

JANUARY 2026

Piece Of Mind

*In order for you to have peace of mind,
we are giving you our piece of mind.*

PRESTON
ESTATE PLANNING
A PROFESSIONAL LAW CORPORATION

800.698.6918

PrestonEstatePlanning.com

A Visit to a Truly Remarkable Institution

THE COLLEGE OF THE OZARKS

Recently, my wife and I had the opportunity to visit one of the most remarkable colleges in America: the College of the Ozarks, often referred to as "Hard Work U." Among the hundreds of institutions of higher learning across the country, this one stands apart for both its mission and its model. What we found there was truly inspiring.

The College of the Ozarks operates on a principle that feels almost revolutionary today: No student pays tuition, and the college will not accept tuition even if offered. Instead, admission is based primarily on financial need, and students earn their education through a structured work program. Every student works 15 hours per week during the semester, in addition to 2 40-hour work weeks during the school year. In addition, students must carry a full academic load and maintain a minimum GPA of 2.0, although many exceed that standard by a wide margin.

The work program is not merely a way to keep expenses low; it is at the heart of the school's character-building mission. Students assume key roles that keep the college running, from campus maintenance and agriculture to hospitality, computer services, and museum operations. This hands-on responsibility teaches discipline, teamwork, initiative, and an appreciation for the value of hard work.

Graduates leave with something few American college students can claim: a degree, practical job experience, and zero student debt. In today's world, where educational debt often weighs heavily on young families for decades, this is extraordinary.

What impressed me most, however, was not just the model but the people. Coincidentally, on our way to the airport after our visit, our

driver happened to be a graduate of the College of the Ozarks. Without knowing we had just toured the school, he volunteered that attending the college had been one of the best decisions of his life. He spoke with gratitude about the professors, the community, and the work program that shaped his confidence and career.

Institutions that hold firmly to their values, invest deeply in personal development, and make education accessible without debt are rare. The College of the Ozarks is one of them. It left a strong impression on us, not only because of what it provides for students, but because of the kind of citizens it helps cultivate.

For those considering charitable giving, this is an institution worthy of support. My wife and I chose to donate, and I can see why so many others do the same. Their mission is noble, their impact measurable, and the young people they serve are inspiring.

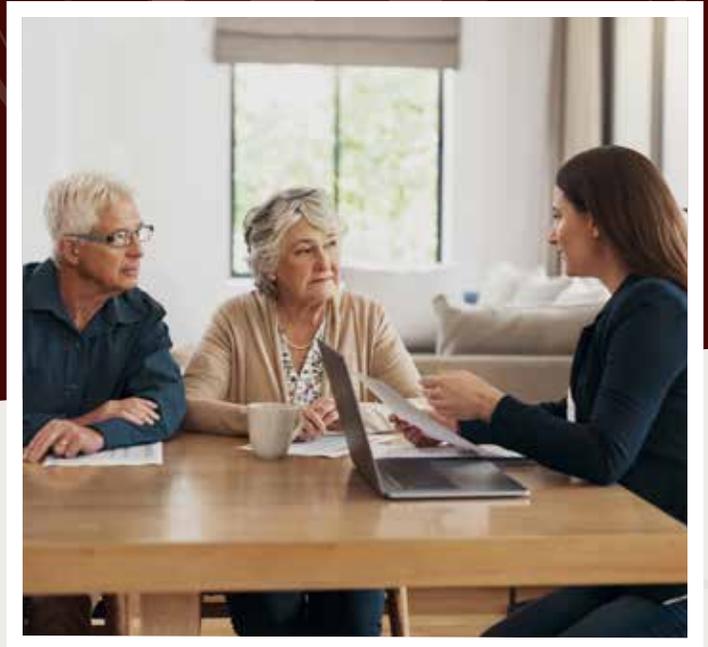
I left with admiration and appreciation for this extraordinary college, a place where opportunity is earned, values are lived, and hard work opens doors. If you ever visit Branson, Missouri, I encourage you to visit the College of the Ozarks. The college is within minutes of Branson. The campus is beautiful, and you will get to see the students in action. It was definitely one of the highlights of our trip.



-John M. Preston

MEDI-CAL ASSET TEST RETURNS IN 2026

WHAT YOU SHOULD KNOW



Beginning Jan. 1, 2026, California is reinstating the Medi-Cal asset test for many seniors and individuals with disabilities. For the last couple of years, people could qualify for Medi-Cal without worrying about their bank account balance. That period is ending, and Medi-Cal will once again look at both income and assets, but only for certain groups.

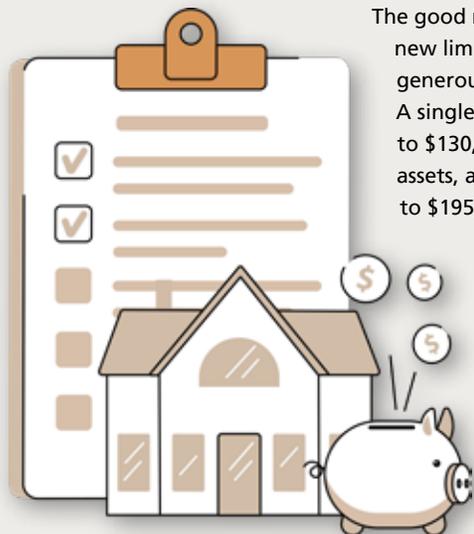
This change applies to what Medi-Cal refers to as Non-MAGI programs. That term may sound technical, but it simply refers to Medi-Cal for individuals aged 65 and older, those with disabilities, and those who may require long-term care, including nursing homes or specific home-care programs. These are the programs where assets matter again. Children, pregnant women, and many working adults (MAGI Medi-Cal) will not be affected.

1 vehicle, normal household belongings, and retirement accounts (if you're taking withdrawals) do not count.

Another important point is Medi-Cal recovery. After someone passes away, the state may try to recover what it spent on that person's care, but only from assets subject to probate. Assets held in a properly drafted revocable living trust do not go through probate and, therefore, are not subject to Medi-Cal recovery. And, yes, the trust we drafted for you is properly drafted and contains this critical protection.

Very often, our clients ask us, "What more can I do now to ensure I can qualify for Medi-Cal in the future?" The answer is nothing. You have already done as much as you can do. The Life Plan membership program will keep you current on these ever-changing rules for qualification, and the Life Plan documents ensure your trustee has the power to assist in the qualification process when and if the time comes. Furthermore, the trust we have drafted for you protects your estate from Medi-Cal recovery. You are as prepared as you can possibly be.

-John M. Preston



The good news is that the new limits are far more generous than the old rules. A single person can have up to \$130,000 in countable assets, a married couple up to \$195,000, and each extra household member adds \$65,000 to the limit. Countable assets include things like bank accounts, investments, and any real estate other than your primary home. Your residence,

From Rock Bottom to Reinvention

EDISON'S IRON WILL

Despite his rightful place in history books as one of the world's greatest minds, legendary inventor Thomas Edison was a consistent failure ... and that was a great thing.

By the time Edison died in 1931 at 84, he had experienced a life steeped in as many devastating defeats as world-changing ambitions. That he's remembered today for his scientific milestones and not his epic misfires represents the spirit of "failing forward," the concept of embracing failure as an opportunity to pursue new ideas and directions for success.

"I have not failed," Edison famously insisted. "I have just found 10,000 ways that won't work."

Here's one example of how he turned a significant misfire into an unmitigated triumph.

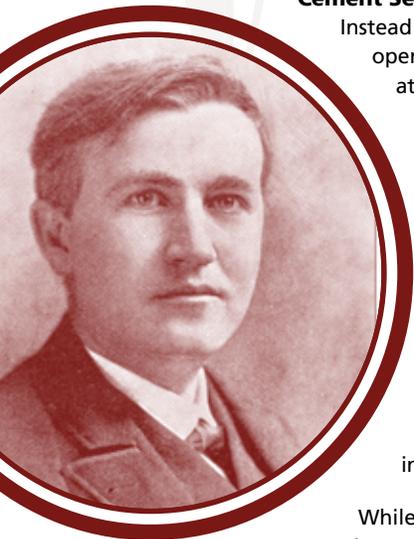
From Iron to Insolvency

Edison held more than 1,000 patents in his lifetime, and many of his inventions toward the end of the 1800s relied heavily on iron as a source material. When the cost of the metal began to rise, he attempted to address the problem by investing more than 10 years and \$2 million in his own iron mining operation in northern New Jersey. Unfortunately for the maverick inventor, several other iron plants launched around the same time, which caused the value of iron to drop considerably and led to severe financial losses.

Cement Seals Success

Instead of accepting defeat when his iron operation went under, Edison turned his attention to another critical material: cement. While running his iron mine, he regularly sold waste sand to cement makers for additional revenue. Seeing an opportunity to expand further into this market, he launched the Edison Portland Cement Company, repurposing equipment and technology he had used for iron mining. The venture was a huge success, allowing Edison to pay off his massive debts and become one of the leading forces behind the use of cement in American infrastructure.

While the catastrophic failure of his iron mining endeavor would have crushed most entrepreneurs, Edison thrived by pivoting to new ventures. He never gave up. His inventions proved his brilliance, but his fearlessness in the face of failure demonstrated his resilience.



Sudoku

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

Solution on Pg. 4

Roasted Cauliflower Steaks With Romesco Sauce



Ingredients

- 1 cup dry small lentils
- 6 cups water
- 1 tsp salt
- 1 extra-large cauliflower
- 1/2 red onion
- 1 large bell pepper
- 4-6 garlic cloves
- 3 tbsp olive oil
- 1 tsp smoked paprika
- 2 tsp cumin, divided
- 1 tsp coriander
- 1 1/4 tsp salt (3/4 tsp marinade, 1/2 tsp sauce)
- 1/2 cup almonds
- 1/2 tsp pepper
- 1/4-1/2 tsp cayenne
- 1 tbsp tomato paste
- 1 tbsp red wine/sherry vinegar
- 1/4 cup olive oil
- 2-4 tbsp water

Directions

1. Preheat oven to 425 F.
2. Boil lentils with salt and water until tender, drain, and drizzle with olive oil.
3. Cut cauliflower into 1/2-inch steaks; slice onion; quarter bell pepper. Add to sheet pan with whole garlic cloves.
4. Mix olive oil, paprika, 1 tsp cumin, coriander, and salt; brush over veggies. Bake 35 minutes, removing garlic when golden.
5. Sauce: In food processor, pulse roasted peppers, onion, garlic, and almonds. Add salt, pepper, cayenne, tomato paste, vinegar, olive oil, and water; pulse.
6. Divide lentils among bowls, add sauce, and top with cauliflower.

Inspired by FeastingAtHome.com

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

PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

Inside

- 1** Inside 'Hard Work U'
- 2** Medi-Cal's Asset Test Returns in 2026
- 3** Cement Saves a Scientific Legend
Roasted Cauliflower Steaks With
Romesco Sauce
- 4** Your Guide to the Great Barrier
Reef's Most Epic Experiences

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.



If you've ever dreamed of exploring a place so vast it dwarfs entire countries, **Australia's Great Barrier Reef** should be at the top of your bucket list. Stretching over 1,400 miles along the eastern coastline, this paradise is larger than the United Kingdom, Switzerland, Belgium, and the Netherlands combined! The Great Barrier Reef is home to dazzling coral gardens, colorful fish, giant clams, and 6 of the 7 known marine turtle species. From snorkelers to skydivers, the Reef offers something unforgettable for every kind of adventurer.

Underwater, the options are endless. **Lizard Island** is a snorkeler's paradise where you can float above giant clam beds and glide alongside green turtles. Divers flock to **Cod**

Hole for an up-close look at the Reef's most famous marine residents, while those craving a more remote experience can hop aboard a dive ship to explore untouched corners teeming with biodiversity.

Prefer to keep your head dry? The 74 tropical **Whitsunday Islands** are perfect for cruising, whether on a bareboat charter or a luxury superyacht. For a show-stopping perspective, consider a scenic helicopter transfer to the **Outer Reef**. From the air, the patterns of coral, tiny secluded islands, and endless shades of blue make it clear just how massive this natural wonder truly is.

For a once-in-a-lifetime adventure, the Reefsleeper Experience takes you to **Hardy**

Reef after day-trippers have left. Snorkel, dive, or relax on the Reefworld platform, then enjoy a barbecue as the sun sets. When night falls, snuggle into your floating tent under the stars or take a night dive to see the reef glow in a completely different light.

Thrill-seekers, take note: **Mission Beach** offers a jaw-dropping skydiving experience over the reef and surrounding rainforest, plunging from 15,000 feet with expert guides to ensure an unforgettable ride.

No matter how you experience it (by snorkel, yacht, helicopter, or parachute), the Great Barrier Reef is an adventure that promises awe, excitement, and memories you'll treasure forever.