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



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“Motivation gets you  
going, but discipline keeps  
you growing.”

- John Maxwell

## DECISION MAKING UNDER PRESSURE

Urgency has a way of distorting our judgment. An email marked “urgent” lands in our inbox, a meeting grows tense, or a deadline looms larger than life — and suddenly wise, thoughtful people make unwise choices. They hire too quickly, sell too hastily, or commit to projects that don’t align with their true priorities. Of course, this is not coming from yours truly, only shared from what was learned via third parties only... 😊 The reality is that pressure itself is not the enemy. The true test is how we think while under that pressure. I may re-read that for myself a few times.



Throughout history, some of the most admired leaders have been those who could slow time in the midst of chaos. Think of Winston Churchill walking the streets of London during the Blitz, or an ER doctor calmly issuing orders in a crowded trauma bay. Their advantage was not that they avoided stress, but that they trained their minds to operate with clarity inside of it. We may not face bombs or medical crises daily, but in business, family, and personal life, the ability to pause and choose wisely in heated moments is just as critical.

One powerful practice is reframing urgency. Not every decision deserves the same intensity. Before reacting, ask: is this a one-way door (irreversible) or a two-way door (reversible)? If reversible, act quickly and iterate later. If irreversible, slow down, gather data, and invite other voices. Many poor choices come from treating small matters with the weight of big ones. By sorting decisions properly, we protect our energy for the moments that truly count.

Another helpful lens is time. Imagine the outcome of your choice in ten minutes, ten months, and ten years. What feels catastrophic in the moment often shrinks when measured against the sweep of time. This perspective has saved many businesses from panic-selling assets, and many families from regretting words spoken in anger. Time reframes drama as detail.

Preparation also matters. Just as athletes drill before game day, we can rehearse how we want to respond under stress. Creating checklists, clear chains of responsibility, and pre-decided values gives us a script when adrenaline clouds our thinking. In our firm, we encourage clients to document not only their wishes for inheritance, but their values: how they want wealth to serve their children, how they define security, and what trade-offs they are willing to make. These “premortems” — imagining what failure would look like and preparing against it — often prevent the very scenarios that would trigger panic later.

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## INTRODUCTION

Spring is the season of honest edits. We open closets, clean desktops, and — if we are brave — clear our calendars. March invites us to prune so that growth has room. In estate planning, as in gardening, trimming back the excess makes space for new fruit. This is the perfect month to refresh your systems: digitize important documents, simplify accounts, and confirm that your plan still reflects your values. Ten small improvements often do more than one grand gesture. As nature begins to bloom, let this season remind you that clarity and renewal are not just metaphors — they are practices.

As a seasoned firm, we are slowly starting to understand and appreciate what author Marie Kondo popularized – Japanese minimalism. This doesn’t translate to just your household, but rather as a philosophy of life. We would strongly encourage you to explore this philosophy. Lastly, we hope you are enjoying our small highlights on the firm’s kids. Heck, who knows, they may end up representing either you or your children, might as well get to know them now 😊! Have a great month Everyone!



Most closely held companies are now well acquainted with the Corporate Transparency Act (CTA), the federal law requiring many business entities to disclose their beneficial owners to the Financial Crimes Enforcement Network (FinCEN). While the law’s intent is clear — to combat money laundering, terrorist financing, and other illicit activity — the practical implications have been anything but simple. Year Two of compliance has revealed not only the gaps in understanding, but also the habits that separate well-prepared businesses from those stumbling to catch up.

First, reporting deadlines matter more than many expected. For existing companies, the initial filing window seemed generous, but as 2025 unfolded, many businesses found themselves scrambling. New companies must now report within a narrow window after formation, and any change to ownership or control triggers a fresh filing obligation. What some hoped would be a once-and-done exercise has proven to be a living requirement, demanding ongoing attention.

Second, clarity of responsibility is critical. In many small businesses, no one knew who was “in charge” of CTA compliance. Was it the managing member, the corporate secretary, the CPA, or the attorney? Year Two has shown that businesses who assign a clear role, supported by a checklist and calendared deadlines, are the ones avoiding mistakes. As with tax filings, diffusion of responsibility leads to errors. Ownership of the process must be explicit.

Third, documentation is your ally. Companies who saved timestamped copies of their filings, along with the identification documents used, are now better equipped to respond to questions. Those who relied on memory or verbal assurances often struggle to prove compliance. Regulators have not been shy about imposing penalties, and sloppy recordkeeping has been one of the easiest triggers for fines.

Privacy remains a lingering concern. Families with legitimate interests in discretion — whether for safety, business strategy, or personal preference — have worried about how their information will be handled. Creative structuring can sometimes balance compliance with privacy, but it requires foresight. Year Two has underscored that planning entity structures with CTA in mind is no longer optional. It must be part of the upfront design.

The good news is that once systems are built, the burden lightens. Companies who integrated CTA checklists into their annual meetings or compliance reviews report far less stress than those treating each filing as a crisis. What initially felt like an intrusive requirement has, in many cases, become another predictable box to check, no different than filing annual statements or tax returns.

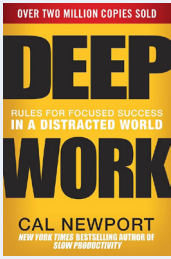
The larger lesson is this: regulatory change rarely goes away. Families and businesses who adapt early, assign clear responsibility, and document thoroughly not only comply, but free themselves from the distraction of last-minute panic. In an era of increasing transparency, resilience comes from treating compliance not as an interruption, but as part of the rhythm of responsible ownership. The good news is that enforcement has largely been paused, so you have time!

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Of course, none of this works without the simplest discipline of all: pause. A single deep breath, a short walk, or even the phrase, “Let me get back to you tomorrow,” can create enough distance for your rational brain to re-engage. Neuroscience confirms this: the prefrontal cortex, the seat of logic, takes longer to activate than the amygdala, which drives our fight-or-flight impulses. Buying a moment of time can literally shift which part of the brain is making the choice.

Decision-making under pressure is not about perfection. It is about building habits that give clarity a fighting chance when stress tries to take over. As March reminds us with its mix of storms and blossoms, the ability to pause, prune, and choose wisely is what allows the season of growth to come.



**BOOK REVIEW – CAL NEWPORT – DEEP WORK**

Cal Newport's \*Deep Work\* has become a modern classic because it names the problem of our age: distraction. In a world of constant notifications, open offices, and multitasking, the ability to focus without interruption is now a rare skill — and, Newport argues, one of the most valuable. The book is both a diagnosis and a prescription for anyone who wants to produce work that

is not only efficient, but meaningful. This book is a reminder for ourselves at the office. With constant obligations and dealing with clients' crisis, as professionals, we had to learn to juggle such responsibility and trust in a meaningful way.

Newport distinguishes between shallow work — logistical, low-value tasks — and deep work, which he defines as cognitively demanding activity done in a state of distraction-free concentration. Deep work is what allows us to learn complicated things quickly and produce at an elite level. Unfortunately, most people's schedules are dominated by the shallow. The cure, Newport suggests, is to intentionally design our days around depth.

The book offers strategies: scheduling time blocks for deep work, creating rituals that signal to your brain it's time to focus, and embracing boredom instead of rushing to fill every quiet moment with scrolling. He even suggests quitting or radically limiting social media, arguing that the mental clutter outweighs the benefits for most people. If we are to be honest with ourselves, the power of social media is frightening. As an adult, I find myself struggling with cutting out the distraction that it provides, be it while taking a shower, waiting in line, sitting on the couch for intended 5mn which turns into 25mn, etc... Then, we expect the younger generation to curtail that habit on their own. That is a tough ask! So this book very much resonates with today's struggles, see if you can help your children curtail this new technology.

Be it as it may...while some of his recommendations may feel extreme, the underlying point is simple: attention is our scarcest resource, and we should allocate it with care.

Why does this matter for you? Because whether you are building a business, writing a book, or simply trying to be more present with your family, the ability to go deep is what creates lasting value. Quick responses and surface productivity may impress in the short run, but it is the slow, focused work that shapes legacies. Newport's reminder is timely for March: prune the distractions, and you will discover that clarity and creativity were waiting all along. Now that's deep! 😊

**Gardening for Health, Stress Relief & Family Bonding**



*Gardening may seem like a humble hobby, but its benefits reach far beyond the flowerbed. Step outside to water a tomato plant or tuck a seed into the soil, and you are participating in one of the oldest forms of therapy known to humankind. The simple act of tending plants has been shown to lower stress hormones, improve mood, and even strengthen the immune system. Soil itself contains microbes that trigger the release of serotonin, the brain chemical associated with happiness.*

*Beyond biology, gardening cultivates patience. Plants do not grow on our schedules. They remind us that real growth takes time, and that setbacks — a late frost, a pest invasion — are not failures but part of the cycle. For families, these lessons are invaluable. A child who plants a seed and watches it sprout learns responsibility, delayed gratification, and the joy of nurturing life. Parents discover that the garden becomes a natural classroom where values are caught, not just taught.*

*Gardening also strengthens family bonds. Working side by side — one person digging, another watering, another harvesting — creates quiet companionship. The conversations that happen over a row of carrots or while pulling weeds are often the ones that matter most. Unlike formal "family meetings," the garden creates space for stories to emerge naturally. And when the harvest comes, whether it is a handful of herbs or a basket of tomatoes, the shared pride is tangible.*

*In an era dominated by screens, gardening pulls us back into our senses: the smell of earth, the feel of leaves, the sound of bees. It grounds us, literally and figuratively. It teaches us that progress is often invisible until one day, suddenly, the garden is in bloom. That reminder — that unseen effort leads to visible fruit — is as true in life and business as it is in the soil.*

**FAMILY SPOTLIGHT**

We are proud to introduce Adison ("Adi") Harral, Attorney Shaffer's eldest son and the "apple of her eye." Some would say her husband "caught her" with Adi's help at the adorable age of four, when she fell in love with both Adi and her husband, Lucas. Now 18 years old and standing 6'2", Adi is known as the kindest and softest soul in the family tribe.

Originally from Colorado, Adi chose to move to California full-time at age 14. He currently serves as a Manager at Zumiez in the Shops at Mission Viejo, where he is frequently recognized as a top salesperson. In addition to his professional success, Adi recently enrolled at Saddleback Junior College, where he is exploring career paths in coding and automotive studies.

In his free time, Adi enjoys fashion, playing guitar, and working on his 1994 red Corvette. He is a wonderful big brother to Kai and Shae and, despite his natural dirty blond hair, often colors it black, Shadi jokes, "to match his step-mom and brothers". Continually noted for his resemblance to actor Timothée Chalamet, Adi usually shies away from the camera, but we are excited to share a rare, newsletter-worthy photo of him attached here.

Please join us in celebrating Adi's recent milestones!





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We are in full work mode People! As you can tell, this month has been about continuing to 'grind', but doing so efficiently. Whether in decision-making, compliance, or family rhythms, small steps now prevent larger crises later. Take time to simplify, to listen, to plant something new. Was it not Henry David Thoreau that encouraged us all to "simplify, simplify." If he felt that way back then, imagine how he would look at us a society today?



In the meantime, take advantage of this time to look and review your finances and estate plans! These are not a 'one and done' like many believe, but rather should be set as a semi-regular review for your loved ones! We are here to help if you need us!