

SEPTEMBER 2024

Piece Of Mind

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The Power of 'ACTS' REDISCOVERING HUMAN CONNECTION



Recently, my wife and I ran an errand to a local mall. As we walked through the aisles searching for a store, I noticed something strange about the people approaching us — they never made eye contact. Their gazes wandered — up, down, right, and left — but never met ours. At first, I chalked it up to a senior citizen thing (we're older, and maybe there's nothing interesting to see here). But then I realized it wasn't just us — no one was looking at anyone. Teenagers weren't making eye contact, their parents were staring off into the distance, and even other seniors seemed oblivious to one another. Eyes darted everywhere except toward other people.

Just for fun, I decided to play a game: Could I get anyone to make eye contact with me? First, I tried a subtle look, then a gaze, and finally, an outright stare. Still, nothing! Not one person met my eyes.

This might not bother most people, but it drove me crazy. I couldn't believe how many people were walking around the mall, seemingly unaware of each other's existence. I like to believe most people are good, but we've started accepting this obliviousness as normal. This lack of connection doesn't foster kindness or a sense of community.

It reminded me of a line from the movie "Shall We Dance." In it, a man and woman discuss why people get married. The man suggests passion as the reason, but the woman corrects him, saying it's to "witness." She explains that everyone needs someone to witness their lives — their successes, failures, and simply their existence. I believe the same applies to friends and even strangers.

After finding our store, getting what we needed, and returning to the pedestrian traffic, I resumed my game of trying to make eye contact. Again, nothing! It was as if I didn't even exist.

It then occurred to me that I might be guilty of doing the same thing. There have surely been times when I was so focused on something else that I didn't pay attention to those around me. So, I decided it was time to make a change.

Just as we were about to leave the mall, I spotted a restaurant and suggested we grab dinner before heading home. After checking in and waiting for our turn, I consciously decided to make eye contact with someone and acknowledge their existence.

It couldn't have been easier. I noticed a group of three people waiting nearby, dressed in their best outfits — they looked sharp! I made eye contact, but they all looked away. 'Oh no, you don't,' I thought to myself.

I walked over and said, "You guys look sharp!" They perked up, made eye contact, and replied, "Thank you." I asked if they were going to a wedding, but they explained they had just come from a church convention. I glanced at the man in the group and couldn't believe my eyes — he looked just like Jesus. I'm not kidding. He was the spitting image. I was stunned. I asked him if he was Him. He laughed and said, "No." Then I asked if he was Him, would he tell me? He laughed again and said, "No." He jokingly asked if there was something I needed to talk to Him about. I replied, "It's personal; I'll talk to you later tonight." He said, "I look forward to hearing from you."

That was a surreal experience. I not only made eye contact but had a delightful conversation with three total strangers. I don't know if it was Him, but to be safe, I asked our waitress to find the man who looked like Jesus and put his check on our credit card.

Later that night, I reflected on my mall experience and how it turned out. I realized that I had unknowingly accomplished four things in trying to make eye contact. I acknowledged the existence of these three people. I complimented them. I talked to them. I served them. Acknowledge, Compliment, Talk, and Serve — I had engaged in meaningful "ACTS" with total strangers. I accidentally discovered four steps to witnessing someone's existence. It felt good, and I hope it won't be the last time.

- John Preston

Nuptial Agreements, Inheritance, and Separate Property Trusts

Discussing a prenuptial agreement is one of the most uncomfortable conversations a couple can have. Recently, we've noticed an increase in clients asking about these agreements, particularly for the benefit of their children — perhaps because summer is “wedding season.” Talking about asset protection before marriage is far from romantic, and because of that, many couples delay the discussion until after the wedding. Unfortunately, this can lead to bigger problems.

If the newlyweds live in California (or Arizona, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, or Wisconsin), they may be in for a surprise! These states have already determined how assets will be handled without a prenuptial agreement. While it's legally possible to sign a postnuptial agreement, the leverage to secure a spouse's signature diminishes significantly after marriage. In our experience, the ratio of clients signing prenuptial agreements to postnuptial agreements is about 50 to 1 — few couples opt for a postnuptial agreement.

In community property states, assets acquired during marriage are treated as jointly owned or community property. Without a prenuptial agreement, separate property assets can quickly become commingled and thus transformed into community property. This can result in the wealthier spouse seeing their estate effectively cut in half.

Additionally, both spouses become responsible for the other's debts. Often, the less wealthy spouse may not be as concerned about the prenuptial discussion, believing they stand to gain half of their spouse's estate. However, they may be unpleasantly surprised to learn they are responsible for their spouse's debts.

A common misconception is that placing assets in a living trust before marriage serves the same purpose as a prenuptial agreement. This is not true. A prenuptial agreement is a mutual contract reviewed by each party's attorney, signed by both parties and often notarized. It can only be changed through a similar process.

Conversely, when someone establishes a living trust before marriage, their fiancé doesn't need to know anything about it, they don't need to agree to its terms, they don't have legal representation, nor do they sign the trust. Even if the fiancé is aware of the trust, it can be amended immediately after it's signed without their consent.

Now for some good news: Your children, who are beneficiaries of your trust, don't need a prenuptial agreement to protect their inheritance. You've already taken care of that. Unless you explicitly requested otherwise (and why would you?), the trust we drafted for you creates “sub-trusts” upon your death to protect your children's inheritance for the rest of their lives. They do not need a prenuptial agreement to safeguard what they will inherit from you. Not all trusts offer this protection, but ours do.

While a prenuptial agreement is prudent for protecting one's assets acquired before or during marriage — even inherited assets can become commingled without one — for our Life Plan clients, the bottom line is this: Your Trust includes protective sub-trusts, so your children's inheritance is secure even if they don't have a prenuptial or postnuptial agreement. That's just one of the many reasons you entrusted us with preparing your Life Plan.



Relax and Enjoy

Hobbies to Dive Into During Vacation

Have you ever vacationed somewhere sensationally beautiful and full of things to explore, only to spend an inordinate amount of time in the hotel room or lounging around at a cafe? We can only do so much sightseeing. But you can enhance your time off, even while taking it easy. From cooking new foods to learning a new language, here are three hobbies to try while on vacation!

Bon Appétit

One of the main draws of any vacation is the food. Think of all of the cities and countries synonymous with some form of cuisine. New Orleans has the po'boy. Spain has paella. Scotland has haggis. If you want to experience the culture of a region in a unique way, take a cooking class! You can learn an authentic recipe and take it home with you to relive the magic all over again.

Paint a Pretty Picture

Painting from an actual, in-person reference rather than a printed picture is exciting. If you are headed somewhere with spectacular views, pack a canvas and painting supplies. Picking up painting can make any vacation more rewarding.

Learn a New Language

Me gusta pollo picante. Impressed? With a few lessons, you, too, can say, "I like spicy chicken" in Spanish or any other language. Language learning apps, like Duolingo, LingQ, and Babbel, can help you pick up the basics quickly and easily. Once you know some vocabulary, it's best to improve your fluency in another language by immersing yourself in it. Head somewhere new and practice your craft! ¡*El mundo es tu ostra!*



Sudoku

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

Solution on Pg. 4



BAKED SAUSAGE WITH APPLES AND FENNEL

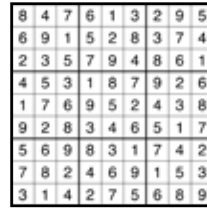
Inspired by GoodHousekeeping.com

Ingredients

- 2 apples
- 1 fennel bulb
- 8 raw, flavored sausages
- 2 red onions cut into wedges
- 1 tsp fennel seeds
- 2 tbsp fresh oregano leaves
- 2 tbsp olive oil
- 2 tsp honey
- 2-3 oz dry white wine

Directions

1. Preheat oven to 400 F.
2. Cut apples into six wedges and slice off any core, leaving the skin on. Place in a roasting pan.
3. Slice fennel in half and remove the core. Chop and add to pan along with sausages and onion wedges.
4. Using a pestle and mortar, break up fennel seeds and sprinkle over the pan. Add oregano.
5. Next, drizzle oil, honey, and wine over the ingredients, then toss all together.
6. Roast for 40 minutes, tossing occasionally until sausages are golden and fruit and veggies are tender.

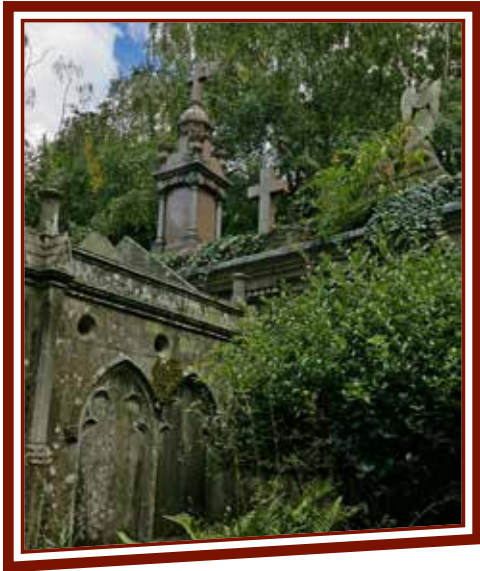


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The information provided in this newsletter does not, and is not intended to, constitute legal advice; instead, all content contained herein is for general informational purposes only.



Big Ben's massive clock face, London Bridge's walkway, and Buckingham Palace — London is known worldwide for its many historic landmarks. But tucked into all its layers of culture are truly unusual and lesser-known attractions to explore. So, brush up on your Monty Python, pack an umbrella for London's rainy days, and set a course for the most unique experiences England's capital has to offer.

FROM TEA TO TOMBS

Explore London's Quirky Corners

Twinings Tea Shop

A trip to London wouldn't be complete without tea time, and there's no better place to explore the city's historic love affair with this aromatic beverage than Twinings Tea Shop. Opened in 1706, the shop quickly became known for having the finest teas around and continues to serve tasty cups. Twinings has been the official tea supplier to the royal family since 1837, and its original logo remains on the building.

Highgate Cemetery

If you want to see the city's spookier side, the Highgate Cemetery is one of the most impressive of London's "Magnificent Seven" park cemeteries. The Victorian Gothic-style tombs and buildings were built in 1839, and it has a history of vampires, too! Multiple Hammer horror films were shot there in the 1970s, and two magicians famously challenged each other to find and kill a vampire there around the same time. Neither was successful,

but it remains a popular site for lovers of the paranormal and the occult.

The First Public Drinking Fountain

London is home to perhaps the most fascinating water fountain in the world. This simple granite basin, built in 1859 and adorned with the words "Replace the cup," was the first public water fountain. Before then, water was precious, monopolized by water companies, rare to come by, and undrinkable. As people pushed for public access to water, a philanthropist named Samuel Gurney created this fountain, attached to the gates of the St. Sepulchre-without-Newgate Church on Holborn Hill. It became an instant hit. An estimated 7,000 people would stop for a drink daily when it first hit the scene.

The city has many hidden treasures, whether you hope to catch a vampire in one of London's historic cemeteries or sip on a culturally esteemed drink.