BEACH CITIES®
ESTATE LAW

JANUARY 2026



Who's on Your Financial Team?

Building the Right Support for Your 2026 Goals

As we move into a new year, it's the perfect time to pause and ask yourself one big question: *Who's on your financial team?* Surrounding yourself with the right professionals is the best way to make your financial goals a reality. Your team might include a financial advisor, an accountant, an estate planning attorney (hey there!), and even a professional fiduciary. Each of these roles plays a unique part in helping you build, maintain, and protect your legacy.

A Financial Advisor

Many people come to us with a "money mosaic": a little bit here, a little bit there, spread across several institutions with no single person connecting the dots. While diversification is smart, fragmentation isn't. When your assets are scattered, no one has a full picture of your financial landscape, and opportunities can slip through the cracks.

Having a financial advisor allows you to consolidate and streamline your financial life. A good advisor takes the time to get to know you, your family, your values, and your goals. Whether you're saving for your kids' college education, planning for retirement, or exploring charitable giving, they help ensure your financial strategies align with your broader life plans.

We often collaborate closely with financial advisors to make sure everything fits together seamlessly. For example, if your advisor suggests setting up trusts or making gifts to children or grandchildren, we work in tandem to ensure those plans are structured properly from a legal standpoint. This type of partnership keeps your financial house in order and your legacy goals on track.

An Accountant

Too often, people think of their accountant only once a year, around tax time in April. However, a proactive accountant is someone you should meet with several times throughout the year. Tax laws change, financial situations evolve, and opportunities to minimize taxes or optimize deductions don't always show up on your return. They show up in the planning.

A great accountant looks ahead and helps you anticipate potential tax implications of major life events such as selling a property, receiving an inheritance, or launching a new business venture. They're also a key partner in coordinating with your estate planning attorney and financial advisor to make sure your financial plan is efficient and forward-thinking.

A Professional Fiduciary

As life progresses, managing finances can become increasingly complex and sometimes burdensome. That's where a professional fiduciary can make a world of difference. These professionals step in to handle the details when you'd rather focus on enjoying your life, spending time with family, or navigating health challenges.

A fiduciary acts in your best interest, coordinating with your tax professional, financial advisor, and estate planning attorney to keep everything running smoothly. For many, this is an invaluable support, especially when adult children may not be the best fit to take on these responsibilities.

An Extended Team

Sometimes, life events call for additional specialists. Maybe you need a professional organizer to help you inventory and distribute personal items, or someone to assist

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When Wills Get Weird

FINAL WISHES THAT RAISED EYEBROWS



Money and property are typically the first things that come to mind when we think about a will. And while most are straightforward, some final wishes leave behind a story that's stranger than fiction. Looking at some of the oddest inheritances ever recorded reveals more personality than practicality.

Take Blackie the cat. When British antique dealer Ben Rea passed away, his family was probably more than disappointed to learn that he had left his entire fortune (nearly £7 million) to his beloved pet. That decision made headlines everywhere and turned Blackie into the richest cat in the world.

Then there's the story of John Bowman from Vermont. He believed in reincarnation and was convinced he and his family would return in another life. Not wanting to come back from the dead without the luxuries he was used to, Bowman set up a trust to keep his mansion staffed and ready for his family's arrival. For decades, mansion staff prepared meals and kept up the house in case the Bowmans walked through the door. The ritual continued for over 70 years before the funds finally ran out.

Canada gave us the "Great Stork Derby." In 1926, an attorney named Charles Vance Millar launched a bizarre contest by leaving money to the Toronto woman who had the most children in the decade following his death. The result was a citywide baby boom and years of courtroom battles as families fought over the inheritance.

Some wills came with mystery. One wealthy businessman left a coded message among his papers that pointed to buried riches. His heirs initially thought it was a joke, but after looking into it, they uncovered buried treasure worth millions.

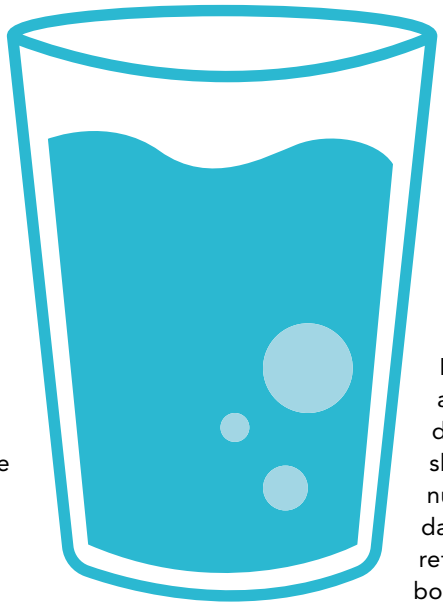
Of course, these stories are far from the norm. Most wills won't fund banquets for the dead, start a baby boom, or turn a cat into a millionaire. Still, these strange requests show that estate planning is a personal process, and final wishes aren't always about money.

3 Daily Habits That Will Transform Your 2026

As we enter another new year, there's no better time to adjust your daily habits to help you become the healthiest version of yourself mentally and physically. Here are three strategies you can incorporate into your New Year's expectations and resolutions that will help ensure 2026 is your healthiest year yet!

Start every day strong.

Many Americans fall into the same routines year after year, and most are dangerous for their overall well-being. They stay up too late, wake up to an alarm a few hours later, scramble to get ready, and jump in the car as soon as possible to get to work. Your morning routine sets the tone for your day. If you're in a hurry every morning, you will feel rushed and exhausted. Give yourself ample time in the morning to take care of yourself and some simple chores. Make your bed, have a glass of water, take good care of your hygiene, eat something, and incorporate some movement into your mornings. It will be hard initially, but you'll feel the benefits within a few weeks.



Diet and exercise matter.

This is probably not news to you, but we can't downplay the importance of diet and exercise. Listen to your body; it will tell you what it needs. Many people fall into the trap of overeating without realizing it or starving themselves when they want to lose weight, but this won't make them feel good. Eat when your body tells you to, stick to a healthy diet, and find time for exercise. You need to find ways to motivate yourself, especially when you want to stay in bed and stick to comfort foods. Your body will thank you.

Drink more water.

How much water do you drink each day? The U.S. National Academies of Sciences, Engineering, and Medicine determined that men should drink about 15.5 cups of fluids daily and women should drink 11.5 cups. If you aren't hitting these numbers, it's time to adjust. Start and finish each day with a glass of water. Walk around with a refillable bottle. Staying hydrated will help your body function much better.

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after a loved one's passing in sorting through and allocating assets. These professionals can play a crucial role in both the emotional and practical aspects of legacy planning by helping your family navigate transitions with clarity and compassion.

Of course, this coordination all starts with your estate planning. Each year, many of our clients meet with us for a simple check-in and a brief review to ensure their estate plans continue to reflect their goals, family dynamics, and current financial circumstances. Life changes fast. A marriage, a new grandchild, or the sale of a business can all shift your plan's direction.

Ultimately, keeping your legacy alive involves building the right team, aligning your goals, and regularly reviewing them. Together, we can make 2026 the year your financial life truly comes together.

- Angela Klenk



Slow Cooker Birria Tacos

Ingredients

- 3 dried guajillo chiles
- 2 dried ancho chiles
- 1 medium onion, chopped
- 4 garlic cloves
- 1 (14.5-oz) can diced tomatoes
- 3 lbs beef chuck roast
- 2 cups beef broth
- 2 tbsp apple cider vinegar
- 1 tbsp dried oregano
- 2 tsp ground cumin
- 2 bay leaves
- 1 tsp salt
- Pepper, to taste
- Corn tortillas
- Fresh cilantro and diced onion for garnish

Directions

1. Soak dried chiles in hot water for 15 minutes.
2. Process chiles, onion, garlic, and tomatoes in a blender until smooth.
3. Place beef in a slow cooker and pour the chili mixture over it.
4. Add beef broth, vinegar, oregano, cumin, bay leaves, salt, and pepper.
5. Cook on low for 8–10 hours or until the beef is tender.
6. Shred the beef using forks, then mix back into the sauce.
7. Fry tortillas in oil until crispy, then assemble tacos as desired.

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BORN IN THE TRENCHES

The Unexpected Inventions of WWI



World War I doesn't usually make people think of fashion or fitness. The images that often come to mind are mud, wire, and smoke. However, while the war tore borders apart, there were inventions developed that found their way into everyday life.

Take the trench coat, for example. Officers needed something lighter than wool when they were slogging through wet ground. London retailers Burberry and Aquascutum designed coats that kept the rain out and had straps for gear. They worked so well that people wore them long after the fighting stopped and never went out of style.

The same shift happened with watches. Before the war, women mostly wore wristwatches, and men carried pocket watches on chains. A pocket watch worked fine for civilian life but not while fighting a battle in the trenches. Strapping a watch to the wrist freed up both hands, which made a big difference in combat. Once the habit formed, pocket watches never really came back.

Shortages also created new products. Cotton was hard to get, so Kimberly-Clark developed Cellucotton for bandages. Nurses noticed it worked as a makeshift sanitary pad, which led to Kotex. A few years later, the same material was sold in a thinner form as Kleenex, first as a makeup remover and eventually as the tissue we all know.

The zipper was also useful during wartime. Known then as the "hookless fastener," it was sewn into money belts and flight suits. It beat rows of buttons for speed, and the design spread into everyday clothing once the war ended.

Even Pilates has roots in that era. Joseph Pilates, a German held in Britain, made resistance gear out of bed springs so men stuck in camp hospitals could stay strong. His idea for keeping people moving became a fitness program that later took over gyms worldwide.

It's strange to think that the same war that brought barbed wire and poison gas also left behind coats, watches, tissues, and a form of exercise. These items have become so integrated into daily life that most people never guess where they started. That's the odd legacy of World War I.

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BEYOND FAIR SHARES

Avoiding Inheritance Misunderstandings

When it comes to estate planning, many feel the simplest solution is to distribute everything equally to heirs and avoid the fight. That may look nice and neat on paper, but equal splits can feel anything but fair in practice.

In a British Columbia case, a mother left her rental property to be shared between her son and daughter. The arrangement looked straightforward from the outside. However, the daughter discovered that her brother had already received close to $3 million in lifetime gifts from the estate, while her gifts totaled $120,000. She challenged the will, and the court agreed with her. In this case, a tidy 50–50 split didn't square with the history behind it.

Situations like this one show how sensitive inheritances can be. Families often read meaning into bequests. Someone who receives a larger share may be seen as being favored, while a smaller one can feel like punishment. Even if an estate planning decision is practical, like leaving more for a child who needs it most, it can be misinterpreted and lead to resentment.

That's why families need to sit down and talk through these decisions together. It can be tempting to "settle it in the will" and escape the discomfort of hard conversations, but silence can often cause more pain later. Even if uncomfortable, an open discussion gives everyone a chance to understand intentions before it's too late.

Estate planning should be about more than distributing money. It's also about preserving relationships and leaving behind clarity and a sense of love in inheritance decisions. Achieving this requires a combination of careful planning and honest conversations. It can be difficult, but you can gift your family assets and understanding with the right approach.

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