



DON'T BE RUDE. GET A WILL.

By: Matthew J Trivett CFP® CLU® ChFC®

“Everybody knows they’re going to die, but nobody believes it” -Mitch Albom’s *Tuesdays with Morrie*

I was once giving a talk to a group of Eastman employees when I told the audience that dying without a will “is flat-out rude.” To this day I’m still reminded by those in attendance how goofy that comment was. I agree. It was very goofy. But it was also memorable. And hopefully it spurred at least some people in the audience to complete their estate planning after being told they are rude.

I have been conducting factfinders with new and existing clients for the better part of 17 years, and it continues to surprise me how few of you have done basic estate planning. But I guess it shouldn’t shock me. Just a few weeks ago, the world received news of Aretha Franklin’s death, and 5 days later, newspapers across the country published that she never completed her will. Sadly, she is not alone. Many other famous people also fall in the same category, such as Michael Jackson, Prince, Heath Ledger, Howard Hughes, Martin Luther King Jr., John Denver, Steve McNair, and the list goes on and on.

Years later, I still don’t back down from the ‘rude’ comment. **If you have a family and haven’t completed your will, then you are behaving irresponsibly** (a term with a more direct and frankly accurate description than ‘rude’). Have you played the movie in your head of how difficult of a time it will be for your survivors? Think about how it was for you when your parents, siblings, or grandparents passed away. The very last thing your family needs is uncertainty about how to handle everything from your burial wishes to who gets grandpappy’s shotgun or grandma’s antique hairbrush.

As far as your assets go, that is taken care of by the state, via the intestacy laws. You see, if you die without a valid will (aka *dying intestate*), your state of residence already has a will drafted for you. And based on this pre-drafted document, the state decides who gets your house. The state decides who inherits your vehicles. The state will even decide who gets your kids – and heaven forbid if you have a blended family. You don't even *want* to play out the alternate endings of that movie.

My good friend Steven James writes in his book *Becoming Real: Christ's Call to Authentic Living* that we are “**lulled into believing that life is a series of endless tomorrows.**” Well, I have bad news. You are going to die. I am going to die. And the stream of tomorrows will become not-so-endless.

And if I'm being honest, this fact bugs me because life is so dang great. I was joking with my wife the other day that one of the reasons I dread death is that I just don't want to miss out on the fun stuff that this world offers. I love experimenting with new fish taco recipes, doing family trips to the Carolina Shore, and trudging up steep mountains in pursuit of a stupid deer. For me, life is a series of – at times, half-cocked - adventures. And although my faith tells me there's something far better on the other side, I still find sadness in knowing that at some specific moment, I will run out of days, and it will all be over.

But let's continue Morrie's quote: “To know you're going to die and be prepared for it at any time. That's better.” **And I will argue that peace – admittedly coexisting with the mild sadness I just described – is found when we acknowledge death's inevitability and take concrete steps to make our death more manageable for those we loved in life.**

So, if you are one of my clients who still haven't executed your will, now is the time. Pick up the phone and call your attorney to schedule a meeting. Because your humble financial advisor is going to ask you at our next annual review if you're still being rude.

Sincerely,



Matthew J Trivett CFP® CLU® ChFC®

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