

SEPTEMBER 2025

“At our Firm,
Your Estate Plan
is Not Business,
it’s Personal...”



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“It is never too late to be what you might have been.” George Eliot

BACK TO SCHOOL, BACK TO SELF: NAVIGATING THROUGH CHAOS

September marks a turning point. The school bells ring again, backpacks are slung over small shoulders, and suddenly, your mornings are no longer ruled by sun-soaked flexibility but by the rigid clock of routine. Indeed, Fall is once again upon us, and just like that, we all have to get back to work! And while there's relief in structure—finally, a moment to breathe and get back to work with a clearer mind—there's also a subtle pressure that creeps in.



You may find yourself juggling a familiar trio: *Did I spend enough time with my kids? Am I pushing hard enough at work? Should I be working out more?* Add in friends, spouses, aging parents, and sleep, and “balance” begins to feel like an unrealistic Pinterest board. But here's the truth that few say out loud: a balanced life does not mean being balanced at all times.

Balance isn't a daily metric—it's a seasonal rhythm. Some days, your children will get the best of you... Mine definitely did! 😊 Other days, your work will demand your full presence. Occasionally, your friendships will need tending. And often, you'll have to prioritize your own stillness—something that seems like a luxury, but is actually essential. Rather than beating yourself up for falling short in one area, recognize that imbalance is often a sign of focus, not failure. You are human, not a machine. I am writing this in the middle of the night knowing this article needs be written before I draft three Revocable Living Trusts for the week! Here are some pointers you may find helpful, they helped me navigate through the chaos at times:

Most productivity advice focuses on what you should be doing at certain times. But a more sustainable approach is to schedule tasks based on your energy levels.

-Are you sharpest in the morning? Use that time for deep work (that is for SURE not my focus time!)

-Do you feel fried by 3 PM? Build in “soft focus” tasks like organizing or responding to emails.

Big pointer here - don't overstuff your day! Leave gaps. Allow room for unexpected life to happen—a sick child, a phone call from a friend, or a walk that clears your head.

Instead of aiming for a grand life reset, create 10-minute weekly check-ins to review your week:

-What felt off?

-What gave you energy?

-Where did guilt creep in?

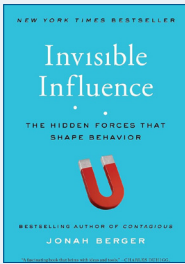
Use these check-ins not to shame yourself but to course-correct gently. Small pivots often prevent major burnout. Bonus tip: share these with a partner or friend—it creates accountability and reminds you that you're not alone in the juggle.

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INTRODUCTION

People... we are officially entering the final quarter stretch of the year. This firm is definitely getting older, as we sense the speed of time moving faster! This used to be something we would hear ‘seasoned’ practitioners say all the time. Could it be, it is happening to us?!

Anyhow, let us take a deep breath, look back at what has been accomplished thus far, and lean into the months ahead with purpose and precision. The finish line is in sight—but how you close out the year will depend entirely on the clarity of your plan and the consistency of your execution. You have been with us long enough at this point, you know we like to leave nothing to chance. If you can visualize September as your springboard, then December often brings a slowdown for most industries (retail being the key exception), the groundwork you lay now is what determines whether you coast through year-end or scramble to catch up. This is the season to lock in strategies, finalize your Q4 goals, and assign clear deadlines for yourself and your team.



BOOK SUMMARY. TREY TAYLOR: A CEO ONLY DOES THREE THINGS

In *A CEO Only Does Three Things*, author and business leader Trey Taylor distills the role of a Chief Executive Officer down to its core essentials: **Culture, People, and Numbers**. Contrary to the image of a CEO as someone

who juggles countless responsibilities and decisions daily, Taylor argues that when CEOs focus solely on these three pillars, they become far more effective, strategic, and impactful leaders. This book should definitely be a high priority read for the people heading the Asset Protection Center no? ☺

The first and most foundational responsibility is **Culture**. Taylor emphasizes that a CEO is the steward of a company's values, purpose, and mission. Culture shapes how employees behave, how decisions are made, and how the company is perceived from the outside. A healthy, intentional culture creates alignment across the organization and sustains it through challenges. Taylor urges CEOs to consistently communicate and model the core values of the business—not as slogans, but as living principles embedded in day-to-day operations.

The second area is **People**. CEOs must be deeply involved in hiring the right individuals, placing them in roles that match their strengths, and fostering leadership within the organization. Taylor discusses how talent decisions—from recruitment to retention—are too important to delegate entirely. He believes that CEOs should focus on developing a team of “A players” and creating a workplace environment that nurtures growth and accountability.

The third and final responsibility is... **Numbers**. This doesn't mean the CEO should micromanage the budget, but rather that they must have a deep understanding of the financial health and operational metrics of the company. Taylor emphasizes the importance of using data and key performance indicators (KPIs) to guide decisions, evaluate progress, and course-correct when needed. A CEO who knows the numbers can steer the company confidently and avoid being blindsided by financial surprises.

The book underscores that distractions are a CEO's biggest enemy. Meetings, micromanagement, and firefighting pull leaders away from their true duties. The CEO's role is not to do everything—but to ensure that everything is being done by the right people in alignment with the company's mission. We believe this book is an incredible read, especially as you head towards the end of the year. It is easy to drown in the daily tasks any businesses may pull you into, but it takes outstanding leadership to be able to resist the temptation to just stay busy.

Ultimately, *A CEO Only Does Three Things* is a practical, straightforward guide for leaders who want to elevate their impact by narrowing their focus. By committing to culture, people, and numbers—and letting go of everything else—CEOs can lead with clarity, build resilient companies, and create lasting success.

The Invisible Influence: How Music Shapes Your Day Without You Realizing It



You may be surprised, but art is an important component we try to keep in our practice. Not because it necessarily brings a tangible benefit to the firm, but we believe it to be an essential part of a holistic practice, but as individuals as well. With that being said, let's dive into this article.

Music has an uncanny ability to affect us—even when we're not consciously paying attention. Whether it's a melody that lifts your spirits, a rhythm that steadies your focus, or a song that stirs forgotten emotions, music is constantly working behind the scenes, influencing our moods, behavior, and overall experience of life. And yet, as we grow older and responsibilities pile up, music tends to take a back seat to the noise of daily life. Unlike in our youth—when every song seemed to mark a moment or define a memory—we often let music become a passive backdrop, or worse, forget it entirely.

But this subtle power of music is exactly why it deserves a more intentional role in our adult lives. Once we become aware of how certain genres, tempos, and frequencies can influence our mindset, we can start using music as a tool—not just a form of entertainment.

For example, playing classical music while working has been shown to improve concentration and mental clarity. Baroque pieces, with their steady rhythms and balanced phrasing, are particularly effective for tasks requiring focus or even calming the nervous system for sleep. Meanwhile, jazz music can spark creativity, loosen rigid thinking, and open the mind to new ideas—making it a great background for brainstorming or artistic work. Even playlists filled with nostalgic hits can help reenergize you during an afternoon slump or lighten your mood on a difficult day.

Beyond productivity, music can influence your emotional environment. A carefully chosen playlist can set the tone for your morning routine, energize your workout, enhance a romantic evening, or soothe stress during your commute. And because our brains associate music with memory and emotion, even familiar songs from your past can reconnect you with a sense of joy, youthfulness, or comfort when you need it most. When Apple Music and Spotify came out with the brilliant concept of creating libraries... 'Forget' about it, it changed the way people interacted with music!

Creating these playlists with intention is where the power lies. Think of it as soundtracking your day—selecting music that aligns with the energy or emotion you want to cultivate. Maybe your morning playlist begins with uplifting acoustic guitar and transitions into upbeat instrumentals to get you moving. Your deep work playlist might feature ambient electronic or instrumental piano, while your winding-down mix includes gentle acoustic or soft baroque music to signal your body that it's time to rest.

As adults, we shouldn't let music fade into the background of our lives. Instead, we should re-engage with it as the subtle yet powerful ally it is. When used with awareness, music doesn't just fill silence—it shapes experience. So put on a song, and let it carry you forward—one intentional note at a time.



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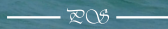


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As September comes to a close and Fall begins to take hold, the days are growing shorter, the air a bit crisper, and our routines begin to shift with the season. Residing in CA, this is the time of the year where we collectively remind ourselves why we pay so much to be here! Think about how lucky we are to live in such a mild-climate environment... year round! And on top of that, winters are not exactly the 'harsh' type!

It's a time of transition—an opportunity to reassess how we structure our days, manage our time, and focus on what truly moves the needle. With fewer hours of daylight, being intentional about your daily schedule can lead to greater productivity and a more balanced rhythm between work, family, and personal wellness.

