

FEBRUARY 2026

Piece Of Mind

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

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What a Valentine's Card in My Attic Made Me Think About And Why Love Letters Don't Replace Legal Documents

A few weeks ago, I was up in the attic putting away our Christmas decorations. The tree was boxed up, the lights were wrapped, and I was ready to be done. Then I noticed an old, dusty box pushed into the corner, one I hadn't opened in years.

Inside were things I hadn't thought about in decades: old report cards, photos, and a couple of school projects. And tucked between them, I found a Valentine's Day card from elementary school.

It was written in pencil, on construction paper, with uneven handwriting and a few misspelled words. Simple. Sweet. Completely sincere. I remember exactly who gave it to me and how important it felt at the time.

Standing there in the attic, I smiled. That card represented pure intention, with no hidden agenda or fine print, just a heartfelt message. And as I stood there holding it, it struck me how often people approach estate planning the same way.

They rely on intention.

In my work, I often observe this phenomenon, particularly among married couples. They love each other deeply. They trust each other completely. They have built a life together and assume that if something were to happen, everything would just work out.

However, the law doesn't operate on intention. It responds to what's documented, not what was meant.

Love letters and Valentine's cards may express heartfelt intention, but without proper documentation, they rarely provide the clear legal authority that decision-makers need when it matters most. They don't grant access to accounts. They don't allow someone to sign documents. And they don't always give medical providers or financial institutions the direction they require.

One of the most common things I hear is, "My spouse can handle everything if something happens to me." The reality is that without the right legal documents in place, that is often not true.

If someone becomes incapacitated due to illness or injury, their spouse or other loved ones may not automatically have the authority to manage finances, speak with financial institutions, or make certain medical decisions. Accounts can be frozen. Decisions can be delayed. Families are sometimes forced into court simply to do what everyone assumed they could already do. This is where most estate plans often fall short.

Statistically, incapacity is far more likely than death at any given moment, yet it is the part of planning that receives the least attention. Without properly drafted powers of attorney and health care directives, loved ones are left to guess, or worse, argue about what should happen next.

Another area where intention often fails is beneficiary designations. Many people believe their Trust controls everything. In reality, certain assets, like retirement accounts and life insurance, pass according to the beneficiary form on file. If those forms are outdated or inconsistent with the rest of the plan, the results can be surprising and permanent.

I've seen carefully crafted estate plans undermined by a single old beneficiary designation that no longer reflected the client's wishes. The intention was clear, but the paperwork told a different story.

A good estate plan doesn't replace love. It protects it. It takes the promises you've made to the people you care about and turns them into clear instructions and legal authority. It allows your loved ones to act confidently, without unnecessary stress, delays, or court involvement.

Think of it this way: A Valentine's card says, "I love you." A well-designed estate plan says, "I've made this easier for you."

That old Valentine's card from elementary school didn't need to do anything other than express a feeling. But adult life is different. When real decisions have to be made, clarity matters, and that is exactly what thoughtful planning provides.

For our clients, this is where your Life Plan makes all the difference. Your plan is not just a set of documents created once and set aside. It is designed to give your loved ones clear authority, clear instructions, and



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The Cure for Burnout Isn't Always a Vacation

We live in a hustle culture, where we're encouraged to push ourselves to our limits: accomplish everything at work, get the kids ready for school and extracurricular activities, and take care of all of our other needs and responsibilities. These unending demands inevitably lead to burnout, which causes us to feel like we need a vacation.

But wouldn't it be nice if you enjoyed your life so much that you didn't need to escape? Adjusting your habits, routine, and schedule can make this possible. It starts with your workday.

For many Americans, work is the greatest source of stress and burnout in their lives, but it doesn't have to be. You can change that by adding practices that make your workday more enjoyable. Depending on what your workplace allows, you might try things like taking regular breaks, listening to music you enjoy, walking throughout the day, and putting work out of your mind when you leave for the day.

When we get caught up in the chaos of everyday life, we often lose sight of what truly matters. Staying present in the moment and focusing on all the good things in life can help turn any sour experience into something sweet. Focus on all your blessings, from your home to your loved ones.



Lastly, be sure to practice self-care and make time for the things you enjoy. Spend time with the people you love, participate in your favorite hobbies and activities, take a nature walk, and add elements to your home that inspire happiness.

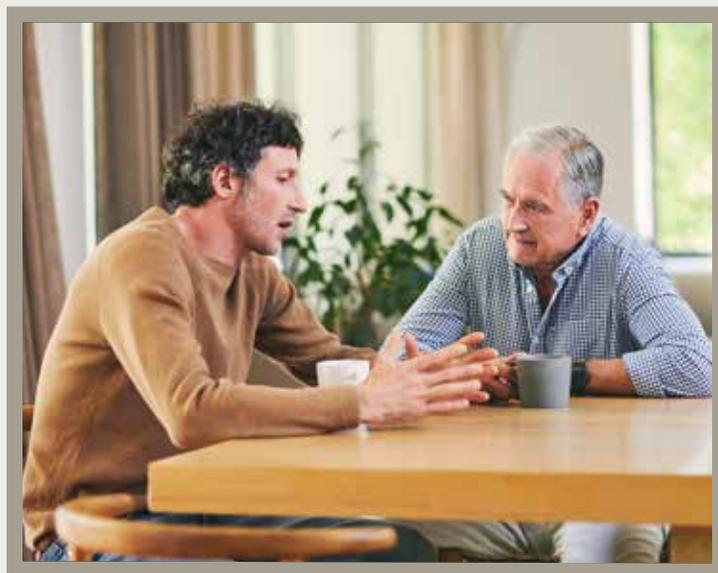
If you feel like it's time for a vacation, you may need more than just a change of scenery!

THE TALK NO ONE WANTS TO HAVE

But Every Family Needs

Most families put off estate planning conversations for one simple reason: They don't want to make things awkward.

But here's something we see again and again: Once the conversation starts, it usually brings relief, not discomfort.



Estate planning conversations aren't about dwelling on worst-case scenarios. They exist to ease the burden on the people you love, providing clarity when it matters most, not chaos.

When families talk openly about who should step in if help is needed, or what matters most if something unexpected happens, everyone tends to exhale a little. Questions are answered. Assumptions are cleared up. Worries that lived quietly in the background suddenly have a place to land.

These conversations don't need to be formal or heavy. They can happen over time and can start with something simple: "If something ever happened to me, here's what I'd want you to know." What matters most is that the conversation happens at all.

Families who talk early often discover they already agree on more than they thought, and when they don't, those differences are much easier to work through when no one is under pressure. If you've already had these conversations, that's something to feel good about. You've given your family clarity and confidence.

If you haven't, that's okay, too. Starting now is still a great first step.

Estate planning works best when it reflects both good documents and shared understanding. When both things come together, families don't just feel prepared, they feel reassured.

That peace of mind is exactly what planning is meant to provide.

THE EVERYDAY MAGIC THAT HEALS US

Finding Awe in the Ordinary

In a world that races ahead at full speed, it's easy to lose sight of wonder. We rush through our routines, scrolling, planning, and worrying, and rarely pause just to feel. But when we do stop long enough to notice the world's quiet beauty, something remarkable happens: We experience awe. This emotion, which is part surprise, part reverence, can shift our perspective, soothe our nervous system, and reconnect us with something larger than ourselves.

Discover the magic of feeling awe.

When we are captivated with awe, time seems to slow. Our thoughts, usually centered on our own problems and plans, suddenly expand to encompass the broader picture, which helps dissolve stress and boosts emotional well-being. Research indicates that awe can reduce inflammation, lower heart rate, and even promote compassion. It's as if our minds momentarily reboot and remind us that life is vast and full of meaning beyond our daily concerns.

Standing beneath a star-filled sky or witnessing a child's laughter can make us feel small, but not in a diminishing way. Instead, we sense our place in life. That feeling of belonging and connectedness nourishes emotional balance and strengthens our resilience.

Encounter awe in everyday moments.

You don't need to climb a mountain or visit a famous landmark to experience awe. It's waiting in the subtle corners of your day: the way sunlight dances on a wall, the sound of rain tapping on the roof, or how someone's kindness catches you off guard.

Try taking a few minutes each day to slow down and look around. Step outside, watch the clouds, or listen to a piece of music that stirs you. When you allow awe to find you, you begin to reconnect with presence, gratitude, and joy.

Awe heals because it reminds us that we're part of something larger and endlessly unfolding. In moments of difficulty, wonder offers perspective and hope. It grounds us, opens our hearts, and helps us see clearly beyond fear or fatigue. So, pause today. Let a moment of awe find you and allow it to do its quiet, powerful work.



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a clear path forward so they are not left guessing or struggling during stressful moments.

Because your plan is in place, your loved ones can step in with confidence if something unexpected happens. Financial institutions have direction. Health care providers have guidance. And your family has a framework that supports them when they need it most.

As Valentine's Day comes and goes, it is worth taking a moment to appreciate what your planning has already accomplished. You have turned good intentions into practical protection. You have replaced uncertainty with clarity. And you have given your loved ones something incredibly meaningful: the ability to focus on each other rather than paperwork or court processes.

Love may be timeless, but peace of mind comes from preparation.

And sometimes, the most meaningful way to say "I love you" isn't with a card, but with a plan that is already working exactly as it should.

-J.M. Preston

Hot Honey- Infused Feta Chicken



Ingredients

- 2 large boneless, skinless chicken breasts
- 1 tsp salt
- 1/2 tsp black pepper
- 1 tbsp olive oil
- 3 tbsp hot honey
- 2 cloves garlic, minced
- 3 tbsp crumbled feta cheese
- 2 tsp fresh rosemary chopped (or thyme)
- 1 tbsp lemon juice (optional)

Directions

1. Pat chicken dry and season both sides with salt and pepper.
2. In a skillet over medium-high heat, heat olive oil.
3. Sear chicken for 2-3 minutes on each side until golden.
4. In a small bowl, mix hot honey and minced garlic to create a glaze.
5. Place the seared chicken in a baking dish. Pour the hot honey mixture over top.
6. Sprinkle chicken with crumbled feta, then rosemary or thyme.
7. Bake at 400 F for 20-25 minutes, or until internal temperature reaches 165 F.
8. Optional: Broil for 1-2 minutes for extra caramelization.
9. Let rest for 5 minutes. Garnish with lemon juice and extra herbs before serving.

Inspired by LadySavor.com

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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.

Set Sail on a Getaway That Keeps Things Simple

A CRUISE WHERE YOUR PASSPORT CAN STAY HOME

Have you been dreaming of a getaway, but the thought of renewing your passport is too much? Don't worry, you can set sail without leaving the country. Passport-free cruises make it easy to explore charming towns, sunny beaches, and vibrant ports, all while keeping the logistics simple.

Canada and New England Adventures

Who says you need a passport to explore charming cobblestone streets, colorful harbors, and breathtaking fall foliage? Cruises from Boston, New York City, and Cape Liberty (New Jersey) make it easy to experience the magic of Canada and New England. Stroll through Halifax, Nova Scotia, savor lobster in Portland, Maine, or take in the quaint charm of Bar Harbor. With Norwegian Cruise Line, you can enjoy a journey hitting all these spots before returning to the Big Apple.

Sun, Sand, and Caribbean Vibes

If turquoise waters and golden beaches are more your style, the Caribbean is calling, and you don't need a passport if you start from U.S. ports like Miami, Tampa, or Fort Lauderdale. Regent Seven Seas invites travelers aboard the Wonders in the Caribbean cruise, stopping in the Cayman Islands, Belize, Mexico, and more. For a tropical

twist, Royal Caribbean's Southern Caribbean Holiday cruise begins in San Juan and visits Barbados, Trinidad, Tobago, and St. Maarten.

Bahamian Bliss

Florida's sunny ports are your gateway to The Bahamas. From Miami, Port Everglades, or Port Canaveral, you can hop on a Carnival or Disney cruise for a few nights of fun. Disney Cruise Line's 3-night Bahamian adventure aboard the Disney Wish includes Nassau and the legendary Disney Castaway Cay. Sand, sun, and smiles await without ever leaving U.S. waters.

Bermuda Bound

Just 570 miles off North Carolina, Bermuda is a perfect East Coast escape. Departing from New York City, Boston, Norfolk, or Miami, you can enjoy sandy pink beaches, historic Hamilton, and the charm of St. George.

Carnival and Oceania offer cruises with relaxing days at sea and island adventures, perfect for a tropical getaway close to home.

From the historic streets of New England to the sparkling waters of the Caribbean, these passport-free cruises make it easy to see the world while keeping things simple.

