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WHAT DO YOU HAVE IN COMMON WITH THE GROUNDHOG?

By Sabrina Winters, Charlotte Wills and Trust Attorney

I'm not certain there are official statistics for this, but based on my years of experience as a Charlotte wills and trust lawyer, a common denominator among my clients that have no estate plan in place when they come to meet me is that it has been too difficult to face their own mortality. They know it isn't a matter of "if" but a matter of "when", but not dealing with it seemed like a good way to handle their fears. Just like spring; the groundhog knows that spring is coming, he just doesn't know when until he pokes his little head out.

Are you like the groundhog? Are you the type to peek-out, see your shadow, and go back in to your safe warm place? Or do you step out and face the day head on?

Interestingly enough, the tradition of the groundhog being *afraid* of seeing his shadow is a recent phenomenon. The tradition started as a medieval superstition that all hibernating animals (not just the groundhog) came out of their caves and dens to check the weather in early February. If the animal could see their shadow, it meant winter could go on for another 6 weeks (which meant they could go back to sleep!) A cloudy day meant spring was just around the corner and they could venture out. As you can see, shadow didn't "scare" the animal back into the safety of their den. It was simply an alarm clock of sorts!

So with that myth dispelled, I also want you to stop using the fear of your mortality as a reason for postponing doing your own will or trust or putting a plan in place (health care power of attorney and living will) for your medical care in the event you cannot make these decisions for yourself.

Simply think of estate planning as a way to ensure that your legacy will go to the people you want, in the way you want, when you want. It will also allow you to save your loved ones

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potential court costs, attorney's fees and most importantly, will allow them to mourn your loss without the added burden of the distribution of your estate being uncertain.

So, as we see all the news and excitement surrounding Punxsutawney Phil this year, take a long look at yourself and see if you are ready to make sure your family is taken care of no matter what. If your plans are lacking, I invite you to give me a call to discuss your options.

By simply mentioning this article, you can come in for a Peace of Mind Planning Session (normally \$750) at no charge. However, this offer is limited to 5 per month so call 704-843-1446 to reserve your space today.

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