

Estate Planning: Lessons Learned From Alex Karras

Alex Karras was a multi talented performer that excelled as a pro football player and actor. Nicknamed the "Mad Duck", Karras played defensive tackle for the Detroit Lions for twelve seasons. Karras is most well known as an actor with such roles as the sheriff in the movie Porky's and the father on the long running sitcom Webster. There are several estate planning lessons that we can learn from Alex Karras.

Alex had an occupation that had inherent dangers in being a football player for numerous years from high school to college to the professional ranks. Karras and several other former professional players joined in a lawsuit against his former professional league that sought damages for chronic injuries and effects that he suffered as a result of his play. Karras was diagnosed with dementia later in life and linked it to his career taking hits to the head as a football player. Karras is not alone in working in an occupation that may have adverse health effects. There are numerous lines of work outside of being a professional athlete that may shorten the quality and length of life. It is important for those that may work in such a job that has inherent risks to plan ahead and make arrangements for advance health care directives such as a healthcare power of attorney and a living will, a durable power of attorney to allow someone to take over a person's finances in case of incapacity, and a will or living trust to ensure that assets go to the parties a person wants them to go to.

There is also the need for long term care planning and disability that should be thought of before one needs it. While one is making a salary that may be higher by working in a risky profession it is important to save and prepare for a time in the near or distant future when the effects of the hits or impact of years of work add up. For Alex Karras he may not have known that a professional football career may lead to a shortened lifespan with health complications such as dementia, but a current pro playing football would be wise to preparing himself and his family for the future when he may no longer be in position to earn. Karras was able to supplement his football earnings with an acting career, but a second career is not always guaranteed to most people.

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