

4	9	3	8	2	6	5	7	1
7	6	2	3	5	1	9	8	4
8	1	5	7	9	4	3	6	2
5	3	4	6	7	2	1	9	8
9	2	7	5	1	8	6	4	3
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Ghosts Across America

3 Haunted Spots Every Ghost Believer Will Love

October is one of the best months for travel in the U.S. With mild temperatures and gorgeous, colorful leaves everywhere, there’s no better time for a cross-country road trip. Add some Halloween flair to your October vacation with these three ghostly attractions.

Visit the most haunted town in the U.S. — Waynesville, Ohio.
Sure, New Orleans may have a spooky past, but it doesn’t compare to Waynesville. Many residents and visitors think this Ohio town is rife with ghosts. You may hear cries to “hurry up” at The Hammel House Inn, where many tunnels for the underground railroad came through, or you could see the apparition of a businessman from the 1800s who “never checked out.” Other sources report hauntings at the town’s historical society, Museum at the

Friends Home, including a little girl who moves toys and sits on the porch. The society leans into the local fascination and hosts regular walking ghost tours and ghost hunting classes.

Stay a while at Hotel Monte Vista in Flagstaff, Arizona.
Guests at Hotel Monte Vista have often enjoyed long stays at the downtown Flagstaff, Arizona, hotel, but not everyone leaves. Constructed in 1927, the hotel is host to a number of reported ghosts. The most well-known is an elderly woman who would spend hours rocking in the chair in her room. Today, her chair can be found moving on its own. Another popular visitor is the ghost of a bellboy who knocks on



doors and announces that room service has arrived — only, no one’s there.

Is there a monster in Pine Barrens, New Jersey?
This one’s for those who love mysterious creatures. Pine Barrens is a mass of forested land that spreads across seven counties in New Jersey — and its most famous resident isn’t human. The Jersey Devil has a long, storied history and is said to be a combination of many animals: Its body is shaped like a kangaroo with wings. It has the head of a dog but the face of a horse. The creature is believed to have had a sickly start to life in 1735 and has stayed to haunt the forest’s inhabitants and even those who visit the area today.

OCTOBER 2021

Piece Of Mind

In order for you to have peace of mind, we are giving you our piece of mind.

PrestonEstatePlanning.com

800.698.6918

Are Your Children Safe From a Medical Emergency?

The Easy Way to Prepare Your Family

Last April, I read an article by a doctor named Asha Shajahan that has stayed with me ever since. Dr. Shajahan worked in a COVID-19 hospital unit and told the story of a 30-year-old patient who passed away after struggling to breathe on a ventilator.

“He hadn’t laid out his end-of-life wishes, what in the medical field are called advance directives,” Dr. Shajahan wrote. “His father, devastated after seeing the numbers related to his condition, didn’t want any further treatment that would prolong the inevitable. His mother wanted to try everything that could possibly be done to save him. If the patient himself had been able to speak, he might have expressed what *his* wishes were and saved his family a heartbreaking conflict. But he hadn’t planned to die.”

That article came out more than a year ago, but I’ve heard dozens of similar stories in the months since. Thousands of people have gone into hospitals without proper paperwork, leaving their families confused and heartbroken over their medical decisions. In some cases, families calling these hospitals to ask about their loved ones have been unable to access even basic health care information because of missing, incorrectly drafted, or outdated documents.

This has always been a problem, but our current health care crisis shines a light on it. The American Medical Association wrote

last year that young doctors themselves are “eyeing their own advance directives.” These doctors see the tragedies of bad estate planning up close — if they’re concerned, we all should be!

Fortunately, our firm can save you and your family from the stress and heartbreak Dr. Shajahan saw. As a Life Plan member, you have all of your vital documents in place, including your Advance Health Care Directive and HIPAA Release — but what about your children?

You may think your children are either too young to worry about or old enough to have sorted out their own estate planning, but in our experience, these adults are often still kids at heart. The older ones put off estate planning until near retirement, and the younger ones feel invincible. Even kids who seem too young to worry about can benefit from getting their documents taken care of now. If a 17-year-old without documents is hospitalized and turns 18 while still sick, you as the parent will lose all power to make their medical decisions.

So, what can we do to help? As part of your Life Plan Membership, we will draft documents for your adult children *free of charge*. This includes the Advance Health Care Directive and HIPAA Release they need in case of a medical emergency. We will also provide them with a Financial Power of Attorney (which can be critical for financial decision-



making) and simple Last Will and Testament, also free of charge.

To ice the cake, we’re happy to do a complimentary 14-point Trust Analysis for your adult children, regardless of who prepared their trust. There’s only one catch: In order for your children to access these benefits, *they have to call our office themselves*. You cannot make the arrangements for them.

This issue of proper health care documentation was important before COVID-19, but it’s even more vital now in the confusion of the delta variant. My team and I can help you prepare for any medical emergency from COVID-19 to a concussion. If your children call, we’ll ensure they have all the documents they need for their (and your) peace of mind.

These free documents are just one of the many benefits you receive as part of your Life Plan Membership. The others are just as helpful. Turn to Page 2 to read more about each of them, and stay turned to this newsletter for more detailed information on every benefit in the coming months.

Wishing you safety and good health,
—John M. Preston

Are You Getting the Most out of Your Life Plan Membership?

Don't Forget These 10 Benefits

On Page 1 of this newsletter, Mr. Preston went into detail about one of the important benefits the firm provides you as part of your Life Plan Membership: free legal documents for your family. Many of our members don't realize they have this service available, and it's particularly vital right now during our current health crisis. But providing these documents free of charge is far from the only service included in your membership!

Take advantage of the nine other benefits as a Life Plan member. Each one is part of your membership package and provided to you at no additional cost. Here's a brief summary of all 10 benefits, including the one John described:

1. The Annual Review — We send a written summary of your Estate Plan to you on an annual basis so you can easily review its unique aspects, including your trustees, agents, executors, distribution details, and more.

2. Document Changes — You can make changes to your documents at any time. These changes can be personal (e.g., due to the death of a trustee or beneficiary), legal (e.g., in response to a new law), or recommended by our firm team, your bank, or another party.

3. Semi-Annual Workshops — Each year, we hold two events for our Life Plan members. There, we discuss recent updates in the law, review how your estate planning documents work in case of incapacity or death, and explain any new changes to the Life Plan Membership. Video of these events is available to you for later viewing in your private Life Plan portal.

4. Concierge — If you have a question, your concierge is just a phone call away. She can help with clerical questions or schedule an appointment for you with one of our estate planning attorneys if legal advice is necessary.

5. The Asset Detail Report — We verify that your assets have been titled correctly and your beneficiary designations are consistent with your Plan. This includes preparing an overview to ensure nothing is missed and your Trust is properly funded.

6. Legal Updates — We keep track of the constantly changing laws and notify you when a legal change impacts your estate plan. Then, we recommend the best way for you to adjust your plan to address those changes.

7. Trust Administration Credit — Fifty percent of all amounts paid continuously on the Life Plan Membership program will be credited toward the fee for our services at the final settlement.

8. Monthly Q & A Workshops — Every month we hold virtual Q&A sessions with clients like you to help you better understand your Estate Plans. You can bring any concerns you might have to the table! We stream each event live and record it. You can access the recordings of past sessions through your private Life Plan portal.

9. The Health Care Vault — You can instantly and easily access your Advance Health Care Directive, HIPAA Release, and emergency contacts 24/7 from our secure online vault.

10. Free Legal Documents for Your Family — At the request of your family members, we'll provide them important documents like the Advance Health Care Directive, HIPAA Release, Financial Power of Attorney, and simple Last Will and Testament.

Again, each of these 10 benefits is included in your membership fee, at no additional charge. If you're not already taking advantage of these benefits, you're not enjoying all of the benefits of your Life Plan Membership.

Here at Preston Estate Planning, we strive to make understanding and leveraging your Life Plan Membership benefits easy. So, if you're curious about one of the perks listed above and would like to learn more, be patient. **We will discuss each benefit at length in future newsletters, just as Mr. Preston did with benefit No. 10 on today's cover!** The more you discover, the stronger your Estate Plan will be.



Fun for All This Fall 5 Corn Maze Safety Tips

Fall brings apple cider, pumpkin patches, fun seasonal outfits, and corn mazes. Unless you are visiting a "haunted" corn maze, you and your family probably won't be chased by a chainsaw-wielding serial killer while you try to navigate through. However, safety risks are still present. Here are five safety tips to keep the fun coming during your next corn maze experience.

Follow the rules.

At the entrance to each corn maze, there should be a sign stating the rules for visitors. For the safety of yourself, your children, and others, be sure to read each rule and follow along. Always accompany your kids in the corn maze — it is a maze, after all!

Watch for tripping and fire hazards.

Keep your eyes peeled for any obstacles on the path, including holes, bumps, ruts, and corn stalks. While navigating a maze, it can be easy to forget to look down while searching for the exit. To prevent fires, you should also avoid smoking and never use matches or lighters.

Wear proper footwear.

Ensure that you and your family all have proper footwear, preferably closed-toed shoes, while exploring the maze. You never know what kind of critters or potentially harmful hazards may appear in your path.

Eat beforehand and stay hydrated.

Be sure to eat before setting out into the maze and don't bring any glass bottles with you, as it can be dangerous if broken. Furthermore, do not consume alcohol before or while enjoying your time at the corn maze.

Be prepared.

Accidents can happen, usually at the most unexpected times! It is important to always have a first-aid kit handy. Be sure to call 911 in an emergency and let staff know what is going on.

As long as safety is the top priority this fall, fun will be had by all!

Sudoku

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

Solution on Pg. 4



Inspired by SugarAndSoul.co

Ingredients

- 1 tbsp vegetable oil
- 4 Italian chicken sausages, sliced to bite-size pieces
- 6 cloves garlic
- 1 onion, chopped
- 6–7 cups butternut squash, peeled and cubed
- Salt and pepper, to taste
- 4 cups chicken broth
- 1 tsp smoked paprika
- 1 tsp Italian seasoning
- 3 cups kale, chopped
- 1 tbsp red wine vinegar

Directions

1. In a large pot, heat oil over medium heat. Add sausage and cook 4–5 minutes, stirring often, then remove from the pot and set aside.
2. Add garlic and onion to the pot. Sauté 4–5 minutes. Add squash, salt, and pepper. Sauté 8 minutes.
3. In a slow cooker, combine sautéed vegetables, sausage, chicken broth, and seasonings. Cook on low heat for 3 hours and 30 minutes.
4. Open the pot and add the kale. Cook another 20 minutes, then add the red wine vinegar and stir to combine. Cook 10 more minutes, then serve and enjoy!