BEACH CITIES®
ESTATE LAW

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They're Launching — But Are They Protected?

THE ESSENTIAL ESTATE PLANNING STEPS FOR YOUNG ADULTS — AND WHY PARENTS SHOULD ALSO REVIEW THEIR OWN PLANS

Lately, I've noticed my conversations with my kids sound different. They're less about day-to-day logistics and more about what comes next when it comes to careers, moves, relationships, and large decisions. Both of my sons are graduating from college this year, and it feels like we've crossed into a new phase almost overnight.

Matthew is graduating from Texas A&M and heading into the Navy, with postgraduate school and nuclear submarine training ahead of him. Jonathan has earned a mechanical engineering degree from the Colorado School of Mines and will soon enter the working world.

They're stepping into full independence, which is exciting, and it naturally leads to topics most families don't think to bring up at this stage but probably should.





Why Estate Planning Is Important for Young Adults, Too

When most people think about estate planning, they assume it is for later in life. In reality, it becomes important at 18. Every adult should have basic documents, such as a health care directive and a power of attorney, in place. Without them, families can face unnecessary complications during already stressful situations.

Here is something many people overlook. These documents are not "set it and forget it." Life changes quickly in young adulthood. Matthew, for example, is getting married and has recently become a Texas resident. That means his documents will be updated to reflect his spouse and his new state.

Assets, Gifts, and Unexpected Complications

Another area that often surprises families is how quickly young adults can accumulate assets. Between gifts from parents and grandparents, plus amounts contributed to retirement accounts, it is not uncommon for someone in their late teens or early 20s to have meaningful financial savings.

If something unexpected were to happen, those assets could trigger probate. In some cases, families choose to set up a simple trust even for a 19- or 22-year-old. This ensures assets pass smoothly to the intended recipient, such as a sibling, instead of unintentionally reverting to the parents. Without planning, outcomes can feel backward and frustrating.

Continued on Page 2 ...

... continued from Cover

The First Job Conversation

Graduation often leads to a first full-time job, and with it come important financial decisions. Retirement plans, life insurance, and employer benefits all require choices, especially when it comes to naming beneficiaries.

If these fields are left blank, assets may end up going through an estate process, causing delays and confusion. In one real example, a young adult passed away with about $50,000 in accounts. Because no beneficiaries were named, and the parents were divorced, the process became unnecessarily complicated and stressful.

One Crucial Habit That Makes a Large Difference

One of the easiest and most effective habits you can build is to set a reminder (on your phone, for example) to review your beneficiary designations every few years. Graduation season, especially early summer, is actually a great time to do this. It is less hectic than other times of the year and naturally prompts reflection on life changes.

Take 10–15 minutes to log in to your financial accounts and confirm everything is up to date. This small step can prevent major issues later.

Starting the Conversation

Not every young adult needs a full estate plan right away. In many cases, simple documents and a basic understanding are enough to get started.

What matters most is education and helping them understand how to choose a health care agent, assign a power of attorney, and name beneficiaries, which empowers them to make informed decisions.

Here at Beach Cities Estate Law, we offer Young Adult Estate Planning, walking young adults through the process in a straightforward, approachable way to help them understand their options and make thoughtful decisions.

If you have a young adult in your life, this is a good moment to encourage the conversation. It does not have to be perfect or complicated. It just has to begin.

- Angela Klenk

Feeling Busy but Not Productive?

These Brilliant Time Hacks May Help

Time has a way of slipping away. You start the day with a plan and end it wondering where the hours went. The problem usually isn't laziness; it's distractions and competing priorities. Fortunately, a few simple, research-backed strategies can help you stay focused, organized, and productive.

Work in focused 25-minute stretches.
One of the most effective ways to stay productive is by working in short, structured intervals. The popular Pomodoro Technique breaks work into 25-minute sessions, followed by short breaks. This structure helps prevent mental fatigue and keeps your brain engaged. Short work sprints also make large tasks feel manageable. Instead of stressing about completing an entire project, you simply commit to focusing for the next 25 minutes. After you get started, the momentum carries you forward.

Use time blocking to plan your day.
Time blocking is a powerful strategy that involves dividing your day into dedicated segments for specific tasks. Rather than relying on a long to-do list, you assign tasks to actual time slots in your schedule. This approach reduces decision fatigue because you already know what you should be working on at a given time. It also limits multitasking, which can drain mental energy and lower overall productivity.

Batch similar tasks together.
Constantly switching between different types of tasks can slow you down and make it harder to concentrate. Task batching solves this problem by grouping similar activities. For instance, instead of checking emails throughout the day, you might respond to them during one or two scheduled periods. By completing similar tasks in one session, you reduce distractions and create a smoother workflow.

Prioritize what matters.
Not every task on your list deserves the same attention. Prioritization methods, such as sorting tasks by urgency and importance, help you focus on work that makes an impact. When you concentrate on high-value tasks first, you avoid spending too much time on small or low-priority responsibilities that don't contribute much to your overall goals.

Schedule breaks to recharge.
It may seem counterproductive, but taking breaks is essential for maintaining productivity. Short pauses throughout the day help your brain recover and maintain focus over longer periods. Stepping away from your desk, stretching, or taking a quick walk can refresh your mind and prevent burnout. Often, a brief break is exactly what you need to return to your work with better concentration.

TAKE A *BREAK*

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JUNETEENTH
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PRIDE
REFUGEE
SAILING
SOLSTICE
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Grilled Whole Chicken and Vegetables

Ingredients

- 1 whole chicken
- 1 lemon, halved
- 2 tsp onion powder
- Salt and pepper, to taste
- Extra-virgin olive oil
- 3 bell peppers, quartered
- 1 zucchini, sliced
- 1 summer squash, sliced
- 2 red onions, quartered

Directions

1. Turn the grill on high heat.
2. Using kitchen shears, cut along both sides of the chicken's backbone and remove it.
3. Turn the chicken over on a baking sheet and press it flat.
4. Squeeze the lemon over the chicken and season with onion powder, salt, and pepper.
5. Brush the chicken and grill grates with olive oil.
6. Place the chicken skin-side down onto the grill.
7. Grill for 12–15 minutes until charred. Flip the chicken and grill for 25–30 minutes. Flip it again and let it cook fully before removing from the grill and letting it rest.
8. Season the vegetables with salt and pepper, then brush them with olive oil.
9. Grill the vegetables for 6–7 minutes, until tender. Enjoy!

Battles, Bandits, and Brave Deceptions

Revolutionary War Revelations

When most history buffs reflect on the Revolutionary War, they often think of cowboys, submariners, and gender-bending colonists … *right*?

Beneath the popular narrative of the Revolutionary War lies a slew of surprising facts that add color to what most citizens know and understand about this pivotal moment in American history. Here are a few tales from the battlefield (and below it) that prove truth is always stranger than fiction (or at least what we learned in school).

The Lawless Looting of the Colonial Countryside

Long before John Wayne personified American grit, cowboy culture played a significant role in the British military. In Westchester County, New York, a team of cattlemen-turned-bandits led by British loyalist Oliver De Lancey aided English forces by robbing colonists' farms for supplies. In addition to causing mayhem on farmlands, De Lancey's criminal crew became embroiled in a fierce rivalry with a band of cowboys from New Jersey, the Skinners, in a race to surpass each other's plundering.

Democracy's Disguised Defender

In 1782, a 22-year-old man named Robert Shurtleff decided to join the effort to oppose British rule by serving as a scout for the colonists in New York. The Plymouth, Massachusetts, native served the cause well before an unexpected illness forced him into a hospital in Pennsylvania the following year. Once under physicians' care, they discovered that Robert Shurtleff was actually a young woman named Deborah Sampson. The former teacher had disguised herself as a man to serve in the military, successfully hiding her true identity for several months. After receiving an honorable discharge and being awarded a military pension, she chose to live a quieter life on a farm in Massachusetts, where she raised a family and left behind her wartime persona.

The Turtle vs. the Titan

As the Royal Navy grew stronger during the war, a Connecticut-based inventor named David Bushnell created a one-person vessel designed to sneak past British blockades. Funded by George Washington and named the "Turtle," the small, submersible ship was supposed to enable colonists to enter enemy waters and plant bombs undetected. Unfortunately, design issues plagued the "Turtle," resulting in limited visibility and oxygen levels, so they promptly retired it. Despite the ship's failure, it served as the rudimentary inspiration for modern submarines.



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INSIDE

1 The Next Phase of Parenting (and Planning)

2 5 Time Management Hacks That Actually Work

3 Grilled Whole Chicken and Vegetables

Facts Beyond the History Books

4 Love, Legacy, and the Law



COUPLES IN CONTROL

ESTATE PROTECTIONS FOR UNWED PARTNERS

While it's difficult to say goodbye to a loved one under *any* circumstance, the loss can be even more upsetting when an improperly devised estate plan puts the deceased's legacy and wishes at risk. This dilemma is especially common among unmarried partners who are left without legal standing over their significant other's estate upon their passing. Fortunately, there are a host of ways to protect an unmarried partner from complications if you pass away or become incapacitated.

First and foremost, crafting an estate plan is essential to providing for anyone in your life. If you don't have one in place, state law dictates that your assets will be distributed to your closest relatives. If you don't want that, you must create a plan that states your wishes clearly, including instructions specifying who will receive particular assets. Additionally, a power of attorney can be drafted to provide clear directives for others, including your unmarried partner, to follow if you become incapacitated and are unable to make your own medical and logistical decisions.

Through health care and durable powers of attorney, you can assign your partner the authority to make critical decisions on your behalf, regardless of marital status. This arrangement is also beneficial if an unmarried partner maintains a shared mortgage or handles other expenses in your absence without having to argue for this authority in court. Additionally, holding joint ownership of certain assets (such as a home) can make it easier for your partner to inherit them.

This is only a *general* overview of some of the most common solutions to estate planning issues involving unmarried partners. The best path is to seek guidance from an experienced estate planning attorney in your state for a more comprehensive view of your options, particularly if you and your partner have children.

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