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Piece Of Mind

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we are giving you our piece of mind.*

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Spring-Cleaning Doesn't Have to Happen All at Once

When we think about spring-cleaning, we tend to imagine a massive, all-or-nothing effort. Entire houses are scrubbed top to bottom, and closets are completely reorganized. To-do lists are fully conquered in a single, exhausting weekend.

And when we can't make that happen? We quietly label ourselves a failure and move on, carrying the weight of everything we *didn't* do.

I know the feeling well.

Last year's Christmas season was incredibly hectic. The holidays naturally make people think about their families, which means many also start thinking about estate planning, so work was especially busy (a good problem to have). At the same time, the dog rescues I volunteer with were in full holiday crisis mode. Add in Christmas shopping, decorating, cooking, baking, school events, and holiday parties ... suddenly, there were not enough hours in the day.

Something had to give, and it was the less urgent things. House cleaning. Financial chores. Organizing. All the quiet tasks that don't scream for attention but still matter.

Then January arrived. I celebrated my birthday, took down the decorations, and tried to ease back into normal life. That's when I looked around and realized just how much had piled up.

The house needed cleaning.

I needed to update the beneficiary on my 401(k).

My closet needed a serious purge.

The kids' closets did, too.

The rain had brought weeds that clearly didn't get the memo about winter.

I could easily rattle off a dozen things (probably more).

I told myself I'd handle it once things slowed down. I just needed to catch my breath. I'd pick a weekend and get it all done.

But the weekends came and went.



Work stayed busy. Life stayed full. And before I knew it, March arrived. A quarter of the year gone, and I hadn't touched a single thing on the list.

Part of the problem was that the list felt insurmountable. It was too much for one weekend, and honestly, I didn't want to spend every free moment doing chores anyway. The kids felt the same way and gave me plenty of pushback when I suggested "cleaning day."

So, we tried something different.

I told the kids to go to their rooms, put on some music, set a timer for 15 minutes, and clean whatever they could. When the timer went off, they were done. No pressure to finish everything. No judgment about what didn't get done. Just 15 minutes.

I told them they could do this once a day if they wanted, but it didn't all have to happen at once.

Immediately, the energy shifted. What felt overwhelming suddenly felt manageable. They started blasting their music, laughing, and, surprisingly, enjoying it. I joined in and did the same in my room.

But I still had the bigger tasks hanging over my head. Ones that don't fit neatly into a 15-minute timer.

So, I made a new rule for myself: one thing a week. Just one.

If it took me 12 weeks to finish, that was still better than never starting at all.

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What Does ‘Attorney-in-Fact’ Actually Mean?

The term *attorney-in-fact* sounds formal, maybe even intimidating. Many people assume it refers to a lawyer or someone with legal training. Others sign documents naming an attorney-in-fact without fully understanding the role it entails.

So, let's break it down: starting with where the term comes from, what it really means, and why it matters.

Where the Term Comes From

The word “**attorney**” comes from the Old French *atorné*, meaning *to turn to or to act on behalf of another*. Long before modern law firms existed, an attorney was someone appointed to act *in place* of another person.

That's where the phrase **attorney-in-fact** comes in.

An **attorney-in-fact** is a person you appoint to act on your behalf, *in fact*, meaning *in reality or in action*, not in court, and not as a lawyer.

This is different from an **attorney-at-law**, which is what we commonly think of as a lawyer. So, despite the name, an attorney-in-fact does **not** need to be an attorney.

What an Attorney-in-Fact Really Is

An attorney-in-fact is simply:

A trusted person legally authorized to act on your behalf under a Financial Durable Power of Attorney (FDPOA).

That person is often a spouse or partner, an adult child, a sibling, or a close friend. For some people who do not have trusted or capable loved ones available to serve, a **professional fiduciary** may be the best choice. What matters most is not legal expertise, but trust, reliability, and the ability to act responsibly.

What Does an Attorney-in-Fact Do?

What an attorney-in-fact can do depends entirely on the **FDPOA** and the authority it grants.

In general, an attorney-in-fact is responsible for managing **financial matters that fall outside of your Trust**.

Common responsibilities may include:

- Accessing bills
- Accessing or maintaining retirement accounts
- Signing contracts and other financial documents

When the same person also serves as a **disability trustee**, that individual manages the assets within the Trust while acting as an attorney-in-fact for everything outside it. Together, these roles ensure **all assets are properly managed during a period of incapacity**, regardless of their title.

What This Means for Our Clients

All of our clients have already appointed an attorney-in-fact under their **Financial Durable Power of Attorney**, which is a core component of their **Life Plan**.

It's important to understand that **not all FDPOAs are created equal**. The document our clients have reflects literal decades of experience, thoughtful drafting, and the development of best practices informed by real-life situations, not just theoretical ones.

As a result, our clients' attorneys-in-fact are granted clear, comprehensive authority that actually works when needed, without unnecessary obstacles, ambiguity, or delay.

Coordination Matters: Attorney-in-Fact and Disability Trustee

As a best practice, the person named as your attorney-in-fact in your financial durable power of attorney should also be the same person named as your **disability trustee** in your Trust.

Why? Because during a period of incapacity, both roles are often active at the same time.

- The **attorney-in-fact** manages assets *outside* the Trust.
- The **disability trustee** manages assets *inside* the Trust.

When these roles are held by the same person, decisions are coordinated, communication is clearer, and administration is significantly smoother. This alignment reduces confusion, prevents gaps in authority, and minimizes stress for everyone involved at a time when simplicity and efficiency matter most.

A Role Built on Trust

Being an attorney-in-fact is not just a legal appointment; it's a position of confidence.

That person has access to sensitive financial information and the authority to make meaningful decisions. They are expected to act in your best interests, follow your wishes, and fulfill their role with care, honesty, and integrity.

Understanding what an attorney-in-fact truly is and why the role is carefully designed in your Life Plan helps ensure that, if the unexpected happens, the right person is ready to step in seamlessly.

Because at its core, an attorney-in-fact isn't about legal jargon.

It's about trust, preparation, and peace of mind, working exactly the way it's meant to when you need it most.

Hidden Inflammation Is More Common Than You Think

Fight It With These Tips

Inflammation is more common than you think. Did you know, according to a 2023 study published on PubMed, that about 35% of U.S. adults show signs of systemic inflammation, an underlying condition linked to heart disease, diabetes, and other chronic illnesses?

If that statistic makes you pause, here's the good news: Reducing inflammation doesn't necessarily require expensive supplements or drastic lifestyle overhauls. Small, consistent habits in diet, movement, and rest can make a significant difference over time.

Eat more whole and colorful foods.

Berries and colorful fruits/vegetables: Blueberries, cherries, leafy greens, tomatoes, carrots, and bell peppers are all great.

Fatty fish and omega-3s: Salmon, sardines, and similar fish are rich in omega-3 fatty acids, which are linked to lower levels of inflammatory markers, such as C-reactive protein (CRP).

Nuts, seeds, whole grains, beans/legumes: These provide fiber, good fats, and stabilize blood sugar, all of which support a calmer, less inflamed immune response.

Spices and herbs (such as turmeric, ginger, and garlic): Compounds like curcumin (found in turmeric) or gingerols have been studied for their anti-inflammatory potential.

At the same time, try to limit foods that tend to create inflammation, such as processed meats, refined carbs (white bread and pastries), sugary drinks, and fried foods.

Move, rest, and manage stress.

Regular, moderate physical activity: Whether it's brisk walking, cycling, swimming, or yoga, moderate exercise triggers the release of anti-inflammatory compounds from muscles and reduces fat tissue that otherwise contributes to inflammation.

Quality sleep: When your body gets enough restful sleep, it can repair tissues and regulate its immune function more effectively. Poor or inconsistent sleep disrupts this balance, often leading to an increase in inflammatory markers.

Stress management: Chronic stress keeps your body in a persistent "on-edge" mode, releasing cortisol and other substances that drive inflammation. Mindfulness, deep breathing, gentle movement, or even quiet hobbies can help you calm down and reset.

Proper hydration: Staying hydrated helps! Water supports digestion, detoxification, and overall cellular health, all of which influence how your body responds to stress and inflammation.



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The first week, I updated the beneficiary designation on my 401(k). That one task had been weighing on me for months. And you know what? It wasn't nearly as difficult or time-consuming as it had felt in my head. The relief was immediate.

That's when it really clicked: The stress wasn't coming from the work itself; it was coming from thinking about *all* the work at once.

My mentor and friend, John Preston, often reminds me that the best way to eat an elephant is one bite at a time. It's simple advice, but it's easy to forget, especially when we're tired, busy, and trying to do everything well.

Now that the pressure of big New Year's resolutions has faded, March feels like a better time to reset, not with grand plans or unrealistic expectations, but with small, intentional steps. Spring-cleaning doesn't mean doing everything. It just means doing something: one drawer, form, closet, or task that future-you will be grateful you didn't keep putting off.

Because progress doesn't require perfection. It just requires starting ... one bite at a time.

- Jennifer Knight

MOROCCAN-SPICED CHICKEN AND COUSCOUS SKILLET



Ingredients

- 1.25 lbs boneless, skinless chicken thighs
- 1 large carrot, sliced into coins
- 1 tbsp olive oil
- 2 garlic cloves, minced
- 1 tbsp brown sugar
- 1 15-oz can chickpeas, drained and rinsed
- 1 1/2 tsp ground cumin
- 1 cup dry pearl couscous
- 1 1/2 tsp smoked paprika
- 1/4 cup Medjool dates, pitted and chopped
- 1/2 tsp ground ginger
- 1 1/2 cups chicken stock
- 1/2 tsp cinnamon
- 1/2 lemon, thinly sliced
- 1 tsp kosher salt
- 1 shallot, thinly sliced

Directions

1. Preheat oven to 400 F.
2. Toss chicken with olive oil, sugar, spices, and salt; let marinate for 10 minutes.
3. Heat a large oven-proof skillet over medium. Sear chicken thighs for 3–4 minutes per side, transfer to a plate, leaving 1 tbsp of rendered fat in skillet.
4. Add shallot, carrot, and garlic. Sauté for 2–3 minutes.
5. Add chickpeas, couscous, dates, and chicken stock and boil over high heat.
6. Add chicken thighs back and top with lemon.
7. Put skillet in oven for 15 minutes or until chicken is cooked through.
8. Let rest for 10 minutes before serving.

Inspired by WanderingChickpea.com

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YOUR CARRY-ON, UPGRADED

A Guide to Mastering the Minimalist Travel Mindset

We've all been there: juggling bags, hunting for space in overhead compartments, and wishing we had packed lighter. But with these five simple strategies, you can pack less, move faster, and enjoy your adventure instead of dragging it around.

Choose a smaller bag to guide your packing.

We all have that impulse to pack "just in case," stuffing extra clothes and gadgets into our luggage because, well, there's room. But here's the trick: Pick a smaller bag than usual. A carry-on around 10 liters smaller than what you usually use acts as a gentle nudge, forcing you to rethink what you need.

Build a capsule wardrobe for travel.

Clothes are where overpacking really sneaks in. Instead of thinking in terms of outfits, think in terms of items. Build a travel capsule wardrobe of 10–12 mix-and-match pieces, including shoes and jackets. These can cover a week or more. Don't stress about underwear; pack what you need outside the capsule. The goal is simplicity, flexibility, and style without the suitcase overload

Maximize space with compression cubes.

Packing cubes might not reduce the amount you bring, but they sure make it fit better. Compression cubes help you organize and compact your clothing, allowing even a modest bag to hold everything neatly.

Keep toiletries tiny and simple.

Skip the half-bottle of shampoo and overstuffed toiletry bag.

Travel-size containers for shampoo, soap, toothbrush, toothpaste, deodorant, sunscreen, and a few first-aid essentials are all you need. Bonus: Running out of toothpaste gives you a perfect excuse to explore a local grocery store. You might even discover a quirky, new favorite.

Think short, even on long trips.

Longer travel doesn't mean more packing. Essentials, such as your passport, phone, chargers, a water bottle, a comb, and a travel pillow, remain constant. Clothing? Keep it minimal and plan to do laundry. Sink-washing, hotel services, or local laundromats all work. A few spins in water and a quick hang to dry is surprisingly effective.



Travel lighter, explore further, and enjoy the freedom that comes from packing smart. Less baggage means more adventure, and a little extra space for souvenirs.