



## THE ESTATE PLANNING GUIDE TO BETTER SEX

By Richard E. Durfee Jr.

When our affairs are not in order, there is a little anxiety meter that runs in the back of our mind. It creates a high-pitch whistle in our sub-conscious that adds stress to every aspect of our life. It drains our energy, and robs us of the complete enjoyment of life. We worry about what would happen if . . . . This anxiety is even greater when we have a spouse and children.

When we put our affairs in order — by having the appropriate planning documents in place, including wills, trusts (as needed) and other basic medical and legal emergency documents — this anxiety meter stops running. At that point, something amazing and wonderful happens. The high-pitched whistle in the back of our minds stops. We have more energy. Our food tastes better. We sleep better. We laugh more, and worry less. Couples fight less and love each other more. Literally everything gets better, including . . . . . you guessed it . . . . . !!!

Although this idea invariably gets a few chuckles, it is very serious. Social scientists tell us that today more than one in two marriages end in divorce. Based on an informal survey of our client files, *substantially less than one in fifty marriages end in divorce when they have their estate planning in place.* Think of all the failed or failing marriages that could be saved by a visit to the attorney’s office, instead of the other way around.

Some people fear that if they plan their estate, they are more likely to die — as if not being prepared for the inevitable makes it less likely to happen. Actually, the opposite is true. By planning for the future both during and beyond our own lifetime, we live healthier, happier, more productive, more fulfilling, and longer lives. If we didn’t wait until we were old to do this kind of planning, we might not get old so fast. Estate planning is not something to do just before we die. *Planning our estate, is planning to live.*

I once discussed this principle with a 70+ year old husband and wife client. The husband complained with a wink, “why didn’t I know about this forty years ago?” The wife responded, “if it had been any better, I’d be dead by now from exhaustion!” Then she kissed him, and her eyes sparkled. With their estate planning documents in place, and smiles on their faces, they left my office hand-in-hand.

There are many good reasons to plan your estate. Maybe this one will be good enough to get you to take action.



The content of this memorandum is general in nature and is meant to be used for illustration purposes only. This memorandum may not be relied upon as legal advice. The reader is advised to consult with qualified legal counsel and other professional advisors.