



**“WE DON’T
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If nothing else, this month’s fiscal goings on should at least remind us of the often quoted words of the American inventor and statesman, Benjamin Franklin: “...in this world nothing can be said to be certain, except death and taxes.” And yet of these two certainties in life it seems, despite our best intentions, we often plan very little for either.

As an estates practitioner I find it interesting the amount of time, effort and expense we (myself included) put into events that can change with the weather or into personal projects that will ultimately have little to no bearing on our lives in 10 years time, while our personal succession plan flaps haphazardly in the wind. Yes, I know.... pondering the complexities of your estate plan

is perhaps not the most exciting of pastimes. In fact it’s often suggested that estate planning texts should be somewhere around the top of the reading list for patients suffering from insomnia! But is boredom really the reason we fail to plan? I imagine it may play a part but what’s the real reason? Why do we do this illogical thing – plan for what can change but fail to plan for the inevitable? I’ve asked that very question to many a client and attendee at estate planning presentations. The answers vary and are many. But the overwhelming theme seems to suggest that the real reason has a lot to do with the simple fact that death is just not a subject most people like to dwell on – particularly their own! Try it sometime. Start talking to someone about your own death and I can almost guarantee that that conversation won’t last long, unless you’re paying the person listening!

And so I’ve begun to wonder if our apprehension toward estate planning is mostly to do with our perception of death. Of course, from here we can go just about anywhere – religion, philosophy, science, psychology... and the list goes on. But whatever your, no doubt complex, views are on the subject, I think a very practical observation still rings true: “We don’t plan for what we’re not looking forward to.”

Of course we can’t trivialize death, as it is a very real and difficult subject for many of us; and understandably so. But in my experience, the best approach I’ve seen is when clients begin to see positives in their own passing. This sounds strange, but for these clients death becomes less of a question of, “When will I be leaving?” and more of a question of, “What will I be leaving behind?” The truth is everyone has a legacy, something of value to the next generation. And it’s this idea of leaving a lasting legacy that is inspiring and converts the chore of estate planning into the creative task of leaving sentimental gifts and appropriate resources to family and friends.

So the next time you feel yourself pushing some much needed estate planning to the side, ask yourself, “How do I feel about dying?”

Mello Jones and Martin are LINK partners with Age Concern and facilitate a Legal Clinic for us every year. The next one will be on the 26/04/2012. *Nathan Samuels is an associate at Mello Jones & Martin. He advises on a wide range of private client matters including trusts, wills, estate planning, probate and estate administration. Mr. Samuels also assists clients through the process of real property transactions that include residential sales and purchases, mortgages and refinancing. Mr. Samuels was the recipient of the Mello Jones & Martin Legal Scholarship Award in 2001. He joined Mello Jones & Martin as a pupil in 2005, becoming an Associate in 2006. In 2011, Mr. Samuels became a full member of the Society of Trust and Estate Practitioners.*



The LINK Radio Show
2nd Thursday of every month
11:30am on VSB 1450
with host Charles Jeffers.

November 10th -
Bermuda Diabetes Association
December 8th -
OBMI Solutions for Seniors
January 12th -
Bermuda Gas
February 8th -
Coldwell Banker Bermuda
Realty HomeShow 2012



Look for our
Town Hall Meetings in
your neighbourhood

 Remember:
November is Diabetes
Month. Visit
www.bermudadiabetes.org
to find out about their events
& programmes

NOTES FOR YOUR CALENDAR!

DID YOU KNOW?

Age Concern Offices are located at Charities House 25 Point Finger Rd. in Paget. Membership offers great value and is the best \$20 you will spend on yourself. This entitles you to our newsletter, our marvelous seminars starting in January and much more. If you have any queries or want to know more drop in or call us at 238-7425, email us at info@ageconcern.bm or visit www.ageconcern.bm



Age Concern is joining with LINK partner Coldwell Banker Bermuda Realty 2012 HomeShow. The 50+ Lifestyle LINK Showcase will be located in the Cafeteria. We will have our popular Bermuda Gas Bar-B-Que area with all of the food from The MarketPlace and recipes from Bermuda’s top chefs. A full schedule of short educational seminars, lively exhibits and more. See you there...