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800.698.6918

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Embracing Laughter The Medicine of Life

In the hustle and bustle of our daily lives, it's easy to get caught up in the serious and somber aspects of adulthood. We navigate the complexities of careers, relationships, and responsibilities, often forgetting to embrace the lighter side of life. Laughter, the contagious and joyful expression of amusement, takes a back seat in our busy schedules. However, as we celebrate Global Belly Laugh Day on Jan. 24, it's a perfect time to reflect on the importance of laughter and making light of situations.

They say laughter is the best medicine; that is a profound truth. Laughter has an incredible impact on both our physical and mental well-being. When was the last time you found yourself laughing uncontrollably, the kind of laughter that leaves you breathless and filled with joy? Amid our serious endeavors, it's crucial to take time to let loose, be silly, and revel in moments of genuine amusement.

“Often, my reminder to infuse laughter into my life comes from unexpected places — this time, from a dance competition initiated by my 8-year-old daughter.”

In my line of work, as an estate planning attorney, I deal with inherently serious and somber matters. Estate planning involves navigating the intricate details of what happens to individuals' estates and medical decisions in the event of disability or death. It's a field that demands careful consideration, empathy, and a meticulous approach. In such a serious context, it's easy to lose sight of the lighter aspects of life.

Often, reminders to infuse laughter into my life comes from unexpected places — this time, from a dance competition initiated by my then 8-year-old daughter. At a family gathering at my mom's house, my daughter proposed a dance-off. Normally, I might shy away from such silly antics, but this time, I decided to embrace the moment.



The rules were simple: My daughter would perform a dance move, and the rest of us (all the adults) had to imitate it. If we failed, we were out. What started as a lighthearted competition soon escalated into a hilarious display of high kicks, somersaults, and spins. Even my mom, in her 80s, joined in the fun. The goal wasn't perfection — it was pure, unadulterated amusement.

As the competition unfolded, we found ourselves doing the most outrageous moves, caring little about how we looked. Laughter echoed through the room as we rolled on the floor in fits of joy. Ultimately, it came down to my sister and me, vying for the championship. My daughter threw in a series of complex dance moves involving multiple maneuvers. Despite my body not wanting to move like that anymore, I executed them all, determined to win. I was declared the champion by a jury of my family, which made it even funnier.

In that moment of shared laughter, I was reminded of the importance of making light of life. Life, in all its seriousness, requires moments of silliness and joy. Through this impromptu dance-off, my family gave me a gentle nudge to step back and simply laugh.

As we celebrate Global Belly Laugh Day, let's all take a moment to recognize the healing power of laughter. Whether through spontaneous dance competitions or finding joy in everyday tasks, embracing laughter can be our daily dose of medicine. So, don't forget to take a step back, be silly, and allow yourself the opportunity to laugh. After all, life is a dance, and sometimes, the best moves are the ones that make you laugh uncontrollably.

-Jennifer Knight



Your Guide to Understanding Trusts, Restatements, and Amendments to Trusts

Understanding the distinctions between a Trust, an Amendment to a Trust, and a complete Restatement is crucial for individuals navigating estate planning and managing their assets. Each serves a specific purpose in tailoring the Trust to address changing circumstances, but they differ in scope and intent. Here is your guide to understanding all three.

Trust

A Trust is a legal arrangement in which a person (the grantor or settlor) transfers assets to a Trustee who manages and administers those assets to benefit designated beneficiaries, including the original grantor. The creation of a Trust (and proper funding) is how you avoid probate, protect yourself in the event of an incapacitation, and protect your beneficiaries after you pass away. The first Trust you sign is your original Trust. It is identified by a Trust name and its effective date (usually the date it was signed). That first document establishes the existence of your Trust.

Amendment to a Trust

An Amendment to a Trust is a legal document that modifies a Trust in whole or part. It can add or modify provisions in an existing Trust without creating an entirely new Trust. An Amendment might be a short document that replaces a specific paragraph or section in the original Trust, or it could completely replace the entire Trust document with a brand-new set of terms that supersede all the terms in the old Trust.

Restatement

A complete Restatement of a Trust involves creating an entirely new Trust document while retaining the original Trust's funding and structure. A Restatement is an Amendment to the Trust because, while a Restatement is a brand-new document, it keeps the original name and date of the Trust. Imagine it as a new book but with the same cover/title as the old book. A Restatement replaces every provision in the original Trust but keeps the name and date so the Trust owner does not have to re-title all the assets within the Trust. A Restatement ensures all Amendments and revisions are integrated into one cohesive document, eliminating potential confusion that may arise from multiple amendments that build on each other. All Restatements are Amendments, but not all Amendments are Restatements.

Why do we prefer Restatements at Preston Estate Planning, even if we are only amending a few provisions?

Partial Amendments build on each other, and they do not stand alone. For example, the First Amendment might replace Section 2.01 of the original Trust, and the Second Amendment might replace Sections 3.01, 3.04, and 9.02. The Third Amendment may replace the new Section 3.04 that was replaced in the Second Amendment. The Fourth Amendment could replace Section 2.01 again. When the Trustmaker passes away, the Trustee must compile all the Amendments and figure out which Amendments are valid and which Amendments were entirely or partially voided by subsequent Amendments. As you can imagine, this is very messy and can even lead to litigation.

Conversely, a Restatement is a standalone document read in isolation. We still retain copies of your original Trust and any Amendments so they can be produced if a court or financial institution requests them (like establishing a chain of title). Still, we don't have to piece together all the provisions from the previous versions. Instead, the last Restatement is the version that controls and supersedes all prior versions and Amendments.

While Trust Amendments and complete Restatements are tools used to revise a Trust, relying on Restatements rather than partial Amendments is much cleaner and less susceptible to error. Additionally, using Restatements rather than starting over with a new Trust name and date is much safer because you don't have to worry that assets will inadvertently be left in the old Trust. If that happens, the old Trust terms will govern those assets.

It may be tempting to think that a complete Restatement is more complicated than a short Amendment. The Restatement is usually much longer, after all. On the contrary, Restatements are almost always the cleanest and safest approach to revising your Trust.

RECONNECT WITH YOUR TRUE SELF

THE EXCITING JOURNEY OF SELF-DISCOVERY AFTER PARENTING

We dedicate our lives to our children. There's no doubt about that, and we're not talking a few years. We spend more than 18 years giving every part of ourselves to each child. Then, the inevitable happens: They grow up!

Our kids are no longer kids, and they move on to college or move out, and suddenly, we're on our own. After all these years, it can feel impossible to remember how to live for yourself. What do you enjoy? What do you want to do from now on? Who are you without your children? These can all be questions swirling around in your head as you get closer to having an empty nest.

As you spend more time on your own, you need to start a journey of self-discovery. What have you been too busy to do as a parent? What hobbies have you left behind due to the hustle and bustle? What friendships and connections do you wish to re-spark? If you're struggling to understand yourself, what you want, and who you want to be, practicing therapeutic activities first can give you a better idea.

One way you can reconnect with your true self is by spending more time reflecting. You can try any of the following:

- Mindfulness meditation
- Journaling
- Creating a vision board
- Yoga
- Volunteering
- Beginning a new hobby

All these activities allow you to dig deeper into yourself, your desires, values, and your place in the world. It can be scary starting over again. But it's time to start seeing this as a whole new beginning, one that's as exciting as it is nerve-wracking. You have so many opportunities open to you now! Think of all the travels you can have now on your own. Imagine all the free time you can spend on fitness, reading, socializing, and more.

Finding yourself again doesn't have to be a bad thing. You're entering a whole new era of your life where you'll experience new freedoms that you haven't experienced in two decades or more. Reclaim your life and enjoy it to the fullest!



Sudoku

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

Solution on Pg. 4



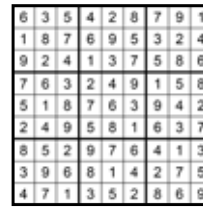
World's Best Brownies

Ingredients

- 2/3 cup butter
- 2 oz unsweetened chocolate
- 1 cup granulated sugar
- 2 large eggs
- 1 tsp vanilla extract
- 1/2 cup all-purpose flour
- 1/4 tsp baking powder
- 1/4 tsp salt
- 1/2 cup chopped nuts (optional)

Directions

1. Preheat oven to 350 F and grease an 8-inch square baking pan.
2. Melt butter and chocolate in a saucepan over low heat, stirring constantly, then remove from heat and let cool slightly.
3. In a large bowl, beat together sugar, eggs, and vanilla, then add melted chocolate mixture and blend well.
4. In a separate bowl, stir together flour, baking powder, and salt.
5. Gradually add flour mixture to chocolate mixture, stirring until blended, then stir in nuts if desired.
6. Pour batter into prepared pan and spread evenly.
7. Bake for 25–30 minutes or until a toothpick inserted in the center comes out clean.



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World's Best Brownies

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5 PROVEN STRATEGIES FOR COST-EFFECTIVE TRAVEL

Traveling can be an enriching and fulfilling experience — and also costly. Many people dream of exploring new destinations, but financial constraints can be limiting. Fortunately, we're here to share five practical tips to help you save money while enjoying your trip.

Plan and budget ahead.

One of the most effective ways to save money is by planning and budgeting your trip in advance. Create a comprehensive budget that includes airfare, accommodation, food, transportation, and activities. Having a budget lets you track your expenses and helps you avoid overspending. You can also take advantage of early bird rates for flights and hotels.

Cancel unnecessary subscriptions.

Before you travel, review your monthly subscriptions like gym memberships, streaming services, or magazines you won't use while you're

away. Temporarily canceling these subscriptions can free up extra cash for your travel fund.

Look for discounts and offers.

Keep an eye out for discounts, offers, and coupons that can help you save money on activities, dining, and shopping. Websites like Groupon and LivingSocial offer various deals that could be useful during your trip. These websites often provide discounted tickets to attractions, cheaper dining options, and even discounted rates for experiences like spa treatments or outdoor activities.

Travel during off-peak seasons.

Traveling during off-peak seasons will save you money on flights, hotels, and activities. You also benefit from less crowded destinations and shorter queues for popular tourist attractions. This is a win-win for travelers seeking a budget-friendly and less-crowded travel experience.



Use local grocery stores and pack snacks.

Another way to save money while you travel is by shopping at local grocery stores for snacks and meals rather than eating out for every meal. This gives you a taste of local businesses and culture. Packing snacks can also help you avoid buying overpriced food at airports or touristy areas.

By implementing these tips into your travel planning and experience, you can stretch your dollar further without compromising the quality of your trip. Happy traveling!