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Piece Of Mind

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PRESTON ESTATE PLANNING
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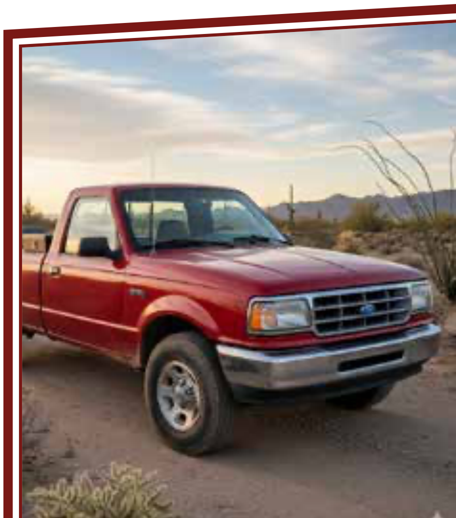
My Old Red Truck

What a 1992 Ford Ranger and a Coat Hanger Taught Me About Being Locked Out



I had a truck I loved: a 1992 Ford Ranger. Red. No frills, no extras, no power anything. The radio worked when it felt like it. It was about as bare-bones as a vehicle could get and still legally be called a vehicle.

There was just one big problem.

It didn't emit a warning beep when you left the keys inside, and there weren't any of the polite little reminders that today's cars give you when you walk away with the keys still in the ignition. Because of that, I locked my keys in that truck more times than I care to admit. Grocery store. Gas station. My own driveway. If there was a place to lock your keys in a vehicle, I found it.

But the worst time, the one I still remember vividly, was the summer of 2001.

I was living in Omaha, Nebraska, working a college job selling home security systems door-to-door. The irony of being a so-called expert in keeping people out of homes while standing helplessly outside my own truck has not been lost on me over the years.

I had spent the afternoon knocking on doors in a brand-new housing development on the edge of town. The whole neighborhood felt strangely empty. After a long, fruitless day, I walked back to my truck and immediately spotted my keys sitting on the seat through the window.

This was 2001. Cellphones existed, but a broke college kid with a summer sales job did not have one. I was miles from my apartment with no way to call anyone, no neighbors I could rouse, and absolutely no idea what to do.

That is when I noticed an older gentleman watching me from his front porch. He had apparently been there the whole time, quietly enjoying the show. Once it became clear I was in real trouble, he walked over with the air of a man who had seen this movie before.

"Got a coat hanger?" he asked.

I did not have a coat hanger.

He went back to his house, came back with one, and gave me a free education in mid-1990s truck unlocking. Slide it down the windowsill, just so. Hook the latch. Pop. Door open.

To a 20-year-old college kid stranded miles from home, it felt like magic. I thanked him over and over, climbed into my truck, and drove away with one clear thought: I was never going to be stuck like that again.

From that day on, I kept a spare coat hanger in the bed of my truck. Just in case.

I did not realize it at the time, but that old truck taught me something important. Being locked out is frustrating when the thing you need is sitting right in front of you. It is even harder when the thing you cannot reach is not a set of keys, but the ability to help someone you love.

When someone becomes incapacitated because of a stroke, a fall, the slow progression of dementia, or any of the other things life can bring, their family can feel like they are standing outside that locked truck. Everything is right there. The accounts, the home, the medical decisions, and the bills that still need to be paid. They can see all of it. They just cannot get to it.

And without the right documents in place, there is no kind neighbor walking over with a coat hanger.

What there is, instead, is the court system. Banks may freeze accounts. Doctors may refuse to share information because of HIPAA. A spouse may discover they cannot make the decisions everyone assumed they could make. Family members may be forced to ask a judge for permission to do things they thought they already had the authority to do.

We see this often. People build good lives and assume their loved ones will simply step in when needed. They have the intention. They have the love. They just do not have the spare key.

The good news, for our clients, is that you have already done the work. Your Life Plan is the spare hanger in the truck bed, quietly sitting there for the moment it is needed. Your trust provisions, health care directive, disability

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Who Decides Whether You're Incapacitated?

THE QUESTION MOST ESTATE PLANS ANSWER BADLY

Most people, when they sign their Trust, never stop to ask one of the most important questions buried inside it:

"If I'm no longer able to manage my financial affairs, who decides that?"

It is an easy question to skip past. The Trust handles death. The Trust handles distribution. Surely the Trust handles incapacity, too, right?

It does. The question is how well.

For decades, the standard approach in most Trusts has been the "two-doctor rule." The language usually says that a trustee can be removed once two physicians sign written statements certifying the person is no longer capable of managing their finances.

On paper, this sounds reasonable. In practice, it is one of the most consistently broken provisions in estate planning.

Doctors often do not want to sign these letters. HIPAA makes them cautious. Many physicians will not weigh in on legal capacity at all, and those who will often want to see the patient repeatedly before putting anything in writing. Getting one doctor to cooperate can be hard. Getting two in a reasonable time frame while a family member becomes vulnerable to scams or accounts sit frozen can be nearly impossible.

This is why we use something different.

It is called a Disability Panel, and it is built into every Life Plan we create.

Instead of relying on doctors who may or may not cooperate, your trust names a panel of people you already know and trust. This typically includes your spouse, your adult children, and/or the people you have already chosen to serve as successor trustees. These are the people who know you best. They usually see changes long before any doctor will. Under your Trust, they are the ones empowered to make the determination.

When the panel concludes that you can no longer serve effectively as a trustee, you are removed, often within days, rather than months.

Occasionally, a client will ask how this works in practice. Could a family member remove them too soon? It is a reasonable question, and the answer is that the Trust includes important protections to prevent misuse.

The moment you are removed as trustee, several safeguards in the Trust take effect. The successor trustee is legally required to manage the assets entirely for your benefit. Nobody inherits anything early. Nobody suddenly cashes out accounts. The Trust simply continues operating as it was designed to, protecting you and providing for your needs.

That structure removes any incentive for premature action. Nobody gains anything by removing you a day too early. There is, however, quite a lot to lose if removal happens a year too late, while you are vulnerable to financial scams, missed bills, or decisions that do not reflect your true wishes.

This is also why we recommend naming multiple people on the panel rather than just one. For example, a spouse alone might hesitate. When several trusted people get involved, the decision is usually more balanced and thoughtful. In our experience, the combined judgment of the people who know and love you most is often far more practical than waiting for the signatures of two doctors who may have only met you briefly.

For our clients, this is one of the quietly important pieces of the Life Plan. It is the kind of provision you may never need, but if incapacity ever becomes an issue, it can make the transition smoother, faster, and far less stressful for your family.

Your Disability Panel is one of the many ways the Life Plan is designed to work effectively when it is needed most. For clients who are curious about who is currently named, that information can usually be found in Article 4 of your Trust, where the Disability Panel provisions are located.

STOP GRADING YOUR HAPPINESS

It Might Be Making You Miserable

You know that little voice in your head that keeps asking, *"Am I happy enough?"* What if that voice is actually sabotaging your joy? It sounds counterintuitive. After all, doesn't paying attention to our happiness help us live better lives? Maybe not. Recent psychological research suggests that fixating on how happy we are can backfire, leaving us more dissatisfied than if we simply let life unfold.

In a series of studies involving over 1,800 people, psychologists found that the problem isn't wanting happiness, it's *judging* your current happiness level. Participants who frequently evaluated how happy they were tended to report lower overall life satisfaction and more depressive symptoms than those who didn't constantly monitor their emotional state. Part of the issue is that when you focus on measuring happiness, positive moments can feel disappointing if they don't meet your internal expectations.

Lead researcher Felicia Zerwas, Ph.D., explains that our culture's pressure to be happy all the time can fuel fears that we're not living up to some invisible standard. This concern turns otherwise enjoyable experiences into opportunities for self-critique rather than appreciation.

Interestingly, the studies showed that pursuing happiness as a goal didn't hurt well-being. It was the constant judgment of one's happiness that mattered most. In other words, you can value joy without constantly grading your feelings.

So, here's the takeaway: Happiness isn't a scoreboard to update every minute. Letting yourself feel without overthinking it might just lead to more genuine contentment. Instead of asking *"Am I happy?"* try asking *"What am I experiencing right now?"* and let life unfold a little more freely.

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planning, and related documents are all designed so that when something unexpected happens, your family does not have to stand in the driveway hoping someone comes along to help.

They have what they need, right where you left it.

I still think about that older gentleman in Omaha sometimes. He did not have to come down off his porch. He could have kept watching the show. But he did come over, and he turned what could have been a really bad afternoon into a small, useful lesson that has stayed with me for more than 20 years.

A little preparation can make all the difference. It may not prevent every hard moment, but it can make sure your family has a way in when they need it most.

–J.M. Preston

Ingredients

- 2 (15 oz) cans of peach chunks, drained
- 1/3 cup brown sugar
- 1 tbsp cornstarch
- 1 tsp cinnamon
- 1 tsp vanilla extract
- 2 5-count cans Pillsbury cinnamon rolls (reserve icing)

Directions

1. Preheat oven to 350 F and grease a 9x13 baking dish.
2. In a mixing bowl, combine peach chunks with brown sugar, cornstarch, cinnamon, and vanilla, then mix until evenly coated.
3. Cut each cinnamon roll into six pieces and place them in the baking dish.
4. Add the peach mixture and gently stir to combine.
5. Bake for 40 minutes until golden brown.
6. Cool for 5 minutes before drizzling with icing.

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Inside

Hiking, Historic Forts, and Legendary Fudge

Mackinac Island Is Where Time Stands Still and Chocolate Rules

Step into a place where time slows, and charm takes the lead: Welcome to Mackinac Island, Michigan. Forget about cars because they've been banned since 1898. After a 20-minute ferry ride from the mainland, you can slow down and soak in the clicking of horse hooves, the breeze off Lake Huron, and the irresistible scent of fresh fudge drifting through town. Explore at your own leisurely pace, because on Mackinac Island, there's no reason to rush.

Here, history comes alive around every corner. Fort Mackinac, Michigan's oldest standing structure, lets you see into the past with costumed interpreters, cannon firings, and tales of French fur traders and British soldiers. For jaw-dropping views, climb to Fort Holmes, perched at the island's highest point, or snap a photo with the iconic cannon at British Landing, a key site in 1812. And don't forget the island's quirky "firsts": Michigan's oldest golf course and grocery store both call Mackinac home.

Nature lovers, prepare to be amazed. Over 80 percent of the island is a state park, filled with forests, limestone cliffs, and glimmering shoreline. Arch Rock is a must as this natural limestone arch perfectly frames Lake Huron. Trails like Tranquil Bluff, Arch Rock, and Fort Holmes reward hikers with panoramic views, while hidden spots like Skull Cave and Devil's Kitchen beg for exploration. Stop to inhale the lilac blooms or marvel at hundreds of butterflies at the Wings of Mackinac Butterfly Conservancy.

And yes, the fudge is legendary. With 14 candy shops whipping up creamy, chocolatey delights, Mackinac has earned its title as America's Fudge Capital. Watch the magic happen at Murdick's, Joann's, or Ryba's, or plan a visit during the annual Fudge Festival in August.

After a day of sightseeing, unwind at Mission Point Resort or the iconic Grand Hotel, where the front porch stretches over 200 yards, making it the longest in the world. Whether you're cycling, hiking, or indulging in fudge, Mackinac Island is a magical escape that turns every visit into a storybook adventure.