with a bar front and center. and the bed is in a loft high above the ground.

Dog Bark Park Inn B&B Cottonwood, Idaho

As you approach the Dog Bark Park Inn, you won't have to guess if you're in the right place. After all, how many buildings are shaped like beagles? When describing the space on Airbnb, the hosts make no bones about who this rental is aimed for. "Stay in a giant dog!" they say. In addition to being inside a massive wooden dog, you'll find caninethemed games, books, and more. Talk about ruffing it.

had severe road rash. broken bones, and major head injuries. He was in rough shape, and because there was only a curtain between us, we quickly learned he had fallen off a skateboard while riding down a large hill.

Soon, the medical team inquired about family or friends they could notify, but the young man simply responded "I don't know ... I don't know who my family is." I'm not sure if it was amnesia or his circumstances, but the medical team took this response in stride and hurriedly began treating the young man's injuries.

Eventually, most of the medical staff left to attend to other patients, and only one nurse was left treating the skateboarder. A few minutes later, the young man began choking and gurgling. The nurse immediately pushed the call button on the wall as the patient went into a full seizure But nobody came to help. Suddenly, the nurse whipped back the curtain separating us, grabbed me, and said, "I need your help."

I immediately panicked. Even if I wanted to help, I had no idea what to do. This guy is going to die, I remember thinking. But as I was mentally scrolling through all the things I couldn't do, the nurse yelled, "Go find another nurse." Relieved, I went running.

Per the theme of that night, no one was around. When I finally found a paramedic, she oddly walked off in the other direction. I then found the woman who handled insurance, and she politely told me there was nothing she could do. Finally, I found a nurse and directed her to the man's bedside. The seizure had stopped, and he was guickly wheeled out of the room.

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A Summer Send-Off for Your Garden

3 Ways to Prepare Your Garden for the Changing Season

Late summer is the perfect time to clean up your garden and prepare it for the coming winter. In the next couple of months, the temperature will start to drop, but by putting in work now, you can ensure your garden is healthy and ready to flourish next spring. You can even turn garden cleanup into a fun activity for the whole family. Here are three ways to get your garden ready for the next season, while sharing some valuable outdoor time with your loved ones.

More Mulch, Please While most gardeners know the benefits of summer mulching, winter mulching can help lessen water loss, keep weeds out, and regulate soil temperatures during the colder months. It offers an added layer of protection for your plants' roots, which can be sensitive to continuous freezing and thawing, by keeping the soil temperature more consistent.

Out With the Old If any of your plants didn't fare so well, take some time to remove them and clear space for future plants. This removal should include any invasive plants or weeds that found their way into

you haven't already) and divide any bulblets you find into separate plants. This will help cut down on

caution around thorns or plants that can cause irritation. For daffodils, tulips, crocuses, and any other bulbs that sprang up in the spring, you can now pull them up (if

the soil. Remember to use gloves, wear long pants and socks, and use

crowding even more come spring. Take Cover Cover crops are plants that improve soil health, reduce erosion, and keep your garden healthy, and now is a great time to plant them! Hardy legumes, field peas, certain types of clovers, and warm-season grasses can all work as cover crops, so talk to your landscaper or local nursery to pick out the best choices for your region.

While you may not see the fruits of your labors until spring, you can still enjoy preparing your garden for a successful upcoming year and cherish the time you spend with your family outside.

A Scammer's Dream JM Preston Helps a Family Save \$170,000 in Assets

Watching a loved one's mind slip away is extremely difficult. Perhaps their once-active lifestyle deteriorates, their charming wit recedes, or they simply can't recognize their loved ones anymore. While the emotional stress can be daunting, the financial dangers can be even worse. One of the purposes of a Life Plan is to minimize or avoid those financial dangers. Three years ago, this was proven true for me.

I received a frantic call from a client's daughter whose father had passed away the year before, leaving her mother as the sole beneficiary of the trust. The bank had just informed the daughter that her mother had recently requested to transfer \$170,000 to someone in Europe who claimed to have fallen on hard times.

Because the trust appointed the daughter as a silent partner co-trustee with her mother, the daughter was privy to information about the trust assets. The bank was suspicious about the mother's odd request and therefore notified the other trustee on the account, the daughter.

The daughter immediately called her mother and tried to convince her that she was being scammed, but the mother didn't believe her. Part of the problem is that her mother was in the early stages of dementia, which meant she could still hold a normal conversation and discuss the problem. But having a conversation like that with someone who is suffering from this disease can be very frustrating.

I explained to the daughter that her mother should probably not serve as a trustee anymore. If this scam could happen once, it likely would happen again.

Many traditional estate plans require that two doctors approve the trustee's removal. However, in this case, the mother didn't want to visit her doctor for fear that the doctor would confirm that she was suffering from dementia. Luckily, the Life Plan trust she and her late husband had created years earlier contained a solution to protect the trust assets.

In a Life Plan, a trustee may be removed for incapacity purposes when the disability panel believes that the trustee is no longer capable of taking care of the assets. In this case, the disability panel consisted of the mother's three adult children. I immediately sent the daughter and her two siblings a one-page document to sign that would show their mother was no longer capable of serving as trustee.

Within a week, the daughter was able to remove the mother as trustee on the financial accounts. The daughter took over as trustee and made sure that her mother was provided for properly.

Unfortunately, elder abuse scams such as this are not uncommon. In fact, they seem to be getting worse each year.

In a Life Plan trust, we include several protections to safeguard your assets. In this story, we saw two of them in action. First, the daughter was serving as a silent partner co-trustee, which is how she was able to discover that her mother was falling victim to a scam. Second, the disability panel provided an efficient and practical manner to remove the mother as trustee.

In the end, the estate plan worked as intended, and the mother's assets were preserved for her future care.

Preston University

How Does California's Aid-in-Dying Law Influence My Trust?

In October 2015, former California Governor Jerry Brown signed the End of Life Option Act. This made California the fifth state to legalize physician-assisted suicide for terminally ill patients through aid-in-dying medication. The following is a brief overview of the law and its requirements.

First, in order to qualify, a patient must be at least 18 years old, a California resident, have voluntarily requested the prescription, and have a diagnosis from his or her primary physician of an "incurable and irreversible disease [...] which will result in death within six months." In addition, a patient must self-administer the drug and be capable of making his or her own medical decisions.

Next, the patient must make two oral requests for the drugs at least 15 days apart. The patient must also make one written request to his or her attending physician, which must be signed by the patient and two witnesses.

Then, the patient and doctor must discuss the *aid-in-dying* drug without anyone present. The doctor will discuss the effects of the drugs, realistic alternatives — such as hospice who the patient will notify, options for pain management, the patient's understanding of his or her diagnosis, and whether the patient wants to withdraw the request.

If the patient still wishes to proceed, they will either receive the drug directly from his or her physician or the pharmacy will receive a prescription directly from the physician. By law, the physician cannot hand a written prescription directly to the patient.

Physicians, insurance providers, hospitals, hospice centers, and pharmacies are not legally required to help patients with aid-in-dying. However, many medical professionals will provide referrals or information if they do not participate.

So, what impact does this law have on your estate plan? Does your advance health care directive (AHCD) need to be updated to include language regarding the aid-in-dying law? The short answer is no. The reason why is that your AHCD gives permission to someone else (the heath care agent you have chosen) to make your medical decisions if you are not able. The End of Life Option Act specifically prohibits anyone else from making the aid-indying decision other than the patient.

So even though your estate plan doesn't need updating to include this law, the option is still available for a patient who is able to meet the listed requirements. If you need additional information regarding this law, we recommend that you contact your physician.



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I never heard what happened to the young man. I hope he made a full recovery. But as I was sitting there with my son in the emergency room, I couldn't help but think about the medical emergency card that we provide our clients. The young man couldn't tell the medical staff who his family or friends were. I was reminded how beneficial that card is and how helpful it would have been for him.

Ultimately, my son and I were in the emergency room for over three hours while we waited for the only doctor that was working that night to help the young man. What should have been a 30-minute visit ended up taking what felt like ages. But after the test revealed my son did, in fact, have strep throat, we were handed a prescription and discharged. After starting the antibiotics and getting a good night's rest, my son was back to his energetic self the next day, and our vacation was back on track.

A three-hour detour in the Truckee emergency room couldn't hinder our family tradition, but it's certainly one for the memory books.



Roasted Corn Salsa

Inspired by Bon Appétit magazine



Ingredients

- 2 medium ears of corn, shucked
- 1 jalapeño or Fresno chile, seeded and thinly sliced
- 1/2 red onion, diced
- . 1/4 bunch cilantro leaves, sliced

Directions

- 1. Heat a cast-iron skillet to high. Char corn, turning occasionally, for 10-14 minutes until kernels begin to blacken in spots.
- 2. Using a sharp knife, remove corn kernels from cobs and transfer to a large mixing bowl.
- 3. With a wooden spoon or potato masher, gently crush corn to release starch and juices.
- 4. Add jalapeño, onion, tomato, and cilantro. Mix to combine.
- 5. Top with lime juice and season with salt.
- 6. Serve alongside your favorite tortilla chips.

Kosher salt, to taste

cored, seeded, and

finely chopped Juice of 1 lime

1 large tomato,