

Not a Good Week

Hopefully as you read this, you are as excited as I am about Spring arriving along with Daylight Savings Time! Fortunately for me, the weather is brightening up the spirits after my pathetic past week. To summarize:

- **Monday** – My accountant calls with the news that we “only” owe X. This was quickly followed up with his hunch that we will probably be “*selected*” for another audit this year. **GREAT!**
- **Tuesday** – My annual physical reveals that I have high cholesterol. (I can’t even spell the word, let alone figure out where it comes from.) Further investigation reveals that my top three favorite foods (That I *thought* were healthy), are loaded with the artery clogging substance. **YIPPEE!**
- **Friday** - I ask my mother-in-law how long she is planning to stay with us this time around. She responds by saying that she will “*Only be staying through Andre & Liz’s (Frances’s brother) wedding.*” Approximately forty seconds later I realize the wedding is in May. **FANTASTIC!**
- **Saturday** – While in New York, I mention to Frances that I will turn 40 next year. One would hope their loving spouse would come up with a clever comment like, “*Wow, you sure don’t look 40!*” But that would not be my Frannie. Instead, she replies, “*40! Oh my God, you are ruining my street-cred!*” **LOVELY....**

I will keep you posted on things to come, as my neighbor just informed me they just bought a black kitten...

On a much more positive note, I am proud to announce that Charlestown Mortgage has started offering commercial mortgages. So if you know of any friends, family, co-workers or investors looking to buy an apartment building, bed & breakfast or a tattoo parlor please don’t keep me a secret. My niche will be in the \$100,000 - \$1,000,000 range, an area considered “too small” by most banks and mortgage companies.

But more important than giving you a laugh about my pathetic week or a heads up about a new endeavor in my business, I wanted to introduce you to Sarah Allen, an estate planning attorney with Clark, Hunt & Embry. It is not my style to introduce or push members of my business network, but I am making an exception this time because estate planning is overlooked by many of us. Please give this some serious thought, as it is one of the most important personal and financial planning tools that everyone should have.

There are three primary reasons why you should contact an estate planning attorney:

1. **Health Care Proxy** (Sometimes referred to as a “Living Will”) - We all remember the images of Terry Shiavo in the media, as her parents and ex-husband fought over what to do. A Health Care Proxy in Massachusetts will give direction to your loved ones on how to handle your situation. And if you and your significant other are not married, then make sure you both have the final say should something happen.
2. **Assets** – Odds are, you are from a family where if something happened to you, it would “make sense” who would receive your assets. If not, then this is reason enough for you to have a Will prepared. However, if you do not have one, you have to go through the State to settle your estate, and this will cost your family time and more money. I am going through this right now because my Mom didn’t have a Will, and all the extra trouble could have been avoided.
3. **Children** – If you have small children, then you shouldn’t let another week go by without a Will. Should something happen to you, let there be no doubt whatsoever, over who should raise them and when/how they should receive your estate. Thankfully I don’t have an example for this one.

You can reach Sarah by calling her at 617-494-1920 or emailing her at sallen@chelaw.com. It will truly be one of the best calls you could ever make.

That’s about it for my latest Pulitzer Prize winning letters! Thank you for keeping me in mind should any of your friends, family or co-workers need my services. Take care and have a **GREAT SPRING!**