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Piece Of Mind

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I BRIBED MY GRANDKIDS TO READ A BOOK!

It Was Worth It — And Now It's Your Turn

When I was a kid, my mom required me to read at least one book every summer. I still can't believe it took me all summer to read one book! But I'm a better and wiser man for it. So, when my wife and I were watching three of our teenage grandchildren this spring, I set the same task for them — with a twist. I looked at them across the dinner table and said, "There's a book your Nana and I think you should read, and it's so important to us that we'll pay you to read it!"

Their ears perked right up. I thought I had them all, but after a lot of back-and-forth ("What's the name of the book?" "What is it about?" "How many pages is it?"), only my middle granddaughter agreed to the task. After dinner, we drove to Barnes & Noble, and I bought her a copy of "How to Win Friends and Influence People" by Dale Carnegie.

You might remember me mentioning this book in a previous newsletter. As I said before, the title is misleading. Carnegie doesn't teach you how to take advantage of people. Instead, he writes about how you can become a better person! Here are just a few of the key points he shares in the first third of his book. I think about them daily.

3 Techniques for Handling People

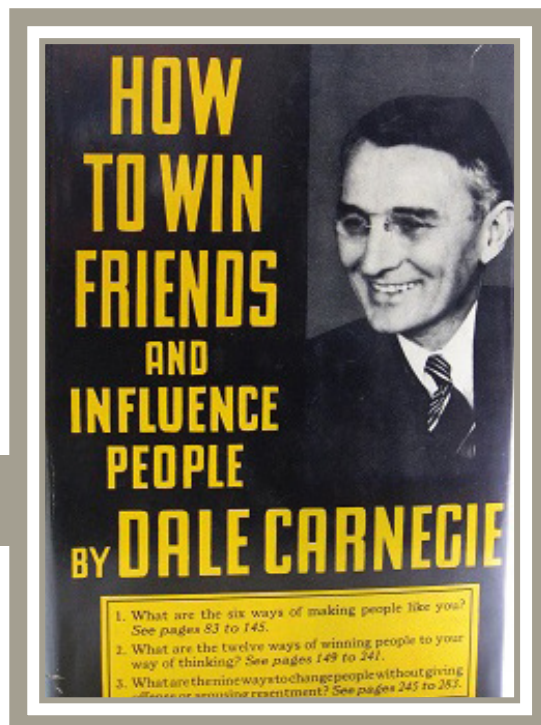
1. *Don't criticize, condemn, or complain.* If you want to change someone's behavior, the carrot is more effective than the stick. Reward successes instead of criticizing failures.
2. *Give honest and sincere appreciation.* As William James says, "The deepest principle in human nature is the craving to be appreciated." You can win cooperation by offering gratitude.

3. *Arouse in the other person an eager want.*

Don't offer what you want as a reward to someone else. Instead, discover what *they* want and use it as motivation.

6 Ways to Make People Like You

1. *Become genuinely interested in other people.* If you want to see a perfect example of how to become genuinely interested in other people, watch the interaction of a dog with its master. Then, try to embody that same level of attention (without the subservience).
2. *Smile.* Carnegie says, "Actions speak louder than words and a smile says, 'I like you. You make me happy. I am glad to see you.'" Smile to inspire joy.
3. *Remember that a person's name is, to that person, the sweetest and most important sound in any language.* Make an effort to learn names and remember them correctly. This will endear you to their owners.
4. *Be a good listener.* As Carnegie puts it, "If you want to know how to make people shun you, laugh at you behind your back, and even despise you, here is the recipe: Never listen to anyone for long. Talk incessantly about yourself." The opposite is true, too.



Continued on Pg. 2...

Do You Have a Password Vault?

IF NOT, YOU SHOULD — FOR YOUR FAMILY'S SAKE



As a Life Plan member, we have already prepared the necessary legal documents to grant your Trustee access to your financial accounts.

However, there is an additional step you can take to further streamline their responsibilities: setting up an “online password vault.” Let’s imagine a scenario where you find yourself as a Trustee for the estate of a loved one who has unexpectedly passed away. Now, you are entrusted with managing their financial obligations, including paying bills like their mortgage, electricity, internet, and more. But here’s the challenge: These payments must be made online, and each account is protected by a unique username and password. Unfortunately, you are unable to locate this crucial information anywhere.

This scenario occurs frequently and is among the main reasons why we strongly advise our clients to compile lists of their usernames and passwords. By creating a password catalog, you can facilitate your Trustee’s future responsibilities and save yourself from present headaches. Instead of constantly relying on the “Forgot My Password” option and enduring a laborious recovery process whenever your supposedly “distinctive” password slips your mind, you will have a reference in your list.

Initially, you may consider jotting down your username and password list on paper. After all, who can hack into a notebook tucked away in your sock drawer? However, this method is neither secure nor practical for storing your login information. It’s easy to misplace a piece of paper, and it’s highly likely that you will forget to bring it along when you go on vacation. Instead, we recommend investing in a password manager, which provides secure and convenient online access to your passwords.

A password manager is an online software program that creates a protected digital password vault. You can “lock” this vault with a single “master password” and access it from any device, such as your phone or tablet. Once you acquire a cost-effective password manager like LastPass, Dashlane, or Zoho, you only need to remember your master password — and you can share it with your Trustee and the agent designated in your Financial Power of Attorney.

Since you are a Life Plan member, we have already taken care of the necessary paperwork to ensure that your Trustee and Financial Power of Attorney can legally log in to your accounts and handle bill payments when required. That’s step one. Step two involves creating a password list to facilitate their tasks. Take care of this now to make your life and theirs a little easier.

... continued from Cover

5. *Talk in terms of the other person’s interests.* People like to talk about their lives and the things they enjoy. Ask about those topics, and you’ll be known as an excellent conversationalist.

6. *Make the other person feel important — and do it sincerely.* Compliment other people regularly. You’ll improve their day and yours.

I hoped my granddaughter would take at least a few of these lessons to heart. It seemed vital, considering face-to-face communication is almost nonexistent in her generation and social interaction is becoming a lost art. But she did me one better. She finished reading her copy *before* school let out, and when she was done, she came to me and said, “Papa John, that was one of the best books I’ve ever read!”

I thought she was messing with me, but then she told me that the book changed her perspective. When she went to school, she saw Carnegie’s lessons playing out right in front of her. It was like taking classes in a laboratory filled with guinea pigs!

“It was absolutely fascinating,” she said. Of course, she still wanted \$100 for her trouble.

If you haven’t read “How to Win Friends and Influence People” yet, I highly recommend it. You could even bribe your children or grandchildren to join you in the challenge. They may protest, but I bet they’ll enjoy the book as much as my granddaughter did.

— John Preston

P.S. My agreement with my granddaughter went so well that I texted two more of my grandsons, offering them the opportunity to take my “bribe.” After asking how many pages the book was, they both stopped texting me back! Maybe we should still be worried about the next generation after all.

Unlock a World of Opportunities

HOW EXTRACURRICULAR ACTIVITIES BENEFIT YOUR KIDS

As children return to school in August, they'll likely be interested in one or more extracurricular activities. Opportunities both in school and in the community are numerous, such as participating in a local play, joining a school club or sports team, and many others. Extracurricular activities are perfect for getting kids out of the house, but these ventures will also help them gain valuable experiences along with these three benefits.

Improves Social Skills

One of the biggest concerns parents have had since we experienced lockdowns during the pandemic is that their children struggle to communicate with others. Most of these kids were away from their peers for a year or more, which weakened their social skills. Participating in an extracurricular activity gives your kids a chance to communicate with others outside of a school setting. They'll learn how other people think and how to best respond to certain situations.

Bolsters College Applications

If your child wants to attend college after high school, joining a club, team, or organization will give them a leg up on other candidates. College admissions officers love to see students who participate in extracurricular activities because it shows they are involved in their community and possess leadership and teamwork skills. While extracurriculars are not as important as other factors for college admissions, they still play a decisive role in the college's choice to accept your child.

Helps Them Discover Their Passions

There are countless examples of kids discovering their true passion through participating in extracurricular activities. Your child might not become a professional athlete, but they might discover an alternate career path, like becoming a physical therapist or personal trainer by playing a sport. If your kid likes animals, they might find a prospective career path by volunteering at the zoo. If one activity doesn't appeal to them, try another. Before long, you'll find the perfect interest for your child.

Sudoku

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

Solution on Pg. 4



Grilled Halibut With Roasted Red Pepper Sauce

Inspired by FoodAndWine.com

Ingredients

- 1 16-oz jar roasted red bell peppers, drained
- 5 garlic cloves
- 1 tbsp sherry vinegar
- 2 tsp honey
- 1 tsp kosher salt
- 1/4 tsp black pepper
- 1/2 cup olive oil
- 4 6-oz skin-on halibut fillets

Directions

1. In a food processor or blender, mix bell peppers, garlic, vinegar, honey, salt, and black pepper until smooth. Transfer sauce to a bowl; whisk in oil.
2. Into a large plastic zipper bag, pour 1 cup of sauce; add halibut fillets and seal bag; turn to coat fillets. Let marinate in refrigerator for 20 minutes. Reserve remaining sauce for serving.
3. Preheat a grill to medium-high (400–450 F). Remove halibut from marinade; scrape off excess.
4. On oiled grill grates, arrange fillets and grill, covered, until fish flakes easily, 4–5 minutes per side.
5. Transfer fillets to serving plates or a large platter. Drizzle with reserved sauce. Serve alongside preferred veggies and crusty bread.

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

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Summer Isn't Over Yet!

3 MEMORABLE WAYS TO CLOSE THE SEASON

As much as many of us wish we could have an endless summer, all good things must come to an end. But why let the season close with a whimper when you can go out with a bang? Strive for a memorable last few days of the season with one of these family-friendly ideas.

Take a family road trip. What says "summer" more than piling in the car and driving somewhere? You don't necessarily have to go far. A new town a few hours away can still be an adventure. Check out a local state park or nearby museum you've always meant to visit and let your children enjoy the novelty of sleeping in a hotel room or camper. Even a weekend away will feel like an occasion and stick out in everyone's memories.

Spend a day on the water. Enjoying the water is one of the summer's greatest pleasures, so make the most of it one last time. Depending on where you live, you might incorporate this idea into your road trip. Head to the nearest beach, lake, or river and pack in as much summer fun as possible with a favorite summer activity or something new! You could help your kids build a sandcastle, rent a kayak or paddleboat, or try water skiing. You might even surf or snorkel.

Have a late night. Bedtime routines are about to make a return for school kids, much to their possible dismay, but you can indulge them with one last hurrah. Plan a special late night the family can enjoy together. You might go to a drive-in theater or host a movie marathon at home with plenty of popcorn. Camping on your lawn will also allow staying up late together doing something exciting. No tent? No problem — build a pillow fort in the living room instead!

Summer only comes once a year, so don't let its final days go to waste. A special celebration to mark the season's end will leave you with lasting memories and even more reasons to look forward to next year.

