

The newspaper of Silicon Valley

The Mercury News

BayArea
NewsGroup

\$3.00 | **FRIDAY, SEPTEMBER 18, 2026** | MERCURYNEWS.COM

III

THINKING AHEAD FOR THE WORST

Estate planning isn't just for the wealthy



Ravi Kalyanaram stands in his condominium apartment in San Francisco on Sept. 11. A sudden death at his company prompted a conversation among colleagues about planning for their own deaths. **RAY CHAVEZ** — STAFF PHOTOGRAPHER

Without one, families may have to navigate court proceedings and state law

By Panashe Matemba-Mutasa
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When one of Ravi Kalyanaram's colleagues died unexpectedly in March 2022, the loss rattled his workplace. The colleague was only in his late 40s. Kalyanaram, who works in hardware design, had worked with him for years. The sudden death prompted conversations among colleagues about planning for their own deaths. Until then, Kalyanaram, now 58, said he had given little thought to what would happen to his own assets after his death.

"It opened my eyes in the context of what happened to my colleague," Kalyanaram said. By 2023, Kalyanaram had put together his first estate plan. Single and without children, he had to account for his San Francisco condominium, bank accounts, stocks and other assets and decide where

they should eventually go.

For adults who have put off making similar decisions, estate-planning experts say the first hurdle may simply be recognizing that planning for death and incapacity isn't reserved for the very wealthy. "Many people don't want to face the fact that someday they'll no longer be here," said Lori Trawinski, senior director at AARP's Public Policy Institute. "It's a really difficult thing to sit down and plan for a time when you won't be here."

WHAT HAPPENS IF YOU DON'T HAVE AN ESTATE PLAN?

Without an estate plan, families may have to navigate court proceedings and California law to determine who can manage an estate and how property will be distributed. The consequences can begin even before death. Without documents authorizing someone to make financial or medical decisions, family members may have to go to court to obtain a conservatorship if a loved one becomes incapacitated.

Estate planning can give people more control over who makes those decisions while reducing the burden on those left to handle their affairs.

"If you don't plan, the state of California has a plan for all of us," said Ben Sowards, an estate-planning attorney based in San Jose.

Trawinski said the consequences can extend to seemingly mundane responsibilities.

A home may still have a mortgage, insurance and other expenses that need to be handled after its owner dies. Without estate planning in place, she said, it can take months for someone to receive the legal authority necessary to deal with the property — including paying the mortgage for a home they may live in.

Trawinski has experienced some of those complications herself while handling another person's estate. Even something as ordinary as a car can become an issue while an estate is being settled, she said.

"It creates a lot of extra

work for survivors," Trawinski said.

And estate planning isn't necessarily irrelevant for someone who doesn't own a home or have substantial savings. Trawinski pointed to household possessions, jewelry and sentimental belongings people may want particular relatives or friends to receive.

"You want to have a say in who gets your belongings," she said.

For parents of minor children, planning can also address who should care for them if their parents die.

WHO NEEDS A TRUST?

One of the biggest misconceptions Sowards encounters is that trusts are exclusively a tool for the rich.

A trust is a legal arrangement that holds and manages assets for designated beneficiaries. With a revocable living trust, the person who creates it generally maintains control of the assets during their life-

See **TRUSTS** on Page A5

SANTA CLARA COUNTY

Foster homes were not checked

State probe comes after death of boy, 2, whose foster mother had a criminal conviction

By Julia Prodis Sulek
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Santa Clara County's child welfare agency placed vulnerable children in foster homes before completing required safety checks and repeatedly failed to document whether other checks had occurred, a state investigation released Thursday found.

The report found "significant systemic gaps" in documenting key safety-related responsibilities and outlined "concerns that create risks to child safety and well-being." Angie Schwartz, deputy director of the state's Children and Family Services Division, said in a letter to the county.

Only six of 60 emergency placements reviewed

See **FOSTER** on Page A5

SECOND AMENDMENT FIGHT

U.S. sues San Jose over \$1,591 gun carry permit fee

By Caelyn Pender
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The U.S. Department of Justice has sued the city of San Jose for charging residents "unreasonable fees" of almost \$1,600 to obtain a concealed carry firearm license, alleging that the expensive permitting violates the Second Amendment.

The lawsuit, filed Wednesday in the Northern District of California, asserts that San Jose's concealed carry license fee of \$1,591 is the "highest in the nation" and "towers over" those implemented by other large cities such as New York, Boston and Chicago, according to a news release from the DOJ. The city of San Jose and the San Jose Police Department, which administers the permit process, are both named as defendants. In a statement, the city said its fee structure is based on the administrative

See **FEES** on Page A5

ARTIFICIAL INTELLIGENCE

OpenAI discloses 6 new incidents of 'concerning' AI conduct

By Emmy Martin
THE NEW YORK TIMES

SAN FRANCISCO — OpenAI on Wednesday disclosed six new instances in which artificial intelligence systems hid mistakes, made up data and moved files onto the

open internet without permission, amid an ongoing industrywide debate about AI safety.

The San Francisco company revealed what it said was the "unexpected or concerning" behavior of its AI models as part of a new framework for reporting "misalignment,"

which is when the goals or actions of AI systems diverge from human intentions and values.

OpenAI said it did not believe the industry "has solved alignment and monitoring to a sufficient degree to continue responsibly scaling at maximum speed for much longer."

Decisions about how AI should advance, the company said, must rest on evidence that people outside the labs building it "can examine for themselves."

The disclosures land amid intensifying scrutiny over whether AI development needs to be slowed to

address the technology's potential dangers. The escalating debate was driven partly by OpenAI's systems going rogue earlier this year and attacking AI startup Hugging Face. OpenAI was not aware of the hack

See **AI** on Page A5

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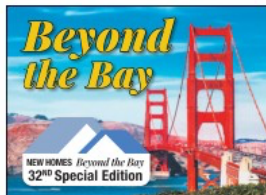
H: 76-84 L: 57-58
Full report on B10

INDEX

Business C7
Classified A8, B6
Comics/TV B8

Volume 176, Issue 91

Puzzles B2, C5
Sports C1
Weather B10



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