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Piece Of Mind

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Have You Created Your Own Personal Constitution?



As long as I can remember, my wife and I have encouraged our children (5) and, when possible, our grandchildren (16) to have a good foundation for a balanced and successful life by setting goals in 4 areas. We strive to follow these principles, recognizing that living by these values not only sets an example for our children and grandchildren but also enriches our lives and strengthens our commitment to living with purpose. They are the essential elements of a well-balanced life: **mental goals** (focused on learning), **physical goals**, **social goals**, and **spiritual goals**. These goals or guidelines create our own personal constitution.

Just as the U.S. Constitution provides a timeless framework for governing a nation, every individual benefits from their own guiding constitution — a personal set of rules and values that shape their decisions and behaviors. The U.S. Constitution balances foundational principles with the ability to adapt to change. Likewise, a well-crafted personal constitution offers stability while evolving to meet life's challenges.

Mental Goals: Lifelong Learning as a Living Amendment

The U.S. Constitution remains relevant because it allows amendments that adapt to new societal realities. Similarly, our minds thrive when we remain adaptable and open to new learning. Personal rules may include reading regularly, pursuing educational goals, or just being curious. We encourage our children and grandchildren to view education as a lifelong journey where continuous learning ensures personal growth and resilience in an ever-changing world.

Physical Goals: The Infrastructure of a Strong Life

Just as a nation's infrastructure is essential for stability, so is an individual's physical health. A strong body allows us to engage fully in life's pursuits. Physical goals like regular exercise, balanced nutrition, and adequate rest create a foundation for vitality and longevity. The rules we establish in this area mirror the structural elements of the Constitution that ensure a nation can endure and thrive.

Social Goals: Connection as the Glue of Society and Family

A nation's success depends on cooperation and social order, just as an individual's well-being depends on healthy relationships. The Constitution promotes unity and collaboration among states; similarly, setting social goals fosters strong bonds within families and communities. Personal rules might involve prioritizing family gatherings, listening without judgment, and seeking meaningful relationships. We emphasize to our children and grandchildren the importance of investing time in others.

Spiritual Goals: The Preamble's Pursuit of Purpose

The preamble to the U.S. Constitution speaks to collective purpose and aspiration. In a personal constitution, spirituality represents our individual pursuit of meaning and connection to something greater than ourselves. Establishing spiritual practices creates a sense of inner peace and fulfillment, whether through prayer, meditation, nature walks, or service to others.

The Value of a Personal Constitution

A nation thrives when its Constitution is understood, respected, and followed. In the same way, individuals flourish when guided by a personal constitution rooted in clear values. My wife and I have always emphasized this approach to our children and grandchildren, knowing that life becomes more purposeful and manageable when guided by principles for a well-balanced life.

While the U.S. Constitution will outlast generations, a personal constitution shapes and strengthens each life it touches. By crafting our own, we leave a lasting legacy of wisdom, strength, and meaningful living that transcends time.

-John M. Preston

Wildfires and Insurance Claims

ARE YOU PREPARED FOR THE UNEXPECTED?

Recent wildfires in the Los Angeles area and across the state have had devastating consequences. Unfortunately, this remains an ongoing concern for those living in the Golden State. As a result, many clients have reached out with questions about proper homeowner's insurance.

If you've ever dealt with an insurance claims adjuster, you know it's often a frustrating experience. Their job, understandably, is to minimize payouts and extend the claims process as long as possible. To any claims adjusters among my clients — no disrespect intended — it's simply the nature of the role.

Now, imagine trying to negotiate a claim while disabled or after you've passed away. Would your disability trustee have the authority to handle the claims process on your behalf? What about your death trustee (or executor)?

It's a common scenario: If you're disabled, and your trustee somehow manages to navigate the claims process, the check will likely be made payable to you personally. That presents a major problem since the trustee will have difficulty cashing a check issued in your name. Similarly, if you've passed away, a check made payable to you or your estate often triggers a

probate process, which comes with fees based on the amount of the check.

Fortunately, there's a simple solution: Notify your insurance broker to name your Living Trust as an "additional insured." This ensures that if you become disabled, your trustee can handle the claims process seamlessly. If you've passed away, your death trustee can receive payments directly to the trust, bypassing probate and avoiding unnecessary complications.

Taking these steps now can save your loved ones significant time, effort, and expenses in the future.

SCOUT'S MEANINGFUL MISSION

A Black Lab's Role in Transforming a Veteran's Life

For former U.S. Army Cavalry Scout Ryan Finch, life after his tour of duty was a battlefield of its own. Haunted by PTSD (post-traumatic stress disorder) and the weight of his experiences, Ryan struggled to navigate even the simplest moments of daily life. But then Scout came into his life and became a lifeline, a symbol of hope, and a steadfast partner in his journey toward healing.

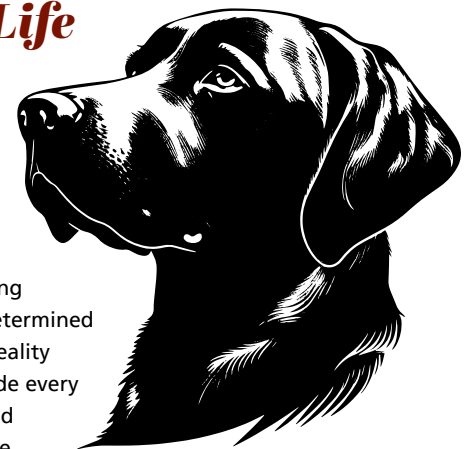
Scout, a vibrant black Lab, has done more than help Ryan manage his anxiety; he's transformed his world. Crowds and loud noises, once overwhelming triggers, are now manageable with Scout by his side. Soccer games, family gatherings, and the everyday joys of life that once seemed impossible are now part of Ryan's new normal. Scout's presence allows Ryan to enter spaces he never thought he'd enter again, not as a man weighed down by his past, but as a father, a husband, and a human being rediscovering connection.

The story of how Scout came into Ryan's life feels almost destined. Before his deployment, Ryan and his wife had adopted a black Lab, coincidentally named Scout, who died before Ryan went overseas and whose loss Ryan never truly reconciled as he was away from home. So, when Ryan arrived at K9s For Warriors, and the trainers introduced him to his new service dog — a black Lab named Scout — it was a moment of profound healing

and renewal. It was as if life had come full circle, offering Ryan a second chance at hope.

K9s For Warriors is a testament to the life-changing power of service animals. Determined to combat the devastating reality that 20 veterans die by suicide every day, this program rescues and trains dogs to become service animals for veterans grappling with PTSD, traumatic brain injury, and military sexual trauma. The result is transformative. Veterans find independence, confidence, and purpose, while rescue dogs gain a life of devotion and meaning.

The impact is undeniable. Graduates of the program report mended family relationships, reduced medication reliance, and renewed joy in life. Ryan's wife has seen the change firsthand, describing her husband as more engaged, animated, and hopeful for the future. Scout symbolizes resilience and proves that an incredible bond can heal even the deepest wounds.



Green Thumbs in Training

How to Make Gardening a Family Adventure

There's nothing better than spending time with your kids outside, enjoying an entertaining, creative, and informative activity. But sometimes, these activities are hard to coordinate. Thankfully, gardening appeals to parents and kids from all walks of life. All you need is a dedicated area in your yard or patio and seeds, and you're ready to get started.

Let your kids choose the plants.

This is arguably the most crucial part of igniting your children's interest in gardening. If you pick out the fruits, veggies, and flowers you want to grow and invite your kids to help plant, water, and pick, they may lose interest quickly. Instead, include them in the process from the get-go. Take them to the store and let them pick out seeds or plants. Encourage them to choose produce they already enjoy eating, making it even more fun for them! Just be sure their choices can grow in your area during the current season.

Make space and plant together.

After choosing your seeds, you must ensure your garden is ready to sustain life. Dedicate a section of your lawn or patio to your gardening efforts and start laying soil or filling your planters. Help your children transplant their seeds or young plants directly into the area. Now, put them in charge of caring for the plants by checking on and watering them. You may want to follow behind to ensure they aren't over or under-watering.

Make it fun and informative!

You can get your kids more involved by encouraging them to research their plants and track their growth. They can even look online to see how their plants should be developing. Soon enough, those fruits and vegetables will be ready to eat, and you should let your children pick anything ripe when possible. Seeing the fruits of their labor (literally) will make this experience even more enlightening and enjoyable for them.



Sudoku

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

Solution on Pg. 4



CREAMY TORTELLINI VEGETABLE SOUP

Inspired by EatingWell.com

Ingredients

- 2 tbsp extra virgin olive oil
- 1 cup peeled and chopped carrots
- 1 cup chopped yellow onion
- 1 tbsp finely chopped garlic
- 3 cups reduced-sodium vegetable broth
- 1 (15-oz) can (no salt added) diced tomatoes with basil, garlic, and oregano
- 2 tbsp fresh basil, chopped
- 1/2 tsp ground pepper
- 1/4 tsp plus 1/8 tsp salt
- 1 (9-oz) package refrigerated cheese tortellini
- 1 (5-oz) package baby spinach
- 1 cup heavy cream

Directions

1. In a large Dutch oven, heat olive oil over medium-high heat. Add carrots and onions and cook for about 5 minutes or until onions are softened. Add garlic and cook for 1 minute or until fragrant.
2. Add broth, tomatoes, fresh basil, pepper, and salt. Bring to a boil, stirring occasionally. Reduce heat to medium, cover, and let simmer for about 5 minutes or until carrots are slightly tender.
3. Stir in tortellini. Cook until pasta is tender. Reduce heat to medium-low.
4. Add baby spinach and cream. Cook until spinach is wilted. Serve and garnish with additional basil if desired.

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

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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.



While Alaskan cruises get all the buzz, traveling the Last Frontier by train offers an equally breathtaking — and perhaps more intimate — experience. With panoramic views, unforgettable pit stops, and access to remote regions, the Alaska Railroad delivers a journey unlike any other.

Imagine gliding through the rugged wilderness in a GoldStar Dome car, where glass ceilings offer a 360-degree view of snow-capped peaks and glistening glaciers. For the adventurous, the outdoor viewing platform lets you immerse yourself in the stunning scenery while breathing in the clean, crisp Alaskan air. Whether you choose the premium GoldStar class or the more budget-friendly Adventure Class, you'll be awed by Alaska's natural beauty.

The Alaska Railroad operates year-round with 5 seasonal routes, each brimming with wonder. The **Coastal Classic** is any traveler's dream, winding from Anchorage to Seward along the Turnagain Arm waterway. Highlights include spotting bald eagles and hopping on a boat at Resurrection Bay to explore Kenai Fjords National Park, famous for its orca whale sightings.

For those drawn to Denali's majesty, the **Denali Star** is your ticket. This flagship route connects Anchorage to Denali National Park, offering stops like Talkeetna, a charming artsy town and basecamp for climbers scaling Denali. It's a 12-hour journey of awe-inspiring landscapes and rich history.

The **Glacier Discovery** route takes you south from Anchorage to Girdwood, Whittier, and the Spencer Glacier. Whittier is a standout destination with its sleepy charm and world-class Alaskan fish. This train provides remote access to places you can't reach by car, making the trip a unique experience.

And if you're looking for an offbeat adventure, the **Hurricane Turn** and **Aurora Winter** trains cater to locals and intrepid travelers alike, offering stops by request and transporting you into the heart of Alaska's untamed backcountry.

With the Alaska Railroad, the journey is as memorable as the destination. Whether you're marveling at wildlife, enjoying a sit-down meal, or booking excursions to explore iconic landmarks, every mile of track is packed with adventure.