

JANUARY 2025

Piece Of Mind

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New Year's Resolutions A PROMISE WORTH KEEPING (EVEN IF YOU'VE ALREADY FORGOTTEN IT)

Ah, January — when gym parking lots overflow, salad sales soar, and people everywhere make optimistic proclamations about their “new me.” But by February, the gym is quiet again, the salad wilts in the fridge ... and those resolutions? Well, let's just say they're about as forgotten as last year's passwords.

But here's the thing: New Year's resolutions *matter*, especially when it comes to something as critical as your future. And no, I don't mean finally learning how to bake sourdough or taking up yoga. I'm talking about resolutions that could genuinely transform your life — like creating or updating your estate plan. To drive this point home, let me tell you about a guy named Dave.

Dave was the king of New Year's resolutions. Every year, he vowed to get his life in order. One year, it was organizing his garage (it's still a black hole of broken fishing rods and dusty holiday lights). Another year, he pledged to cut sugar (spoiler: Dave *loves* doughnuts). But the most ambitious resolution came when Dave turned 50. “This is the year,” he declared, “that I finally tackle my estate plan!”

Now, Dave wasn't a total slouch. He had a will. It was written on a napkin, drafted hastily during a family reunion, and witnessed by his cousin Jimmy, who may or may not have been sober at the time. Dave figured it was “better than nothing.”

Fast forward to February, and Dave's estate plan resolution had joined the pile of abandoned goals, right next to “learn Spanish” and “master the ukulele.” Then, one summer, Dave had a health scare. It wasn't serious, but it was enough to make him realize that leaving his family with an outdated (and legally questionable) plan wasn't exactly the legacy he wanted.

Dave finally sat down with an attorney and got to work. And guess what? It wasn't nearly as painful as he'd imagined. In fact, he felt an immense sense of relief knowing his family would be taken care of. Plus, he could now toss that napkin will.

So, what's the moral of Dave's story? Resolutions aren't just about starting strong in January — they're about staying committed, even when life gets busy. And when it comes to something as important as estate planning, it's never too late to make (and keep) your resolution.

But, most, if not all of you reading this, already recognize the importance of estate planning and have taken steps to prepare for the unexpected. But what about your loved ones? Have they planned for the future? Now is the perfect time to encourage friends, family, and children who may not have been as proactive as you to take action. They might assume they have plenty of time to handle it later, but there's no better moment than now to start planning for the future. Give them that gentle nudge — it could make all the difference.

Resolutions don't have to be perfect to be powerful. Even if you fall off track (hello, February slump), it's never too late to refocus. And unlike Dave's ukulele ambitions, an estate plan is a resolution that will truly make a difference for years to come.

So, this January, commit to sharing with your loved ones the importance of making sure their estate plan is in place. Your family will thank you. And who knows? You might even have time to dust off that ukulele.

-J.M. Preston



Understanding the Changes to California's Enforcement of Judgments Law (EJL) Under AB 2837

On Sept. 24, 2024, California Governor Gavin Newsom signed Assembly Bill 2837 into law, introducing key updates to the California Enforcement of Judgments Law (EJL). While this legislation may seem highly technical, it has important implications for individuals and businesses collecting court-awarded judgments in the state.

The EJL provides a framework for enforcing judgments awarded by courts. For example, when someone wins a lawsuit, and the court orders the losing party to pay a sum of money, the EJL governs how the winning party can collect that money if the losing party doesn't voluntarily pay. AB 2837 introduces several updates aimed at improving the fairness and efficiency of this process. Here's a breakdown of the key changes.

Extended Judgment Renewal Periods

Previously, judgment creditors (those owed money) needed to renew their judgments every 10 years to keep them enforceable. AB 2837 extends this period, allowing creditors more time to collect the amounts owed. This change is significant for individuals and businesses pursuing long-term collection efforts. For judgment debtors (the individuals or entities ordered to pay), the extended timeline emphasizes the importance of resolving debts sooner rather than later to avoid prolonged enforcement actions.

Modernized Wage Garnishment Rules

One way creditors can collect judgments is through wage garnishment, where a portion of the debtor's paycheck is directed toward satisfying the judgment. AB 2837 introduces updated guidelines that balance the interests of creditors with protections for debtors. For instance, the new rules may reduce the percentage of wages that can be garnished in certain circumstances to ensure debtors can meet basic living expenses while fulfilling their obligations.

Enhanced Transparency in Asset Discovery

AB 2837 strengthens the tools available for discovering a debtor's assets, such as bank accounts or property. Creditors will now

have more streamlined access to information that can help locate assets for judgment enforcement. However, the law also includes safeguards to protect debtors' privacy and prevent overreach during this process.

Simplified Processes for Small Claims Judgments

Small claims court judgments usually involve disputes between individuals or small businesses. AB 2837 simplifies the enforcement process for these judgments, making it easier for people to recover the money they are owed without navigating overly complex procedures.

Stronger Protections for Vulnerable Populations

The new law includes provisions that shield vulnerable populations — such as senior citizens and low-income individuals — from overly aggressive enforcement tactics. These measures reflect a broader effort to ensure judgment enforcement remains fair and just for all Californians.

Why This Matters

The changes brought by AB 2837 aim to modernize the EJL and create a system that is more efficient for creditors and fairer for debtors. Understanding these updates is essential whether you are a creditor seeking to collect a court-ordered payment or a debtor working to resolve a financial obligation. For creditors, the extended timelines and enhanced asset discovery tools provide greater opportunities for recovery. For debtors, the updated wage garnishment rules and debtor protections offer a measure of relief and fairness during the enforcement process.

Moving Forward

Keep in mind that this area of law is not our specialty and this article is simply an overview of the new changes. If you are involved in a legal judgment — whether as a creditor or a debtor — and you have questions regarding AB 2837, it may be a good idea to consult with a legal professional to understand how these changes could impact your specific situation.



The Truth About Tuck-in Time

SLEEP'S SURPRISING PERKS AND PITFALLS

It's common knowledge that sleep does a body good, but *how much* slumber affects our overall health may surprise you. Here are three of the most unexpected ways sleep impacts our everyday lives.

Less Pillow Time Equals More Pain

If you're having trouble sleeping due to chronic pain, you may have unwittingly trapped yourself in a cycle that's wreaking havoc on your body. A poll by the National Sleep Foundation revealed that two-thirds of respondents who noted experiencing persistent physical discomfort weren't getting enough sleep at night. Additionally, a University of California, Berkeley study of 24 young adults determined that reduced sleep can disrupt the brain's mechanisms for recognizing pain signals and relieving affected area(s). While losing sleep due to pain may be a classic chicken-or-the-egg scenario, it's no secret that getting a proper night's sleep is essential for restoring our bodies to proper health.

Sleep Deprivation Is a Diet Destroyer

Are you having trouble losing weight? Cutting calories likely won't help you achieve your goal if you're cutting your sleep hours at the same time. Sleep deprivation negatively affects two of our body's most important hormones: leptin and ghrelin. Leptin informs our brain when we're full, while ghrelin lets it know when we're hungry. The less we sleep, the longer we're awake — and the more time ghrelin has to make us think about snacking. A lack of sleep may also make you feel too tired to hit the gym, causing you to lose out on another opportunity to keep your diet on course.

The Slumber-Suppressing Mutation

Do you jump out of bed most mornings after sleeping six or fewer hours? You may be powered by a mutation in your family's genetics. People who inherited a rare variation of the ADRB1 gene, which affects the coding of receptors that influence a person's sleep-wake cycle, are likelier to start the day feeling fine despite having a shorter night's rest than most people. That's right — being a morning person may be built into your DNA!

Sudoku

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

Solution on Pg. 4



CITRUS-HERB PORK ROAST

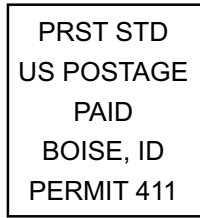
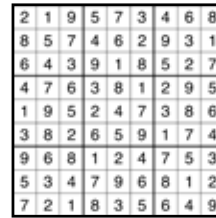
Inspired by TasteOfHome.com

Ingredients

- 1 boneless pork sirloin roast (3–4 pounds)
- 2 tsp dried oregano
- 1/2 tsp ground ginger
- 1 tsp pepper
- 2 medium onions, cut into thin wedges
- 1 cup plus 3 tbsp orange juice, divided
- 1 tbsp sugar
- 1 tbsp grapefruit juice
- 1 tbsp steak sauce
- 1 tbsp reduced-sodium soy sauce
- 1 tsp grated orange zest
- 1 tsp salt
- 3 tbsp cornstarch
- Egg noodles, cooked

Directions

1. Cut roast in half. In a small bowl, combine oregano, ginger, and pepper; rub over pork. In a large skillet coated with oil, brown roast on all sides. Transfer to a slow cooker; add onions.
2. In a small bowl, combine 1 cup orange juice, sugar, grapefruit juice, steak sauce, and soy sauce; pour over roast. Cover and cook on low for 4–5 hours or until meat is tender. Remove meat and onions to a platter.
3. Transfer cooking juices to a small saucepan. Add orange zest and salt. Bring to a boil. Combine cornstarch and remaining orange juice. Gradually stir into the pan for 2 minutes or until thickened. Serve with pork and noodles.



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The information provided in this newsletter does not, and is not intended to, constitute legal advice; instead, all content contained herein is for general informational purposes only.

DISCOVER PANAMA

An Unforgettable Tropical Paradise

The Central American country of Panama, home to the namesake Panama Canal that allows easy passage of maritime traffic between the Pacific and Atlantic oceans, is more than a hub for international trade: It's a scenic tropical paradise. Just 30,000 square miles in size — smaller than South Carolina — Panama packs a lot of incredible sites into one compact package. The country uses the American dollar, so you don't need to exchange currency to make a worthwhile trip there. Here are three locations you can look forward to on your vacation to Panama!

Panama City

Founded in 1519, Panama's capital is a metropolis amidst lush tropical rainforests. Around 40% of the country's population resides in the city, which is full of amazing historical

and entertainment districts that attract tourists worldwide. The Casco Viejo historical district, comprised of Spanish colonial architecture, was named a World Heritage site in 1997.

Isla Bastimentos National Marine Park

This amazing national park, established in 1988, covers over 50 square miles and over 130 islands of the Bocas del Toro Archipelago, including the popular coral reefs of the Cayos Zapatillas. If you are interested in rubbing shoulders with monkeys, sloths, crocodiles, and countless marine species, this is the spot for you!

Panama Canal

No list would be complete without mentioning one of the greatest engineering feats in human history: the Panama Canal. The canal, which runs for roughly 40 miles through the Isthmus



of Panama, was completed in August 1914, just a month after the outbreak of World War I. The canal works via a system of locks, filled and emptied of water to raise and lower boats. Ships up to 950 feet long transport over 200 million tons of cargo annually through the canal. If you visit Panama, you have to see the canal for yourself!