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As the holiday season approaches, the twinkling lights and spectacular Christmas tree attractions are always a must-see! Here are the best travel destinations to catch a glimpse of one of the pillars of the holidays.

The Rockefeller Center Tree in New York City

The Rockefeller Center tree is located just west of 5th Avenue from 47th through 51st streets in New York City and dates back to the Depression era, with the first tree placed there in 1931. This beloved tourist attraction draws thousands yearly with its dazzling lights and grand scale. To even be considered a contender for this role, a tree must be at least 65 feet tall and 35 feet wide!

The National Christmas Tree in Washington, D.C.

This American favorite has long been a tradition. Every year, the ceremony begins with live performances by musical artists, and an annual highlight is when the president delivers a message of peace.

President Calvin Coolidge was the first president to light the National Christmas Tree in 1923. The tree was 48 feet high and decorated with 2,500 red, white, and green electric bulbs. A local choir and a quartet from the U.S. Marine Band performed as the tree was lit.

The Coeur d'Alene Resort Tree in Idaho
Also known as the World's Tallest Living Christmas Tree, this grand fir holds the record

at 162 feet tall. It is festively decorated with more than 40,000 lights that twinkle in time to the music of "Jingle Bells," and the tree is crowned with a 10-foot-wide star!

The Biltmore Christmas Tree in North Carolina

This majestic 55-foot Norway spruce tree is in front of the Biltmore Estate and lit as guests make their way down the path of luminaries. With ornaments and miles of garland, this tree is selected for the Banquet Hall each year for guests from all over to see.

Some are lucky enough to live near or in a city with a magnificent tree, but if you don't, consider traveling to one of these locations to enjoy the holiday with your loved ones.



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Some Shortcuts Aren't Worth Taking

5-Year-Old Jennifer Learned This the Hard Way!

When I was a little girl, my parents owned a small, rustic cabin near Big Bear Lake. It wasn't fancy on the inside — the furniture was old, and the house itself was even older — but that didn't matter to me. I loved the mountain views, the towering pine trees in the yard, and the bright blue Steller's jays with their fluffy feathered heads.

I could spend hours in that yard just toddling around in the snow, watching the birds dart from the trees to the fence posts, and (if I was lucky) saying hello to the neighbor's cat. One Christmas, when I was 5 years old, my family visited the cabin for the holidays. The recent snowfall had rendered the backyard perfect for snow play, and I was determined to get outside as quickly as possible. Little did I know it would prove to be a very, very bad decision.

On our first day back at the cabin, my dad went on a grocery run and my mom settled in her armchair to read. I pulled on my hot pink snow pants and purple coat, then waddled like a bundled-up marshmallow into the living room.

"Mom," I asked, peeking my head up from behind the couch, "Can I play outside?"

My mom glanced over at my little face and shoulders, saw that I was dressed for the snow, and said, "Sure!"

I scampered out into the backyard and dove right into a snow drift. Then, I spent what felt like an hour climbing all over our 6-foot wooden fence. I can still remember the burst of pride I felt when I scaled each post, first to pet the cat perched on top, then to peer into the trees, hoping to see a Steller's jay nest.

Eventually, I got tired of my games and headed back inside — where disaster struck. Within 20 minutes, I walked gingerly over to my mom and complained, "Mom, my feet hurt!" She took one look at my bright pink toes and shrieked, "Jennifer, you weren't wearing your boots?!"

My feet were freezing cold — and worse, they were covered in what felt like hundreds of huge splinters!

Looking back now, I know exactly what my 5-year-old self was thinking. I was in such a rush to get outside that I took a shortcut: I skipped the hassle of wiggling into my socks and boots. Then, I purposefully stood behind the couch when I talked to my mom so that she couldn't see my bare toes wiggling on the carpet. The snow numbed my feet so thoroughly that I somehow didn't feel the splinters going in.

My mom spent a long time with my feet in her lap pulling out every splinter. She felt



incredibly guilty for letting me out into the snow — even though it was totally my fault. Fortunately, I escaped my adventure without frostbite or any permanent damage.

That day, I learned an important lesson: Some shortcuts aren't worth taking. There's often a good reason to do things the long, unpleasant way! This lesson has served me well as an adult, and sometimes, I share it with my clients here at Preston Estate Planning. Transferring your bank account into the name of your Trust, for example, probably feels like a real inconvenience. But if you don't do it (or take a shortcut and do it the wrong way), there could be disastrous consequences that last a lot longer than two feet full of splinters.

This holiday season, take care of yourself and the people you love. And remember — no shortcuts! It's better to deal with inconvenience now than pain later.

-Jennifer Knight

Estate Planning for Automobiles

The Smart Way to Handle Your Car(s)

“Should I title my car(s) in the name of my Trust?” This is one of the most common questions we receive here at Preston Estate Planning, and the answer is both simple and complicated.

Generally speaking, any asset with a registration that requests your signature to transfer it should be titled in the name of your Trust. These assets typically include property, checking accounts, savings accounts, and more. However, this rule has very limited exceptions — and for most people, their automobile is one of them.

Automobiles: An Exception to the Rule

The most common exceptions to the titling rule are retirement accounts like 401(k)s and IRAs. You do not need to title those assets in the name of your Trust. Automobiles are another common exception. You usually do not need to title your car(s) in the name of your Trust unless an individual car or your car collection is worth more than \$184,500.

The Story Behind the \$184,500 Limit

Certain assets require your signature to transfer those assets to another owner (e.g. bank accounts, vehicles, real property). Most of those assets should be owned by your Trust. However, if the total value of those “signature required” assets that you leave out of your Trust is \$184,500 or more, they will trigger the expensive, time-consuming probate process that your Trust is designed to avoid. Many real estate investments and bank accounts break that \$184,500 threshold, which is one of the reasons we recommend titling those assets in the name of your Trust.



However, most people do not have individual cars or car collections worth more than \$184,500. So even though vehicles do have formal registration and need a signature, they typically are not worth enough to trigger probate. If you fall into the category of “most people” here, then you do not need to title your car(s) in the name of your Trust. When you pass away, your trustee will be able to transfer those vehicles to your beneficiaries without having to go through the probate process.

A Note for Car Aficionados and Collectors

If you happen to have purchased a 1955 Mercedes-Benz 300 SLR Uhlenhaut Coupe (worth \$142 million) or a 1959 Ferrari 250 GT LWB California Spyder Competizione (worth \$18.15 million) at auction, you will need to go through the hassle of titling your vehicle(s) in the name of your Trust in order to avoid probate. While these may be extreme examples, the key to remember is that if the value of your vehicle collection is near \$184,500, you’ll definitely want to retitle those vehicles in the name of your Trust.

This transfer may be a pain, but it’s the kind of pain that’s worth going through for the result. (See the cover of this newsletter for our thoughts on taking shortcuts!) To make the transfer correctly, we recommend working with your local Department of Motor Vehicles (DMV) branch or a DMV partner that provides registration services, like the American Automobile Association (AAA). They will ensure you’ve dotted all of your Is and crossed all of your Ts.



Impress the Guests

With These Holiday Hosting Tips

The holidays are rapidly approaching, and soon, we’ll share laughs while enjoying the festivities with our loved ones. Before the celebrations begin, you must prepare your home for visitors, especially if they stay overnight. It can be stressful whether it’s your in-laws, best friends, or distant cousins coming to stay with you. You want to leave a good impression, but how do you ensure everyone’s needs are met, including yours? Here are three tips for setting yourself up for a successful holiday, regardless of who stays with you.

Stock up on your guests’ favorites.

Have you ever stayed with someone who didn’t have extra food for their guests? Don’t put your guests in this situation. Load up your pantry, refrigerator, and cupboards with your guests’ favorite foods and drinks. If you don’t know what they are, ask ahead of their visit! Your guests will appreciate your conscientious gesture and have a much more enjoyable time if they can eat their favorites while visiting.

Prepare a guest room.

If your guests are staying with you, you need to prepare somewhere for them to sleep. Make sure you make up the bed, have plenty of pillows and blankets on hand, and provide adequate closet space for their clothes. Even if they aren’t staying in a traditional bedroom, their sleeping area should still be ready when they arrive. Clear off a table for them to use as a nightstand and put sheets on the couch or mattress where they’ll sleep.

Use real dishes.

When we have company over for a meal, especially a large gathering, it’s usually easier to use plastic or paper options — saves on cleanup, too! The holidays are not necessarily the time for this shortcut. Break out the fine china if you have it, or use regular dishes for your guests. It’s okay for the kids to have paper plates, but if you want to make a good impression on visiting adults, nicer dishes will dress up the table setting and meal.

Sudoku

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

Solution on Pg. 4

Best Pork Roast

Inspired by RecipeTinEats.com



Ingredients

- 4 lbs pork shoulder/butt
- Salt and pepper, to taste
- 7 tbsp unsalted butter
- 1/2 cup brown sugar
- 1/4 cup cider vinegar
- 4 garlic cloves, minced
- 1/4 tsp salt
- 1/4 tsp pepper

Directions

1. Preheat the oven to 320 F.
2. Season pork with salt and pepper and set aside.
3. In a saucepan over medium heat, add butter, sugar, vinegar, garlic, salt, and pepper. Stir to combine ingredients and wait for the sugar to melt completely. Remove from heat.
4. Line roasting pan with foil and then parchment paper. Place pork on top of the parchment. Pour half of the sauce over the pork, cover with foil, and bake for 1 hour and 15 minutes.
5. Remove from oven, remove foil, and flip pork onto the other side. Spoon the rest of the sauce over the pork, and cook uncovered for 20 minutes or until the pork is golden brown.