

INSIDE

- 1** Catching Early Signs and Symptoms of Alzheimer's
- 2** How a British Admiral Thwarted Napoleon's Naval Ambitions
- 3** The Right Way to Protect Your Children's Inheritance
- 4** Stuffed Pepper Soup
- 5** How to Leash-Train Your Dog for Stress-Free Strolls
- 6** Estate Planning Lessons From Anne Heche's Untimely Death

When Fame Meets Inheritance: Anne Heche's Legacy

News of Anne Heche's death stunned the entertainment world in August 2022. The 53-year-old actress who starred in "Donnie Brasco" and "Six Days Seven Nights" was driving her MINI Clubman when she crashed into a Los Angeles home. A fire broke out from the accident, and firefighters were unable to remove the

car — or Heche — for over 45 minutes. Following the accident, Heche fell into a coma and passed away seven days later due to inhalation and thermal injuries as well as a sternum fracture.

Unfortunately for Heche's family, she passed without a will in place, which complicated matters significantly. Heche's eldest son, Homer Heche Laffoon, filed a petition to be appointed administrator of her estate not long after her death. James Tupper, Heche's ex-partner and father to her second child, argued that he could reject the petition as he believed Homer was not suitable due to his age and lack of income.

Furthermore, Tupper provided an email written by Heche that left the estate in his hands. It read, "FYI In case I die tomorrow and anyone asks. My wishes are that all of my assets go to the control of Mr. James Tupper to be used to raise my children



and then given to the children." Heche sent the email in 2011 when the couple was still together.

Unfortunately, the email was not legally binding, and a judge gave complete control of Heche's estate to her son, Homer. The estate consisted of \$110,000 in bank funds and uncashed checks as well as an estimated \$400,000 in other assets.

However, people continued to target Heche's estate with massive lawsuits. In November 2022, the woman renting the home that Heche crashed into sued the estate for at least \$2 million, then the homeowners filed their own lawsuit. A month later, a credit card company sued the estate for \$36,000 in credit card debt.

Like many other celebrity estate planning cases that make the news, this entire situation could have been avoided if Heche had created an estate plan.



Early Detection, Early Planning Recognizing the Early Warning Signs of Alzheimer's

Did you know November is Alzheimer's Disease Awareness Month? According to the Alzheimer's Association, 1 in 9 adults in the U.S. age 65 and older have Alzheimer's, and 1 in 3 people over 85 have the disease. Roughly 6.7 million people nationwide live with the disease, a progressive brain disorder affecting memory, thinking, and behavior. Detecting it early can help individuals and their families plan for the future, access support, and potentially slow the progression of the disease. Here are key early signs and symptoms to watch for.

Memory Loss

Memory issues are often the first noticeable sign of Alzheimer's. It may start with forgetting recently learned information or important dates and events. Individuals may repeatedly ask for the same information or rely heavily on notes and reminders. However, it's important to note that not all cognitive and memory declines indicate dementia or Alzheimer's — some memory loss can be part of normal aging.

Difficulty With Familiar Tasks

People with Alzheimer's might struggle with tasks that were once routine, like following a recipe they've used for years or managing finances. They may find it challenging to complete familiar activities without guidance.

Disorientation and Confusion

Alzheimer's can lead to confusion about time, place, and events. Individuals may lose track of dates, seasons, and the passage of time. They may get lost in familiar places or not recognize their surroundings.

Impaired Judgment

A person with Alzheimer's may exhibit poor judgment and decision-making challenges. They might make unwise financial choices or neglect personal hygiene and safety.

Social Withdrawal

People who have Alzheimer's may begin to withdraw from social activities, work, or hobbies. They might avoid these situations because they've forgotten how to engage in activities they once enjoyed.

Challenges in Problem-Solving

The ability to work through problems and find solutions can decline. Complex tasks, like managing finances or planning a trip, may become increasingly difficult.

Dealing with Alzheimer's can be emotionally and physically challenging for the individual diagnosed and their family. One essential aspect of coping with Alzheimer's is planning for the future, including legal and financial matters. This is where Beach Cities Estate Law can provide invaluable assistance to you and your loved ones.

We can help Alzheimer's patients establish advanced care directives, such as a health care power of attorney and a will. These legal documents ensure their wishes regarding medical treatment and end-of-life care are respected even when they can no longer communicate their preferences.

Because Alzheimer's can significantly impact an individual's financial situation, we can work with Alzheimer's patients and their families to create financial plans that include managing assets and establishing trusts and estate plans to provide for their future needs and keep their assets and estate safe. We provide support and guidance in their time of need and have the ability to connect patients with helpful resources such as memory care facilities, geriatric care managers, senior neurologists, and therapy.

At Beach Cities Estate Law, we play a crucial role in helping Alzheimer's patients and their families plan for the future. Seeking assistance early after the detection and diagnosis can provide peace of mind and help you navigate the challenges of the disease with greater confidence. We are here to help preserve your legacy every step of the way!

- Angela Klenk

CANNONS AND COURAGE

ENGLAND'S EPIC VICTORY OVER NAPOLEON'S NAVY

Napoleon Bonaparte is one of the most prolific military leaders in all of human history. Napoleon became the emperor of France in 1804 after proving his military prowess countless times in battles against England, Russia, Austria, and other European powers. He revolutionized warfare and battles, and many consider his tactics to be some of the greatest ever developed. Yet, there was one British naval officer who was able to outwit Napoleon's navy and prevent the conquest of England



during the Battle of Trafalgar in the War of the Third Coalition of the Napoleonic Wars.

Napoleon had always been in awe of the British Royal Navy. By 1805, Napoleon had left his mark on Europe, conquering much of the continent and building his navy, which consisted of 33 French and Spanish ships that sailed under the command of Admiral Pierre de Villeneuve. In late September 1805, Villeneuve and his fleet were docked near Cádiz on the Atlantic coast of Spain. After a few weeks of preparation waiting for more favorable weather, Villeneuve set sail for Naples, only to find that he was being pursued by Admiral Horatio Nelson and his fleet of 27 British ships.

Conventional naval battles of the time saw ships line up parallel to each other, giving both sides easy targets with their cannons. Nelson had other ideas, however. On Oct. 21, near Cape Trafalgar, Nelson ordered his fleet to form two columns and charge

directly at the French and Spanish ships, signaling to his men, "England expects that every man will do his duty."

The British fleet punched through the middle of Napoleon's navy, allowing them to use cannons on both sides of their ship. Once the English took advantage, the battle quickly came to a close. The British claimed 19 or 20 of Napoleon's ships and took the lives of thousands of Spanish and French sailors, including Villeneuve. Around 1,500 British troops were killed, including Admiral Nelson, or wounded in the battle. Although Napoleon would stay in power for another decade as he continued to fight wars against the rest of Europe, England was officially out of Napoleon's reach after the Battle of Trafalgar.

If there's one thing we can learn from this battle, it's that using efficient and effective tactics can help us accomplish anything, no matter the odds.

The Trust Advantage

SMART STRATEGIES FOR DESIGNATING BENEFICIARIES

As a parent, you want to do everything possible to ensure your children are cared for if you pass away or become incapacitated. Many people start a life insurance policy, thinking they'll be able to leave a large sum to their children if the unthinkable happens. Many employers offer life insurance as a job benefit, or you can get coverage through an insurance agent. Once you establish what you want from your life insurance package, you have to name the beneficiaries of your policy. While most people choose their spouse or partner, many consider naming their children as the beneficiaries. It sounds like a great idea on paper, but complications arise when it's implemented.



When you name a minor as a life insurance beneficiary, they won't be able to receive the proceeds directly. Instead, your appointed legal guardian (if you don't have a legal guardian named in your estate plan, the state will appoint one for you) will manage and distribute the money. And they could make decisions that don't coincide with your wishes.

So, what do you do instead? You could directly name an adult guardian to become the beneficiary, but this still opens you up to the problem already mentioned. Even if they're good with your kids, they might not be the best money managers. The best path forward is to create a living trust and name the trust as the beneficiary of your life insurance policy.

With a trust, you can name a bank or money manager as the trustee while setting specific guidelines for who gets access to the funds and when. This means you can set up the trust to help pay for your children's education and other expenses as well as a monthly stipend for the guardian without giving anyone untethered control of the funds. You can even determine the age your children will gain full access to the trust.

Don't make the mistake of naming your minor children as beneficiaries of your life insurance policy. Establish a trust — it's the best way to take care of your legacy.



STUFFED PEPPER SOUP

Inspired by TasteOfHome.com

Ingredients

- 2 lbs ground beef
- 1/4 cup packed brown sugar
- 6 cups water
- 2 tsp salt
- 1 28-oz can tomato sauce
- 2 tsp beef bouillon granules
- 1 28-oz can diced tomatoes, undrained
- 1 tsp black pepper
- 2 cups cooked long-grain rice
- Chopped fresh green peppers (optional)

Directions

1. In a Dutch oven over medium heat, cook beef until no longer pink, breaking it into crumbles; drain. Add beef back to the pot and stir in all ingredients except the cooked rice. Bring to a boil.
2. Reduce heat. Simmer uncovered until peppers are tender, about 30 minutes.
3. Add cooked rice and simmer, uncovered, for about 10 minutes. If desired, sprinkle with chopped fresh parsley.

TAKE A BREAK



Ballot
Cornucopia
Cranberry
Districts
Maize
Pilgrim
Politics
Raking
Shopping
Stuffing
Thanksgiving
Veteran

Bringing a new dog into your household comes with many responsibilities. You have to teach it the rules of the house and coach it through various commands to ensure your new friend is as obedient as possible. Unfortunately, training a dog is not as easy as explaining the process to it and expecting results. You have to work with it and consistently correct any wrong behaviors. And for many dog owners, one of the most difficult things to train a dog on is learning how to walk on a leash.

Nearly every dog owner has struggled to walk a dog who wanted to lead or didn't want to follow. Like many others, you probably tugged and pulled before giving up. Thankfully, there is a simple method to leash-train your dogs. Ideally, you'd deploy these tactics when you first bring a puppy into your home, but you can also teach an old dog new tricks with this strategy.



It's best to start by practicing in your own home instead of on the sidewalk or even in the backyard. Without a leash, call your dog to your side and reward it once it arrives. Start walking forward, interacting with your dog the whole way. When it stays by your side, reward it with another treat. Repeat this process until the dog catches on and eagerly awaits its next treat. Now, your dog is ready to try the same exercise while wearing its leash and harness. Once it's mastered the leash indoors, take your dog on a walk outside.

This is where the real challenge begins. There are cars, new smells, and many other distractions that your dog will want to investigate. To prevent your dog from pulling or trying to lead, you must shorten the leash so it has no choice but to stay by your side. It might try to pull away at first, but the dog will quickly learn that there's nowhere else to go and will learn to stay next to you.

Once your dog is properly leash-trained, you'll have a much easier time walking with your furry friend!

Take the Lead

Leash-Training Made Easy