

DON'T LET THE LEFTOVERS GO BAD

Tending to the Little Details in Your Estate Plan

When most people think about estate planning, they picture the "big stuff": houses, retirement accounts, and major investments. But just like at Thanksgiving dinner, the leftovers matter, too. If you ignore them, they can turn from a blessing into a headache. But if you pay attention to them, you will make life easier for your loved ones down the road.

So, what exactly are these "leftovers" in an estate plan? They're the small details and overlooked assets that often cause the biggest issues if left unattended. Let's walk through a few that deserve your attention.

Be sure assets are properly titled. Maybe you've switched jobs and now have a new 401(k) or stock option plan. Or maybe you opened a new bank account or refinanced your home. If those accounts or properties aren't titled in the name of your trust,

they might end up going through probate. You can think of it like wrapping up leftovers properly. If you don't, things spoil quickly.

Double-check beneficiary designations.

Even with a solid estate plan, beneficiary forms on retirement, life insurance, or brokerage accounts can create problems if they're out of date. For example, if one of your named beneficiaries passes away, does their share go to their children, or does it all funnel to the surviving beneficiary? Many older forms didn't include that "per stirpes" option. Updating designations ensures your wishes are carried out, not just the default settings of a financial institution.

Don't forget personal property.

Family heirlooms, jewelry, or even grandma's recipe box can spark



surprising conflicts. A "tangible personal property memo" helps prevent misunderstandings about who gets what. These items may not carry a high dollar value, but they often carry priceless emotional weight.

Handle joint accounts carefully.

Adding a child as a joint owner on your bank account may be convenient, but it can create confusion later without documentation. Was that account meant to go directly to the child, or should it have been part of the trust? A quick note stored with your documents can save your family unnecessary conflict.

Update powers of attorney and directives.

Life changes. Agents move away, relationships shift, and circumstances evolve. Make sure your financial and health care powers of attorney reflect people you still trust to act on your behalf. And while you're at it, let your family know where to find your health care directives and burial or cremation wishes.

If you're wondering whether your estate plan covers these "leftovers," we're here to help. We're happy to schedule a quick call for anyone with an estate plan with us.

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LAWN MUNCHIES?

Here's Why Your Dog Treats Grass Like a Snack

If you've ever looked out the window and spotted your dog chowing down on your lawn like it's a salad bar, you're not alone. This behavior, known as "pica," is when animals eat things that aren't typically considered food. It has puzzled dog owners for generations. But don't worry! In most cases, it's completely normal.

The Common Culprits

Paw-sonal Preference

Some dogs enjoy the taste and texture of grass, especially after a fresh rain or in the early morning when it's dewy. Grass can be cool, crisp, and oddly satisfying for your pup.

Boredom or Anxiety

Dogs, like people, can engage in strange habits when bored or stressed. Chewing grass could be their version of nail-biting or fidgeting. If your pup isn't getting enough mental stimulation or exercise, they might start nibbling the lawn out of restlessness.

Tummy Troubles

One of the most common beliefs is that dogs eat grass to make themselves vomit when they're feeling nauseous. While studies show that vomiting doesn't always follow grass-eating, some dogs seem to feel better afterward. It's like their own natural remedy (though not all dogs use it for this purpose).

Nutritional Gaps

Some vets suggest grass-eating may stem from a lack of fiber or certain nutrients in a dog's diet. If your dog's diet is lacking, their body might be nudging them to get a bit of roughage. A quick consult with your vet (or even a change in food) might do the trick.

The Uncommon Possibilities

Instinctual Behavior

Dogs have descended from wild canines that often consumed plant matter from their prey's stomachs. Some experts believe this behavior could be hardwired into your pet's DNA as a throwback to those wild meals.



Parasites or Illness

In rare cases, frequent grass-eating could signal a serious issue, such as intestinal parasites or an undiagnosed medical condition. If your dog is obsessed with grass and shows other symptoms, like lethargy, weight loss, or vomiting, it's time to call the vet.

Worth the Worry?

Usually, no. Occasional grass-snacking is a normal part of dog life. Just make sure your lawn isn't treated with harmful chemicals or pesticides. If it becomes excessive or other symptoms accompany it, your vet should take a look.

Ultimately, dogs sometimes eat grass simply because they're dogs ... and they can!

STOP, LOOK, AND WONDER SIDEWALK TELESCOPES ARE BRINGING THE UNIVERSE TO YOU

Imagine walking down a city sidewalk and seeing a telescope pointed toward the sky. There aren't any ticket lines or admission fees, only a friendly smile and a view of Saturn's rings or the craters of the moon. That's what's happening thanks to a growing global movement bringing astronomy directly to the people, right on the streets!

In cities worldwide, astronomy enthusiasts are setting up powerful telescopes in

parks, on sidewalks, and in busy downtown areas. Their mission is simple: to share the wonders of the universe with anyone who happens to walk by. The best part is there's no experience required. All you need is a little curiosity.

The movement is called #popscope (short for pop-up telescope). Founded in Ottawa, Ontario, in 2014, it has expanded to include hundreds of cities in Canada, the U.S., Ireland, and India.

Volunteers, often amateur astronomers or passionate stargazers, invite strangers to peer into the sky, and many people are left speechless. It's a great reminder that we all live under the same stunning sky.

These spontaneous sidewalk star parties are making science more accessible, especially for communities that don't have easy access to observatories or science museums. Beyond amazing educational

opportunities, the pop-up telescope events spark something deeply human: connection. As people gather to look up, they share a sense of awe that transcends background, language, and age. It's hard not to feel united when staring at the vastness of space.

This isn't about high-tech gear or flashy presentations; instead, it's an opportunity to pause for a moment amidst the noise and hustle and realize the universe is right there, waiting to be admired. Thanks to these sidewalk astronomers, more and more people are getting that chance.

To volunteer for the group, visit their website at PopScope.org.

So, the next time you're strolling through the city and see a telescope a stranger has set up, don't walk past it. Stop. Look. Wonder. You just might see Jupiter's moons or Saturn's rings, and you'll definitely walk away with a smile!



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Don't overlook digital assets.

From cryptocurrency wallets to cloud storage and email accounts, our lives are increasingly online. Without instructions or access information, your heirs may never be able to retrieve or close these accounts.

Make use of annual gifting.

If you want to reduce your taxable estate while helping loved ones today, take advantage of the annual gift tax exclusion: \$19,000 per recipient in 2025. It's a simple way to transfer wealth without dipping into your lifetime exemption.

The big picture is important, but the little details, the leftovers, truly keep an estate plan fresh and functional. Just like wrapping up Thanksgiving turkey, a little extra care now can prevent problems later.

- Angela Klenk

Pumpkin Dump Cake



Ingredients

- 1 (15 oz) can pure pumpkin
- 1 (10 oz) can evaporated milk
- 1 cup light brown sugar
- 3 eggs
- 1 tbsp pumpkin pie spice
- 1 box yellow cake mix
- 1 cup coarsely crushed graham crackers or pecans
- 1/2 cup toffee bits (optional)
- 1 cup (2 sticks) butter, melted

Directions

1. Preheat oven to 350 F. Coat a 9x13-inch baking pan with nonstick spray and set aside.
2. In a large bowl, add pumpkin, evaporated milk, sugar, eggs, and pumpkin pie spice.
3. Stir to combine and pour into the prepared pan.
4. Sprinkle the entire box of cake mix on top, followed by nuts or graham crackers and toffee bits.
5. Pour melted butter evenly on top.
6. Bake for 45–50 minutes, until the center is set and edges are lightly browned.
7. Serve warm or at room temperature.

Inspired by CookiesAndCups.com



How 2 Men Peeled the System

THE GREAT ONION MARKET MELTDOWN

Many Americans like to invest in the stock market, hoping to earn supplemental income or get rich. But there's always the fear that a hedge fund or an extremely wealthy influencer could manipulate the market, allowing them to get rich off their stocks while everyone else suffers and loses money. In theory, nobody should have the power to manipulate stocks, but it still happens. One of the most extraordinary market manipulations occurred in the 1950s.

In 1955, onion futures became one of the most traded commodities on the Chicago Mercantile Exchange. For those unfamiliar with futures trading, someone could sell their product months down the line for the price it's worth today, as long as someone buys the contract. For example, let's say wheat is trading at \$5.50 per bushel right now. You purchase a futures contract to lock in that price three months later. If the price rises, you still get wheat for the initial cost, or you can sell your contract for a profit.

New York-based investors Sam Siegel and Vincent Kosuga realized they could get rich quickly by manipulating the surging onion market of the 1950s. They purchased 30 million pounds of onions, almost all of Chicago's inventory, to short-sell the stock. This meant they would sell the stocks at a higher price before rebuying them when the price dipped. They knew they could profit since they owned 98% of the inventory.

After flooding the market with their onions and onion futures contracts, the price per bag dropped from \$2.74 to 10 cents. Farmers were furious. Many lost their livelihood, but Siegel and Kosuga made millions. While market manipulation was unethical, it wasn't illegal back then, so the two couldn't be punished for their actions. To ensure this never happened again, Congress passed the Onion Futures Act in 1958, which completely banned trading in onion futures. President Eisenhower signed the bill into law. To this day, onions are the only commodity in America that is explicitly banned from futures trading.

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Over Gary Coleman's Estate

Gary Coleman's Probate Drama 2 WILLS, HAND-WRITTEN CODICIL SPARK LEGAL WAR

Gary Coleman's death at age 42 in 2010 led to one of the most convoluted probate battles in celebrity estate history. Although he left only modest assets, the fight over his will and remains spiraled into a legal saga filled with dramatic courtroom testimony and personal revelations.

Coleman had signed multiple wills: a 1999 document naming a former manager as his executor and a 2005 will naming his longtime assistant and friend, Anna Gray, as executor and sole beneficiary. Even though he divorced Shannon Price in 2008, Coleman had allegedly added a handwritten codicil in 2007, leaving everything to her. Price asserted they continued living together as husband and wife, despite the divorce, claiming a common-law marriage under Utah law.

This twist turned a probate hearing into a character trial. Price's legal team presented

witnesses (bank officers, Coleman's agent, and relatives) who testified that the couple filed joint taxes, shared bank accounts, and called each other husband and wife. But Anna Gray's side countered with a strong testimony. The judge questioned whether Price had established a public reputation as a wife, a key requirement for common-law recognition in Utah.

In May 2012, after three days of explosive testimony, Judge James Taylor ruled that Price failed to show a recognized common-law marriage with Coleman at the time of his death. This meant that the 2005 will naming

Anna Gray as executor and beneficiary stood as the controlling document.

So, what did Coleman actually leave behind? His estate amounted to little more than his home (\$315,000), royalty payments, and possessions. The real value lay in deciding who controlled Coleman's name, ashes, and remaining intellectual property.

Adding to court records, Shannon Price was the person who authorized turning off Coleman's life support when he fell and suffered a brain hemorrhage in 2010. Whether that gave her moral or legal standing remained hotly debated, but in probate court, she lost.

And in the end, the probate judge settled the matter: Anna Gray inherited what remained of Coleman's estate, his ashes, and control over the disposition of his name and legacy.

