

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

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The Best Places to Visit in Croatia

This gorgeous coastal nation will absolutely blow you away with its beautiful architecture, landscapes, and delicious blend of Mediterranean and Slavic cuisine. Even better, it's a fairly affordable place to visit! While many travelers land in Zagreb, the beautiful capital city and cultural hub, you wouldn't want to miss these destinations.

Dubrovnik
As the "Pearl of the Adriatic," this coastal city is one of the most popular tourist destinations in the Adriatic Sea. It's a beautiful city, featuring 13th century walls, marble stone streets, Gothic palaces, breathtaking churches, and an imposing fortress. There's so much to do in the town square — one of Croatia's largest and most beautiful — and you'll be able to explore

many historic structures nearby. Nature also has plenty to offer, with secluded coves and beaches nearby for exploration.

Plitvice Lakes National Park
Near the border with Bosnia-Herzegovina, you'll find one of Croatia's oldest and most beautiful national parks and a UNESCO World Heritage Site. Although it's quite the drive, you won't regret it — the park has an outstanding and picturesque series of tufa lakes and caves, all connected by waterfalls. With over 16 interconnected cascading lakes, it's unlike anything else you'll see. If you get hungry, you'll love the nearby National Restaurant Licka Kuca, which is famous for its traditional Croatian preparation of lamb under a cast-iron bell.

Split
The second largest city in Croatia (the first being Zagreb) is Split, founded by a Greek colony in the second or third century B.C. Historically, Split enjoyed being an independent city-state many times, and that free spirit is very tangible, as Split is very different from any other city in Croatia. With well-preserved Roman architecture and a multitude of museums, it's no wonder Split is also a UNESCO World Heritage Site.

Although Croatia was among the first UN countries to open its doors to Americans, always be safe and check the newest regulations before booking your travel. Hopefully you enjoyed learning about this unique, wonderful country!

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The Touching Story of Uncle John

A Preston Client Shares Their Family Wisdom

When is the last time you did something to help another person, not for your own gain but simply out of the goodness of your heart? That may sound like a cliché question, but it's something I think about every day.

For me, there is nothing more gratifying than knowing I have touched someone else's life in a positive way. That was much of my motivation behind starting Preston Estate Planning. When I realized how backward the conventional way of estate planning was, I determined that by doing things differently, I could change people's lives for the better. I'm blessed to do that each day when I come to work.

Recently, a client shared a story with me that truly embodies the spirit of helping others. It was about their uncle John, a man so kind that he once pulled over on the side of the road next to a Walmart just to ask a shivering mother and son whether they needed warmer clothes. When they said yes, he parked the car, took them inside, and bought them new pants, shirts, and coats.

Recalling the moment, the client said, "When they came out of the store, they both had big smiles on their faces. When he got back in the car, Uncle John told me, 'It makes me feel really good to do stuff like that. It didn't cost much, and they needed some help.'"

John's goodness didn't stop there. Months later, this same client — I'll call him Chris — was at Uncle John's house for a Fourth of July cookout.

The topic of conversation turned to medical procedures, and Chris's wife mentioned that the two of them were saving up so she could get Lasik surgery — a \$5,000 procedure. What happened next shocked Chris.

"Before we left, Uncle John pulled me aside and gave me an envelope with \$5,000 cash inside and told me to get my wife's eye surgery scheduled now; don't wait," he remembered. "He told me that it was a loan I would have to pay back sometime before he died. I asked him why he was doing this and he said, 'How often do you get the opportunity to change somebody's life forever? If you're going to help someone, then help them when they need it, not later on when they don't.' I was stunned to say the least. He told me there was only one condition, and that was I couldn't say anything to anyone else except my wife."

When Chris told his wife the news, he said it was "like a miracle had happened to her." Tears of joy filled her eyes as she counted the \$100 bills. Within weeks, she was able to have surgery on both eyes and could finally see without glasses or contacts. Thanks to Uncle John's generosity, her whole life had changed for the better.

It took Chris and his wife a year and a half of scrimping and sacrificing to save up the \$5,000 to pay Uncle John back. Chris was proud when he pulled John aside at a family wedding and handed him the envelope of bills. What happened next was another surprise.



John said, "I'm impressed. You must have worked pretty hard to save that amount in such a short period of time. Tell you what — you keep the \$5,000, but you have to promise me that you will do the same thing for someone else. You can pick the circumstances and the amount, but you have got to do it within the next two years."

Chris's jaw nearly hit the floor. John's generosity went far beyond a "pay it forward" in the grocery line or coffee drive-thru. This was a life-changing amount of money! But Chris promised he would pass it on. Finishing his tale, he told me, "I did what I promised I would do, and it gave me one of the best feelings of my life."

This month, I have a challenge for you. While you're out doing your grocery shopping, taking your kids to school, or walking your grandchildren to the park, look around for opportunities to help others. Try channeling Uncle John. You don't have to give \$5,000, but it's a beautiful thing to buy a coat for a family that needs it, offer to chip in for your grandchild's tuition, or give food and drink to someone who's hungry. You may be surprised to find what I've discovered — when you help others with no expectations, you improve your own life just as much as theirs.

-John Preston



2 Fun Family Card Games to Play With 1 Deck

Whether you're hanging out at home or camping with the family, card games are a great way to relax. A single deck is versatile and easy to pack, so if you have one on hand, try these two games that go beyond the classics like War and Go Fish.

1. Slapjack (2+ Players, No Jokers): The goal of this War-style game is to win all of the cards. To start, deal all of the cards face down, then have everyone form their cards into a pile without looking at them. Each player then flips a card face up into the center. Continue doing this until one of the cards played is a jack.

When that happens, the first person to slap the jack wins it and the cards beneath! They add them to their deck, and play continues until one player has all of the cards. To keep things interesting, if you accidentally slap a card that isn't a jack, you have to give up one of your cards to the

player with that pile, and if you run out of cards, you can reenter the game by slapping the very next jack.

2. Spar (2-4 Players, No Ace of Spades or Cards Below 6): This easy game is played with just 35 cards, and the object is to win the last round (aka trick). To start, deal five cards to each player. Then, have the person to the left of the dealer lay one of their cards face up. Each person in the circle then plays a card in the same suit if they can or another suit if they can't. Whoever has the highest card in the original suit wins the trick and starts the next one! The winner of the fifth trick wins the game. If you want to keep score, award three points if the winning card is a six, two points if it's a seven, and one point if it's an eight or higher. Then play again!

We found these games on BicycleCards.com, but you can learn about them and dozens of others by checking out "The Ultimate Book of Family Card Games" by Oliver Ho from your local library.



Happy National Grandparents Day!

3 Ways to Celebrate This Little-Known Holiday With Family

As legend has it, National Grandparents Day (Sept. 12) was the brainchild of a 9-year-old who loved his grandparents very, very much. In 1969, Russell Capper wrote a letter to President Richard Nixon suggesting he create a holiday just for grandparents.

Nixon's personal secretary replied that he couldn't create the day without a congressional resolution, which probably hit young Russell hard. But nine years and one resolution later, he got his wish! President Jimmy Carter declared the first Sunday after Labor Day each year National Grandparents Day.

Now, thanks to Russell, we get to enjoy the fun part: celebrating it! Whether you're a grandparent yourself or simply want to bring your parents and children together, here are three great ways to spend Sept. 12.

1. Organize an oral history. Grandparents often have amazing stories from their lives before their children were born, and many of these tales go untold! To ensure you (or your parents) pass their adventures and wisdom to the next generation, set up a time to sit down together as a family for a recorded storytelling session. If you don't live near each other, you can do this over the phone!

2. Plan a family dinner or sleepover. The time grandparents and grandchildren have together is precious, so make the most of it. If you live close together, plan a family dinner where multiple generations can cook in the same kitchen, or give the grandkids an opportunity to spend the night with their grandparents and be spoiled properly. Long-distance families can send handmade cards or plan Zoom calls.

3. Explore a shared hobby (or find a new one!). Do you (or your parents) have things in common with the grandkids? Do you all like food, watching sports, helping animals, playing "Words With Friends," or getting out in nature? Explore these shared hobbies on National Grandparents Day by planning an activity that includes them. If you don't have shared hobbies, talk until you discover one. It may reshape your relationship for the better!

Sudoku

	6	7	4		8			2
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	4							
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		6			2			
							9	

Solution on Pg. 4



Inspired by TasteOfHome.com

Transform a traditional peanut butter and jelly sandwich by adding fruit and all the fun of eating it like you would at the fair. Lunchtime was never so exciting!

Ingredients

- Peanut butter of choice
- Jelly of choice
- Sliced bread
- 1 cup of grapes, red or green
- 2 bananas, peeled and cut into rounds
- Kebab skewers, one per sandwich

Directions

1. Spread peanut butter and jelly onto two pieces of sliced bread and create a sandwich. Make as many sandwiches as you have kebab skewers.
2. Slice the sandwich or sandwiches into four pieces.
3. Slide one piece of sandwich onto a skewer. Follow that piece with one grape, then one banana round. Repeat until the skewer is full or the skewer has four sandwich pieces.

The Safety Net You Didn't Know You Had

What Is a Supplemental Needs Trust, and Why Do We Include It for You?

Here at Preston Estate Planning, one of the things we're most proud of is our foresight. When we put together estate plans and trusts for our clients, we try to make them as comprehensive as possible to plan for every eventuality, no matter how unlikely. Sometimes our clients don't even know we've built in certain safety nets! This month, we want to tell you about one of those: the third-party supplemental needs trust.

What is a supplemental needs trust?
A supplemental needs trust, also known as a "special needs trust," is a trust designed specifically for beneficiaries who are disabled and receiving government assistance in the form of Supplemental Security Income (SSI). People in this situation have to stay below a certain income threshold in order to keep receiving money from the government. SSI (income-based assistance) is not to be confused with SSDI (a government assistance program that provides funds to a person who is disabled, regardless of their financial status). Supplemental needs trusts are required only for those receiving SSI.

As you might guess, an inheritance can throw a wrench in the financial situation of a beneficiary who is receiving SSI because if it's large enough, it could disqualify them from receiving government assistance. The supplemental needs trust ensures that won't happen by funneling the disabled beneficiary's inheritance to a trustee instead of directly to them. From there, the trustee can pass on the inheritance in a way that won't disqualify the beneficiary from receiving their benefits. The

money can be used for "supplemental" needs the government assistance program doesn't cover, like education, travel, entertainment, and emergencies.

If you know you have a disabled beneficiary who is receiving income-based assistance, we have probably already included a supplemental needs trust specific for that particular beneficiary, which does all of the things listed above. However, as we mentioned, we include a backup provision for all of our clients that allows any beneficiary to inherit through a supplemental needs trust if necessary.

If I don't have a disabled beneficiary, why do I need a supplemental needs trust?

A supplemental needs trust is a safety net that will kick in if one of your currently able-bodied beneficiaries becomes disabled and starts receiving SSI in the future. Basically, it ensures your beneficiaries will continue to receive their inheritance in a way that enhances their life without endangering their SSI benefits. This is important because it's not always foreseeable that a beneficiary will start receiving SSI because they are not able to work and have no other source of income. Thanks to this backup trust, you can rest easy knowing that if this situation arises, your loved one will be protected.