

OCTOBER 2025

Piece Of Mind

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

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ESTATE NIGHTMARES

When Celebrity Planning Goes Terrifyingly Wrong

October is the perfect month for spooky tales, but the most chilling stories don't come from haunted houses; they come from poor estate planning. Even celebrities with extraordinary wealth and resources have left behind legacies of confusion, bitterness, and financial loss because of inadequate or careless planning. Their missteps serve as cautionary reminders for all of us.

Take Prince, for example. When the legendary musician died in 2016, he left behind an estate worth an estimated \$150 million but no will. The lack of clear instructions unleashed years of court battles, with dozens stepping forward claiming to be heirs. Probate courts and attorneys took center stage, and massive fees drained away large portions of his estate. Nearly a decade later, his legacy remains overshadowed by ongoing disputes, showing how failing to plan can turn even the most successful life into a legal quagmire.

Aretha Franklin's story is just as haunting. The Queen of Soul left behind not one, but multiple wills, some handwritten and even one stuffed inside her couch cushions. Instead of uniting her family in grief, the uncertainty tore them apart, leading to years of litigation between her children. The spectacle of fighting over hastily written notes reminds us that clarity and proper documentation are the true respect every estate deserves.

Then there's the tragic case of Heath Ledger. His will, drafted years before his daughter was born, left everything to his parents and sisters. While his family chose to honor his daughter Matilda by giving her the estate, it was purely an act of goodwill, not a legal obligation. Without updated

documents, his young child's future was left to chance — a risk no parent would willingly take.

And finally, Sharon Stone offers a cautionary tale about more than just death. After a life-threatening illness left her incapacitated, she discovered that \$18 million of her assets had been transferred into others' names. It was a textbook case of power-of-attorney abuse, showing that incapacity planning is just as vital as preparing for life's final chapter.

These stories of fame, fortune, and failure prove one thing. Wealth alone does not guarantee peace of mind. While the examples here feature celebrities with massive estates, the lessons apply to everyone. Without careful preparation, anyone, regardless of income or status, can leave behind confusion, conflict, or financial loss for their loved ones.

Do not let your estate become a cautionary tale. The first step you have already taken, hiring us to prepare a Life Plan, puts you ahead. The next step is simple but essential: reviewing your plan each year during our annual review. It will not take long, and it ensures that your wishes are clear, your legacy is protected, and your loved ones are spared the stress of uncertainty. After all, the scariest estate nightmare is the one that could have been avoided.

-John M. Preston

Ancillary Documents, Trust Portfolio, Trust: What's the Difference?

We often use phrases that are common in the industry but can confuse clients unfamiliar with the terms. Let's take a closer look at these terms and see if we can clarify their meaning.

Whether you are married or single, we have prepared **five separate documents** for you. Each of these documents addresses a particular problem or set of problems that is unique. In other words, each document does something the others do not. These five documents consist of the following:

1. **Living Trust**
2. **Pour-over Will**
3. **Financial Power of Attorney**
4. **Advance Health Care Directive**
5. **HIPAA Form**

All these documents are referred to as your "Trust Portfolio." You have probably noticed this phrase on your maroon three-ring binder. The last four documents are referred to as the "ancillary" documents. Ancillary means subordinate or secondary, but don't let the exact meaning mislead you; considering what these documents do, they are critical to a comprehensive plan.

Living Trust

The primary document in your Trust Portfolio, and the one that most people are familiar with, is the Living Trust. Its main purposes are to avoid probate, minimize taxes, address financial disability issues, and protect trust assets for generations to come.

It is important to note that **our Living Trust goes beyond a typical living trust**. While many living trusts on the market address only basic estate transfer or probate avoidance, our Trust is designed to handle **more complex issues**.

Pour-Over Will

The Pour-over Will addresses three issues. First, the reason it is called a "Pour-over" Will is that it transfers, or pours over, any items not owned by the Trust at the death of the owner into the Trust. These items are often tangible personal property such as clothing, jewelry, tables, or chairs. However, if the assets being transferred have a value exceeding

\$208,850 and require the decedent's signature, a probate proceeding will be triggered for those items. The Will also gives the executor the power to file an election to reduce taxes.

Financial Power of Attorney

The Financial Power of Attorney allows your agent the authority to sign your name while you are living. Whenever the Trustee of the Trust is unable to solve an issue using their power under the Trust, the Financial Power of Attorney is the only other option. The agent must act before your death, or the power will lapse.

Advance Health Care Directive

The Advance Health Care Directive gives your chosen agent the authority to make medical decisions for you when you are unable to do so. These decisions include withdrawing your life support (feeding tubes, hydration tubes) as well as issuing a "do not resuscitate" order. This should not be confused with the Disability Panel. The Disability Panel is a provision contained in your Trust giving a group of chosen people the power to remove you as trustee. Whereas an agent is one person making life and death decisions for you.

HIPAA Form

Finally, the HIPAA authorization form allows all those individuals listed on the form to access your medical records. All agents listed on your Advance Health Care Directive must be listed on the HIPAA form, but not everyone listed on the HIPAA form is listed as an agent in the Advance Health Care Directive.

Hopefully, this explanation helps you recognize and understand the differences and purposes of each document. Together, these documents, with all of their unique features and purposes, constitute your **Life Plan**.

It is also important to remember that while some of the terms we use are familiar in the industry, **not all living trusts are created equal**. Our Living Trust addresses **complex tax issues, disability planning, and strategies for keeping the estate in the family**, far beyond the scope of a standard trust. Annual reviews of your Life Plan ensure that these protections continue to function as intended and that your estate plan remains tailored to your evolving needs.

The Empathy Effect

UNLOCK STRONGER BONDS WITH THESE 3 TOOLS

Empathy quite literally holds our relationships together. It helps us connect, understand, and support one another. But did you know empathy isn't just one thing? It comes in three distinct forms, each playing a unique role in how we relate to others.

Cognitive Empathy: Understanding the Mind

Cognitive empathy involves mentally stepping into someone else's shoes to understand their thoughts. For example, if your friend is ranting about a frustrating day at work, cognitive empathy helps you understand and relate.

If you want to build this skill, practice active listening. Instead of planning your response while someone's talking, focus entirely on their words. Then, reflect on what you've heard. Phrases like "It sounds like you're feeling ..." can go a long way.

Emotional Empathy: Feeling With Others

This kind of empathy tugs at your heartstrings when someone you love is hurting. Emotional empathy lets you actually feel what another person feels. It's powerful, but it can also be overwhelming.

To strengthen emotional empathy, put distractions away during conversations, make eye contact, and be present. When we give people our full attention, our emotional receptors are activated. If you feel emotionally overloaded, though, it's okay to take a breather. Boundaries are a healthy part of empathy, too.

Compassionate Empathy: Acting on Understanding

Compassionate empathy goes beyond understanding and feeling; it's about doing something helpful. For example, if your partner is anxious about an upcoming presentation, you can show compassionate empathy by noticing and offering to run through their slides with them.

To show compassionate empathy, ask yourself, "How can I lighten their load right now?" Even small gestures like texting to offer help can build trust and deepen connections.

When all three types of empathy are present, relationships thrive. You understand, feel, and act, and while not every situation calls for all three, being aware of each type can make you a better friend, partner, parent, or teammate.



Sudoku

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

Solution on Pg. 4



Air-Fried Korean Chili Cauliflower

Inspired by [TYBerryMuch.com](https://tyberrymuch.com)

Ingredients

- 1 1/2 cup gluten-free flour
 - 2 tbsp cornstarch
 - 1 tbsp baking powder
 - 1 tsp salt
 - 1 tsp garlic powder
 - 1/4 tsp black pepper
 - 1 3/4 cups cold seltzer water
 - 2 medium heads of cauliflower, cut into florets
 - Cooking spray or oil
- Sauce**
- 1/2 cup maple syrup
 - 6 tbsp soy sauce
 - 1/4 cup brown sugar
 - 5 tbsp gochujang
 - 2 tbsp rice vinegar
 - 1 tbsp sesame oil
 - 2 tbsp cornstarch
 - Chopped green onion, sesame seeds, and lime (for garnish)

Directions

1. Whisk together flour, cornstarch, baking powder, salt, garlic powder, and pepper. Stir in seltzer until thick.
2. Coat cauliflower in batter and spray or brush with oil.
3. Air fry at 400 F for 15–17 minutes, flipping halfway.
4. In a blender, add sauce ingredients (except cornstarch) and blend until smooth.
5. Take out 1/4 cup of sauce and mix with cornstarch until clumps are gone.
6. Into a pan on medium-low, pour remaining sauce. Add cornstarch slurry and cook until thickened.
7. Toss cooked cauliflower with sauce, garnish, and serve.

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

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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.

The Ultimate Fall Hiking Bucket List

There's something special about getting outdoors and hiking this time of year. The air is crisp, the bugs are (mostly) gone, and the trees show off their fiery red, yellow, and orange leaves. Whether you're a seasoned trekker or just looking to enjoy leaf-peeping and fresh air, fall is the ultimate season to hit the trails. And the U.S. is brimming with stunning places to do just that.

Aspen, Colorado

Come September, the mountainsides come alive with beautiful golden aspen leaves, hence the name! Hikes like the Cathedral Lake Trail or Maroon Bells Scenic Loop offer beautiful views of alpine lakes with gorgeous foliage and snow-dusted peaks. Just be sure to bring layers; mountain weather can be moody!

Acadia National Park, Maine

If you want coastal charm mixed with fall colors, Acadia National Park delivers. Right along Maine's gorgeous coastline, this park is full of color and stunning ocean views, a rare combination!

Great Smoky Mountains, Tennessee and North Carolina

The Smoky Mountains are a fall favorite known for their endless ridgelines and misty valleys. Mid-to-late October is peak foliage season, especially along trails like Alum Cave or Clingmans Dome.

Columbia River Gorge, Oregon

If you're looking for some of the most gorgeous waterfalls you've ever seen, the Columbia River Gorge is the spot! Trails like Multnomah Falls or Eagle Creek offer pretty fall colors, mossy cliffs, and cascading waterfalls.

Shenandoah National Park, Virginia

Just a short drive from Washington, D.C., Shenandoah National Park is a hidden gem for fall hiking. The Dark Hollow Falls Trail offers a challenging climb with stunning views of the Blue Ridge Mountains. For something gentler, the Stony Man Trail is perfect for families and still offers breathtaking scenery. With over 500 miles of trails, Shenandoah is a fall favorite on the East Coast.

