

Article of the Week
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What If Mr. Scrooge Was Visited by Lawyers Instead of Ghosts?



We all know the story of Ebenezer Scrooge and how he was visited by the ghosts of Christmas Past, Christmas Present and Christmas Future. His life changed and he became a better man. But what if during the next Christmas he was not visited by ghosts, but by lawyers? Join us now as Mr. Scrooge is alone in his office on Christmas Eve.

Scrooge was busy working on his accounts receivable when he heard a voice behind him. It was the lawyer of Christmas Uncertain. The lawyer was rather disheveled looking, but posed no threat so Scrooge asked what he wanted. The lawyer said nothing, but snapped his finger: and the pair was immediately transported to a courtroom.

In it, Bob Cratchit, Tiny Tim and others were waiting for a Judge to say something. "What's going on?" asked Scrooge. The lawyer replied, "The Judge is about to determine who receives your estate. You died without a will, and since you have no close relatives, the state is trying to figure out what to do. It appears your friends will not receive anything, because you didn't provide for them in your plans. I believe that's a long lost relative over in the corner. He'll receive everything, and your successful business will be sold to pay taxes."

"That can't be. I do have a will!" screamed Scrooge.

"You're right," replied the lawyer, "you do have a will. How could I have forgotten?" He snapped his fingers again. Now Scrooge was standing on a tropical beach with a new lawyer beside him. It was the lawyer of Christmas Outdated.

"This place looks familiar," said Scrooge, "I love this beach."

"Yes, you do," whispered the attorney. "This is where you took your dream vacation eight years ago."

"But what does that have to do with the courtroom I was just in?" asked Scrooge.

"Everything," exclaimed the lawyer, pointing to a figure walking toward them. It was Marley, Scrooge's business partner. Scrooge shouted: "Marley, how are you? I thought you were dead. After all, that's what it says in the first line in the novel."

Marley could not hear him. "Marley is dead," said the lawyer, "but he is alive in your will." Scrooge looked puzzled, but the lawyer continued, "The last time you updated your will was just before you took the dream vacation. You went straight from the travel agent to the drug store to buy a will where you could fill in the blanks. You left everything to Marley. You haven't changed your will since then. Everything still goes to him, even though he is dead. You and he - from an estate planning point of view - will forever be marooned on this island."

Scrooge fired back, "I can write a new will. I need to. Take me back so I can." The lawyer snapped his fingers and this time Scrooge was in the living room of his real lawyer, who was celebrating Christmas Eve with his family.

Scrooge's lawyer was puzzled by the sudden appearance of his client. "Mr. Scrooge? I haven't seen you in years. Not since you asked me how to avoid the overtime payment laws with the state and I told you that you couldn't...but never mind.. What's wrong?"

Scrooge was nervous. "I must revise my will," said Scrooge.

The lawyer saw that Scrooge needed help and felt compassion for his client. "Come with me," he said and the two walked to the lawyer's home office where he gave Scrooge a questionnaire. It asked questions about what was important to him and what were his values.

The lawyer told Scrooge to thoughtfully complete the questionnaire and they could write his will together in a few days. Questions raced through Scrooge's mind about Cratchit, his business, and whether he could provide for Tiny Tim's college education. Scrooge even thought about some charities. While the lawyer cautioned that they couldn't solve every problem, they could prepare for most circumstances and do so in a way that maximized the good Scrooge could do for others and minimize the taxes he would have to pay. Scrooge liked the idea and ran home shouting "Merry Christmas" to anyone who would listen.

The next morning he awoke to the sound of church bells ringing. "I can't believe the dream I had last night," he said to himself. He wondered why he has such fanciful dreams about the same time each year. But as he shook his head he felt

some papers beneath his pillow and beach sand between his toes. It was real - again.

He set out to complete the questionnaire and later that week saw his attorney. In his plans, he provided for his loved ones, and he also established an endowment at his favorite charity in memory of Marley. When all of the documents were signed, he went online and purchased a ticket to Tahiti; and he wished for a peaceful night's sleep the following Christmas Eve with no visits from anyone.

No matter what your estate plan is (or is not) we can help you and your attorney plan for what's important to you. Then, like Scrooge, you can have the satisfaction and comfort knowing that everything is in order. To get started all you have to do is click on the links on this web site. This is a helpful resource that we have provided for you. We are grateful to you for your support and encouragement. Thank you for a great 2004 and may you have a prosperous New Year.

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