

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

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LIVING WITHOUT REGRETS?

John Preston Shares His Sunday Ritual for Improvement



I recently read an article where the author claims one of the most popular phrases people have tattooed on their bodies is "No Regrets." This surprised me. The author of the article points out that folks who tattoo this message on their body are making a serious commitment, creating a permanent mantra about their attitude toward their lives. He felt that they are declaring, "I have never been sorry for or concerned about something I didn't do or what I could have done better." The author continued to explain that he has a very different attitude about regrets. Frankly, so do I. I am continually working to reduce them. Let me explain.

to acknowledge my shortcomings, but I will never learn from my mistakes if I don't find a way to be better and keep from falling into the same habits from the week before.

One day a week, I implement a routine that is totally opposite of the "no regrets" mindset. This practice may seem a bit strange to some, but I've been doing it ever since I can remember. Every Sunday, I take time to reflect on the past seven days and prepare for the upcoming week. I ask myself, "Could I have been a better father, husband, attorney, or friend than I was last week? Did I offend someone? Did I do less than I should have?"

Finally, I end this process with what I will refer to as a "gratitude session." I have so much to be thankful for, and like most people, I often take my blessings for granted. For example, I will be eternally thankful for my wife, LuAnn. I love and adore this woman. She would walk through hell and back with me, and I know this because she has done it. Additionally, I cherish the family we have created together. Moreover, I appreciate seemingly simple things like the clean, healthy water I drink every day compared to the water I had to boil to purify when I was a 19-year-old missionary in a developing country. I'm grateful for the miraculous way my body breathes effortlessly. I have a dear friend and a niece whose children were born with cystic fibrosis. Their children don't enjoy this blessing of effortless breath. I am blessed to live in a country with tremendous freedoms that give me the right to drive a car of my choice, own a home, and do work I enjoy, among a host of other magnificent freedoms.

The answer to these questions is usually yes. Most weeks, I could have done better. I am only human, after all, and naturally, I do things I regret. For example, I often think about the mistakes I made when I was younger, especially during the awkward teenage years. I still remember the day a classmate announced to all of our friends (while I was present) that I was the nicest boy in the whole school. I didn't know what to say in response, so I announced to all of our friends that she was "crazy." I picked on her just for being so kind. To this day, those 20 seconds weigh heavily on my mind. I regret my reaction to her kindness, and it's a good reminder for me to do better.

I may have messed up the week before and could have done better. Yet, I'm surrounded by blessings that give me countless reasons to strive to be better in the upcoming week.

I continue this routine by reflecting upon what I *could have done* to improve the past week. Could I have communicated better with my employees? Maybe I could have been more helpful at home. Regardless of what I come up with, this time for self-evaluation is the second step in my Sunday routine.

There's no question about it. I do have regrets, but that just proves I am human. In fact, I would feel sorry for myself if I didn't regret at least a handful of the things I've done each week. There would be no room for improvement in my life. Without regrets, how can I become a better person? For me the statement "working on regret" fits me better than "no regrets." And though you will never see it tattooed on my body, make no mistake, it is engraved in my heart.

For the third step, I ask myself, "What *can I do* in the upcoming week to be a better person? How do I avoid falling into the same trap I did last week? What can I do to improve my relationships?" It is one thing

-John M Preston

The Best National Parks to Visit This Fall



Have you ever wanted to experience the colors of a Boston fall while enjoying the peace and tranquility of the great outdoors? Autumn leaves are a universally appreciated sign of the changing seasons, and there's no better place to see those vibrant yellows, oranges, and reds on display than in one of America's national parks. So, if you've got some free time this autumn, here are some parks worth seeing.

park offers many scenic lookout points accessible by car, so don't worry about hoofing it into the forest if that's not your thing. Park wherever you like and watch the warm colors of ancient maples, oaks, and cedars change before your eyes.

Acadia National Park, Maine While the maple, birch, and poplar trees of Acadia begin to change color in September, mid-October is the best time to witness autumn in full swing. The park is crisscrossed with unpaved trails that date back to a time of horse-drawn carriages, preserving an idyllic setting. If you want to see the colors in full effect, take a drive to the top of Cadillac Mountain, the highest point along the North Atlantic seaboard, and watch the sun crest over the vibrant leaves. To fully experience fall in the Northeastern U.S., Acadia National Park is a must-see.

Grand Teton National Park, Wyoming While the West might typically be associated with evergreen pines, the deciduous trees of the relatively small Grand Teton National Park pack a colorful punch starting around the third week of September. It's also breeding season for elk in the area, and their high, eerie whistles can be heard in the evenings. Popular destinations in the park include the Christian Pond Loop and String Lake.

Great Smoky Mountains National Park, Tennessee and North Carolina Further south, the autumn colors of the Smoky Mountains are no less breathtaking than those in the Northeast. This

Just because the weather is cooling down doesn't mean you have to abandon your favorite national parks until next summer. The natural beauty of America can be experienced at any time of the year, so start planning your next autumn outdoor excursion!

Staying Connected

How to Keep Your Family Close in a Busy World

If you feel like you've hardly seen your kids since the school year started, you're not alone. Americans are way too busy — from childhood onward, we're always running hither and thither, packing in as many after-school activities, work-related meetings, and social engagements as possible. It's a problem so pervasive that it has a name: time scarcity.

Families feel time scarcity keenly after school starts in September, when children's schedules explode with engagements. But all hope for close ties isn't lost; there are ways to stay connected with your spouse and kids, even in an increasingly busy world. Here are some ideas from counselors, teachers, and psychologists who claim to have mastered the art.

Remember Your Rituals

Rituals make up the backbone of individual families and society at large. Most people wouldn't dream of abandoning their holiday traditions, so why forgo the smaller rituals that bring families together? Whether it's eating dinner at the same table each evening, watching a movie together every Thursday night, or going on a monthly getaway, make sure these traditions aren't canceled. If your family doesn't have many rituals, a great way to connect is to start some.

Make Every Moment Count

As cliché as it sounds, when you don't have much time together, it's crucial to be present for every minute of it. If you have a rare half hour at home with one of your kids, make a point to spend it in the same room and try to start a conversation. If you squeeze in a romantic dinner with your spouse, turn off your phones before the food comes. Listening to each other without distractions will strengthen your relationship.

Hug It Out

Physical contact is vital for closeness. When you get the chance, hug your kids, hold hands with your spouse, and do physical activities as a family, like hiking, biking, or even playing group sports. It's been scientifically proven that physical closeness leads to emotional closeness, so if you're low on time, take advantage of that shortcut!



Preston University

Keeping You Safe With the Correct Financial Power of Attorney

There is a document in your estate planning portfolio that is referred to as a financial power of attorney. This document gives an individual the right to sign your name as if they are you. When you appoint someone to sign your name, you are called the "principal." The person you appoint is called your "agent" or your "attorney-in-fact." This does not mean you are giving your attorney the authority to sign your name; it is simply the legal designation given to the person you have appointed to act on your behalf.

This document is different than appointing a trustee in a trust. First, a trustee signs their own name, not yours. Second, a trustee can only deal with assets owned by the trust. If your signature is needed on an asset not owned by your trust or on a transaction not related to your trust, you need a financial power of attorney.

Some examples of when the financial power of attorney is needed occur when an individual has Alzheimer's disease. The agent should use this document to cancel the individual's credit cards, have the mail redirected to the trustee of the trust, address issues regarding retirement accounts and pension plans, and the list goes on.

A financial power of attorney is only valid while the principal is alive. Consequently, it is typically used when the principal becomes incapacitated but before the principal passes away. In other words, there is a "window" when the power might be needed, and when that window closes (death of the principal), the document is useless. Time is of the essence.

The reason this is so important to understand is because there are two kinds of financial powers of attorney. One is an immediate power of attorney, and the other is a springing power of attorney. The springing power of attorney is not valid until the incompetence of the principle is established. Often, this is done by going to court, having the principle examined by a doctor, or by some other method specified in the document. The challenge is dealing with the obstacle of proving the incompetency of the principal, because it takes time and often necessitates the cooperation of a person who is incompetent. The problem, again, is if the principal passes away before the incompetency can be established and the power of attorney becomes useless.

Consequently, we do not prepare "springing" powers of attorney. We only prepare "immediate" powers of attorney. Furthermore, since the power of attorney is immediate, it is extremely important to specify exactly what the agent can and cannot do. This is the reason why this document is often over 30 pages long, to protect you and your family when the time comes.



Sudoku

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7	2		8					3

Solution on pg. 4

Doing Nothing

How John Preston Saved a Family Home Without Lifting a Finger

Sometimes the best thing we can do for a client is absolutely nothing. I had the opportunity to do just that a few months ago when a young man paid me a visit.

He explained that his parents, grandparents, aunts, and uncles had all been clients of Preston Estate Planning. They were all very impressed with the work that we did and now he wanted to hire our firm to help him plan his estate. He explained to me that upon the death of his grandparents, he became the recipient of his grandparent's home. He wanted to protect the home by creating a trust and transfer the property into the trust. On the surface, it appeared to be a smart move, but I immediately knew it was the worst thing he could do.

I explained to this young man that when his grandparents hired our firm to create their trust, we put special language in the trust which allowed the grandson to keep the house inside their trust after they died.



Although this is standard procedure for our firm to include this type of language, most trusts do not have this language and terminate at the death of the creator of the trust. If a trust terminates, the beneficiary must create a new trust to hold the property. I explained to this young man that even though the property was still in the grandparents' trust, the grandson became the exclusive beneficiary of the house. However, as long as the house remains in his grandparents' trust, this young man will enjoy asset protection, not available in a trust that he creates by himself.

I asked this young man if he had any other assets. He indicated that he had just recently graduated from college and was just starting his first job. So, rather than charge him to create a new trust that would not offer him this same protection, I suggested that he do nothing. Absolutely nothing.

Stunned, the grandson explained that he was prepared to spend thousands of dollars to hire us to prepare a new living trust. He then confessed that he had visited several other attorneys before he met with me (he was shopping for the best price). None of the attorneys with whom he had met bothered to check the title of the deed to the property nor did they take the time to review his grandparents' trust. All of them were willing to take his money and prepare a comparatively inferior trust to what his grandparents had already created for him.

I decide the best way to protect this young man was to have him do nothing. Preston Estate Planning gained \$0 from this meeting, but sometimes the best choice is to do nothing and let our trusts speak for themselves.

Classic Apple Crisp

Inspired by Food Network



Ingredients

Filling:

- 5 lbs Granny Smith apples, peeled, cored, and chopped
- 1/4 cup pecans, finely chopped
- 3 tbsp all-purpose flour
- 2 tbsp maple syrup
- 1 tbsp lemon juice

Topping:

- 3/4 cup all-purpose flour
- 1/3 cup brown sugar
- 1/4 tsp ground cinnamon
- 1/4 tsp salt
- 6 tbsp chilled butter, cut into pieces
- 1/4 cup pecans, coarsely chopped

Directions

1. Heat oven to 350 F.
2. In a mixing bowl, mix all filling ingredients together. Transfer to individual serving ramekins.
3. In a different mixing bowl, combine flour, sugar, cinnamon, and salt for the topping. Mix in butter until it forms lumps roughly the size of a pea, then stir in pecans. Sprinkle topping over filling.
4. Bake for 35–40 minutes, let stand for 10 minutes, and serve.