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# PRST STD



Taking My Mom's Advice

How a British Admiral Thwarted Napoleon's Naval Ambitions

> The Right Way to Protect Your Children's Inheritance

Stuffed Pepper Soup

How to Leash-Train Your Dog for Stress-Free Strolls

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.









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**November 2023** 

# Mom Always Said

North Platte: (308) 221-6204

#### 'COUNT YOUR BLESSINGS'

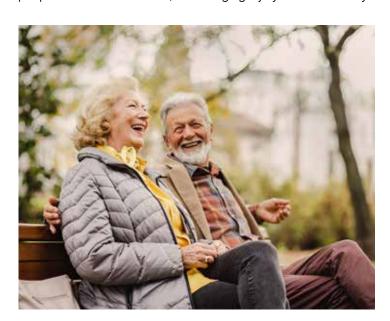
I've practiced law for 39 years. For the last 25, I have specialized in helping severely injured people get the medical care they need and the resolution they deserve.

Kearney: (308) 767-2650

Most of our cases involve serious, sometimes catastrophic, injuries — children who have been mauled by crazed dogs, auto accident victims with life-changing injuries, pedestrians run over by distracted drivers, and store customers who fell and suffered serious head injuries. I've lost track of the number of such cases, but it's a large number.

You might be surprised that the most interesting part of my practice is not the law or judges, other attorneys, or even the doctors involved — it's the clients!

We have a very systematic approach to injury cases, and nearly all our clients are extremely satisfied with their resolution. But the one part of the client journey that is unpredictable is the final outcome — that point when they are done treating and the doctor says, "You're as good as you're going to get." Most people can survive a serious, life-changing injury and successfully



go forward in life, while some, with perhaps a less serious injury, are physically and emotionally stuck. Why is that?

I admit there is no simple answer, and a number of factors come into play: pre-accident emotional stability, pre-accident physical fitness, willingness to follow the advice of good doctors, personality type, spiritual beliefs, and so on. However, I have observed one repeating characteristic in every successful injury recovery, and that is a grateful heart. The client who is able to look beyond the bad experience of their injury and recognize all the other good things in their life is always successful in their recovery.

While "success" is not always easy to define in the case of someone recovering from a serious injury, something very powerful and meaningful happens when a person recognizes that, despite their injury, they have many blessings in their life to be thankful for. Sometimes, it's just that they are still alive.

I remember one client who remained in chronic pain following a fusion in her neck after a collision caused by a distracted driver. One day, she happily relayed to me that she had found a way to deal with her situation. "I don't get out of bed in the morning until I have counted five things to be thankful for," she said. It was simple but very effective for her.

Every case we work on in the office involves building a close relationship with the client. We find we are much better advocates for people when we truly understand their journey. In the process, I have come to really admire those clients who have "fully recovered" emotionally and mentally following a serious injury. And I have a new appreciation for the importance of counting our blessings — whether we've been injured by someone's negligence or we're just dealing with life.

I guess mom was right about that, too.

Until next time,

-Bill

### **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.

# STUFFED PEPPER SOUP Inspired by TasteOfHome.com

#### Ingredients

- 2 lbs ground beef
- 6 cups water
- 1 28-oz can tomato sauce
- 1 28-oz can diced tomatoes, undrained
- 2 cups chopped green peppers

- 1/4 cup packed brown sugar
- 2 tsp salt
- 2 tsp beef bouillon granules
- 1 tsp pepper
- 2 cups cooked long-grain rice
- Chopped fresh parsley (optional)

#### **Directions**

- 1. In a Dutch over 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.

# 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

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.

# TAKE A BREAK



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

# Take the Lead

#### Leash-Training Made Easy

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 to

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 them 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 their 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!

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