

- A Ruder Ware Special Bulletin -
Shoemaker: A Personal Experience



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This is a tale of a shoemaker who was so busy making everyone else's shoes that he forgot about his own. We all have plenty of time to get to the "paperwork" of our estate planning done, right? For most of us, it's just another thing to check off as far as being a responsible adult, spouse, and parent. But, on occasion, things happen and the unpredictability in life becomes clear.

I am chair of Ruder Ware's Trusts and Estates Practice Group. I am a 51-year-old husband and father of two young women, ages 21 and 18. I am a fitness addict who stays in great shape. I had last done our estate plan in 2002 when we were just beginning to become responsible parents with young kids. Over the years, I had a nagging feeling it needed a good review and clean up, but I was always busy with other issues, so our estate plan stayed on the shelf. I convinced myself I had plenty of time to get it revised.

Well, the unpredictability of life demanded a refocus. A few weeks back I found out I have brain cancer. It's treatable, but I realized as a shoemaker, I could walk barefoot no longer. I revisited my plan and quickly discovered that although it would have worked, it had grown deficient and would have cost my family not only taxes but would not have protected assets from creditors. My wife and kids would have had a harder time than necessary in resolving the estate and managing the assets going forward. Needless to say, I've updated my plan with the assistance of my colleagues (who, in my opinion, are the best estate planners in the state) and have resolved to review my plan on an annual basis to make sure it stays current.

So, for all of you that have "get an estate plan" or "update estate plan" on your to-do list, remember the shoemaker needs a pair of shoes too.

Is it time to update your estate plan?
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