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Piece Of Mind

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Looking Back, I Finally Understand What My Parents Were Carrying

The Hidden Weight of Caring for Children and Aging Parents

When I think about my grandmothers, I don't think first about dementia. I think about ghost stories and homemade tortillas.

My grandmother, Sheila, my dad's mother, grew up in England and told the best ghost stories I've ever heard. Looking back, I suspect she is largely responsible for my lifelong love of horror movies and novels. She could spin a tale like no one else.

My mother's mother was the best cook I've ever known. She taught me how to prepare many traditional Mexican dishes I still make for my family today. Every time I pull out one of those recipes, I think of her.

Of course, those aren't my only memories.

I remember telling her, "You must be tired. You're safe, and it's okay to rest." Eventually, she would settle back down and fall asleep.

I also recall being startled awake by our house alarm when she wandered outside in the middle of the night. We lived near the woods, and there was a real concern that she could become lost or injured. My parents had to make changes to keep her safe.

A few years later, my grandmother on my mother's side also developed dementia. At the time, I thought mostly about my grandmothers, but what I didn't think much about was my parents.

I didn't fully appreciate what it meant to raise a teenager while simultaneously caring for aging parents experiencing physical and

cognitive decline. I just assumed they would figure it out because they always did.

Now that I am an adult with a daughter, stepchildren, a career, rescue dogs, and an aging mother, I find myself looking back at those years through a different lens.

For the record, my mother is a very spry and independent 83-year-old who remains sharp, active, and fully capable of handling her own affairs. She does not currently need my assistance, and if you ask her, she would probably emphasize that point herself.

But I have started thinking more about what it means to care for aging parents because I watched my parents do it.

I watched them show up.

I watched them rearrange their lives.

I watched them worry.

And I watched them carry responsibilities that I was too young to fully understand.

Today, there is a name for people in that position: the Sandwich Generation.

The Sandwich Generation consists of adults who are simultaneously supporting children and aging parents. Whether that support is financial, physical, emotional, or logistical, it often feels as though everyone needs something at the same time. Many of these caregivers become so focused on taking care of everyone else that they stop taking care of themselves.



They skip doctor's appointments.

They stop exercising.

They lose sleep.

They feel guilty when they take a break and guilty when they don't.

They carry financial stress, emotional stress, and often a tremendous sense of responsibility.

While there is no perfect solution, I've learned a few lessons from watching others navigate this season of life.

1. Accept help.

Many caregivers feel like they need to do everything themselves. They don't.

Whether it's a sibling, friend, neighbor, church group, or professional caregiver, accepting help is not a sign of weakness. It is often what makes it possible to continue caring for others over the long term.

2. Take care of yourself, too.

You cannot pour from an empty cup. Self-care isn't selfish. It is necessary.

Taking time to exercise, sleep, socialize, or simply recharge is not abandoning your responsibilities. It is protecting your ability to continue meeting them.

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3. Have difficult conversations early.

One of the greatest gifts families can give each other is preparation.

Talk about finances.

Talk about health care wishes.

Talk about who will step in if help is needed.

These conversations are easier when everyone is healthy than when decisions must be made during a crisis.

4. Don't wait until there's an emergency.

Too often, families begin planning only after a diagnosis, hospitalization, or sudden decline.

The best time to prepare is before anyone needs help. A well-designed estate plan cannot eliminate the emotional challenges of aging, but it can remove many of the legal and financial obstacles that create additional stress for families.

Looking back, I still remember my grandmother's ghost stories and my other grandmother's cooking lessons far more vividly than I remember the difficult days.

But as an adult, I also appreciate something else. I appreciate the quiet sacrifices my parents made.

I appreciate the late nights, the worry, the patience, and the love that caregiving required.

And I appreciate that caring for family is one of the most difficult and meaningful things many of us will ever do.

If you find yourself part of the Sandwich Generation today, you are not alone. And if you're not there yet, consider taking a few steps now to make that journey a little easier for yourself and the people you love.

- Jennifer Knight

WHY A SPENDTHRIFT CLAUSE ALONE MAY NOT PROTECT YOUR CHILDREN'S INHERITANCE

Many people are surprised to learn that simply having a "spendthrift clause" in their Trust does not necessarily mean their children's inheritance will remain protected after they pass away.

In fact, one of the biggest misunderstandings in estate planning is when a spendthrift clause applies, when it stops working, and why continuing inheritance Trusts are often the far more important protection.

What a Spendthrift Clause Actually Does

A spendthrift clause is language in a Trust that helps protect Trust assets from a beneficiary's creditors while assets remain held within the Trust.

For example, while the Trustmaker is alive:

- The Trust owns the Trust assets.
- The beneficiaries generally do not yet own those assets.
- Creditors typically cannot force distributions from the Trust to the beneficiaries.

A spendthrift clause can also help prevent beneficiaries from:

- Assigning away their future inheritance
- Pledging it as collateral
- Giving away rights to Trust assets before they actually receive them

The Important Limitation Most Families Never Realize

The problem is that a spendthrift clause only protects assets while they remain inside the Trust.

If, after the Trustmaker dies, the Trust distributes assets outright to the beneficiaries, the spendthrift protection often ends.

For example, if Mom and Dad create a living Trust with a spendthrift clause, and both pass away, the Trust distributes assets outright to their children.

At that point, inheritance may become exposed to:

- Divorce
- Lawsuits
- Creditors
- Bankruptcies
- Financial predators

In other words, the spendthrift clause was helpful during the Trustmaker's lifetime and during administration, but it may no longer provide meaningful long-term protection once the inheritance leaves the Trust.

The More Powerful Protection: Continuing Sub-Trusts

This is why the Life Plan includes continuing inheritance Trusts, sometimes called beneficiary sub-Trusts or lifetime inheritance Trusts.

Instead of distributing assets outright after the Trustmaker dies, the assets remain inside protected Trusts for the beneficiaries.

That distinction is extremely important. Because the assets stay in Trust, the following benefits apply:

- Spendthrift protections can continue working.
- Assets remain protected from outside creditors.
- Inheritance may be shielded from divorce, lawsuits, and unintended transfers outside the family.

Absent special circumstances (e.g., a beneficiary with substance abuse issues or special needs), the beneficiary can still:

- Use the assets
- Invest the assets
- Buy homes
- Start businesses
- Act as their own Trustee, preserving important protections

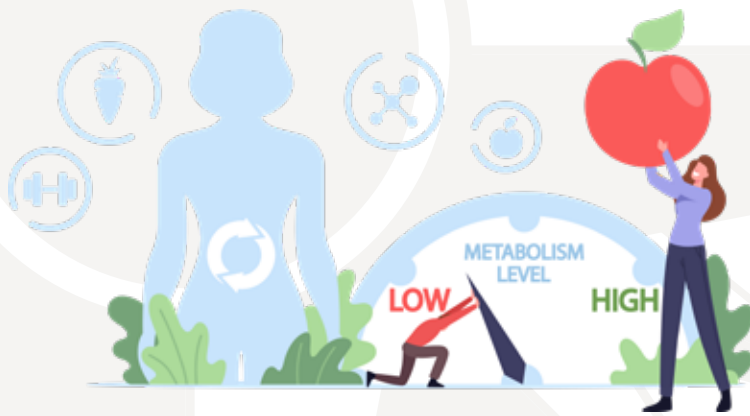
Why We Use Both

At Preston Estate Planning, we generally view these as complementary protections, not competing ones. The spendthrift clause helps protect Trust assets while they remain in Trust. The continuing sub-Trust structure keeps the assets within the protected Trust environment after the Trustmaker dies.

The Bottom Line

The real question is not simply, "Does my Trust have a spendthrift clause?" It's, "Will my children inherit assets outright, or will those assets remain protected in Trust for them after I pass away?"

For our clients, the answer is yes. That distinction can dramatically impact whether an inheritance becomes vulnerable shortly after it is received or remains protected for generations (as is the case for our clients).



Why Only 12% of Americans Are Truly Healthy ...

And What That Means for You

When people hear the term metabolism, they often think about how fast their body burns calories. But **metabolic health** goes further. It's about how efficiently your body uses food for energy, and how well it maintains balance across essential systems like blood sugar, cholesterol, and blood pressure.

In simple terms, good metabolic health means your body runs smoothly and has a strong foundation for long-term energy, vitality, and resilience.

Why It Matters More Than You Think

Right now, **only about 12% of Americans are considered metabolically healthy**. That's a surprisingly small number, especially considering how closely metabolic health is tied to conditions like obesity, Type 2 diabetes, heart disease, and stroke. Fortunately, with the right habits, many people can improve and even reverse early signs of metabolic imbalance.

The Numbers Behind Your Health

Clinically, metabolic health is often measured using five key markers:

1. Waist circumference
2. Blood sugar levels
3. Blood pressure
4. Triglycerides
5. HDL ("good") cholesterol

If three or more of these fall outside a healthy range, it may signal **metabolic syndrome**, a condition that raises your risk for chronic disease.

Subtle Signs Your Body Is Sending

Metabolic health issues don't always show up in obvious ways. Sometimes, the clues are easy to overlook:

- Constant fatigue, even after rest
- Frequent sugar cravings
- Trouble losing weight
- Brain fog or mood swings
- Poor sleep or persistent inflammation

These signals often reflect how well (or poorly) your body manages energy behind the scenes.

Small Changes That Make a Big Impact

Improving metabolic health doesn't require extreme measures. In fact, consistency matters more than intensity. Regular movement, like a 30-minute walk five days a week, can significantly improve blood sugar, cholesterol, and blood pressure. Pair that with a balanced diet rich in whole foods, and you're already on the right path.

Because in the end, good health is more than just a number on a scale. It's about how well your body works for you every single day.

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TAKE A BREAK!

AIR FRYER CHICKEN FLAUTAS



Ingredients

- 12 oz cooked chicken breast, rotisserie or plain, shredded
- 1/2 lime, juiced
- 1 large garlic clove, minced
- 1 tsp ground cumin
- 1 4-oz can mild diced green chilies, drained
- 1 cup pepper jack cheese, shredded
- 12 6-inch flour tortillas
- Olive oil spray

Toppings

Pico de gallo, sour cream, shredded lettuce, cilantro, etc.

Directions

1. Spray air fryer basket with olive oil.
2. In large bowl, combine chicken, lime juice, garlic, cumin, and chilies and mix well. Add cheese.
3. Place one tortilla on clean work surface.
4. Add 1/3 heaping cup of filling onto bottom third of tortilla.
5. Roll tortilla up from the bottom to surround filling and place in air fryer basket, seam side down.
6. Repeat with remaining filling and tortillas, arranging flautas in air fryer basket in a single layer.
7. Spray tops with olive oil and cook at 400 F until the flautas are golden brown, 8–9 minutes, flipping halfway through.
8. To serve, place 2 flautas on plate and add toppings.

No air fryer? Bake flautas on a parchment-lined sheet pan at 400 F for 15 minutes.

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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.

FIND YOUR OM AWAY FROM HOME

Wellness Getaways That Reset Your Mind and Body

Vacations can be a rejuvenating break from the hustle of our everyday lives, but some trips are less about sightseeing and more about finally exhaling. Wellness retreats across the country are turning getaways into self-care sabbaticals. From yoga sessions at sunrise to celebrity spas for holistic health care, these refreshing refuges leave you feeling refreshed. If you're ready to make your next vacation your *om* away from home, these destinations are three of the best the U.S. has to offer.

Kripalu Center for Yoga & Health

If stretching into a peaceful pose surrounded by the beauty of nature sounds like your dream reset, the Kripalu Center for Yoga & Health in western Massachusetts is known for its mindfulness philosophy. Located on 100

acres in the Berkshire Mountains, this retreat focuses on yoga, writing, dancing, and other activities to explore your spirituality or just get a little peace and quiet. Many of its yoga sessions are led by prominent instructors, and you can create your own relaxing itinerary of restorative activities.

Canyon Ranch

Canyon Ranch has been a calming oasis in the desert of Tucson, Arizona, since the late '70s. It was created by a real estate developer who wanted to prioritize his health after his father passed away from cancer. Celebrities love this retreat for its holistic health approach, quality cuisine, and upscale spas. Guests seeking self-growth continue to turn to Canyon Ranch to heal their minds, bodies, and spirits.



Sensei in Hawaii and Southern California

Sensei, which has locations in Hawaii and Palm Springs, has mastered the art of self-care. Founded on data-driven research and technology, this wellness center offers three pathways for guests: movement, nourishment, and rest. Attendees receive personalized programs tailored to their unique health needs, including quality meals, personal training sessions, and activities designed to improve sleep. All this five-star treatment aims to help people simplify their lives.

If you are looking for some real R&R on your next getaway, wellness retreats redefine what it means to pack light, focusing less on what you bring and more on what you let go of.