



## Why Alice's Rabbit Was So Distraught

- Gary Klaben

The two worst subjects to write about? Death and taxes.

My topic today is not taxes.

Rather, The Big Chill. Big Rip. Big Freeze. Big Crunch. The Grim Reaper.

Oh sure, comedians make light of it. Woody Allen: "I don't want to achieve immortality through my work....I want to achieve it through not dying." George Burns: "If you live to be one hundred, you've got it made. Very few people die past that age." Johnny Carson: "For three days after death, hair and fingernails continue to grow, but phone calls taper off."

Welsh poet Dylan Thomas shook his fist at it: "Do not go gentle into that good night, Old age should burn and rave at close of day; Rage, rage against the dying of the light."

Spanish philosopher and writer George Santayana perhaps came closest to the truth: "There is no cure for birth and death save to enjoy the interval."

When you're young, you feel immortal. You walk the earth as an Olympian god, certain that you are in control. That life has order. Simply heed your parents, study hard and graduate, get a job and marry, buy a house and have kids — then grandchildren. Retire. Enjoy your Golden Years and then gracefully exit life's stage.

But invariably certain things don't go according to plan.

On November 7, 1983, five-year-old Jason Vitale was diagnosed with leukemia. His parents, Martha and Wes, were devastated. Martha Vitale's book, *Jason, My Child* (1994), chronicles their son's amazing story until his passing at age 11.

Jason was no ordinary boy. Facing his own mortality, he routinely comforted others undergoing chemotherapy and facing surgery. He became a beacon of hope to all who knew him. He was unafraid to die. During his last days lying in bed, he sensed his father's moribund state. He asked his dad, "Are you afraid of waking one morning and finding me dead?" Wes answered that Jason knew how to be direct and to the point. Jason then said, "Dad, I'll tell you what. If I think I know when it's going to happen, I'll try to give you a sign." Even close to death, Jason was full of life, comforting his father.

By now, you've probably read or heard about the five stages of grief identified by Elisabeth Kübler-Ross (*On Death and Dying*, 1969): Denial, anger, bargaining, depression and acceptance. The latter involves coming to terms with mortality: "I may as well prepare for it." Jason, wise beyond his years, quickly sped through all five stages.

To be sure, the five-stage "roller coaster" effect applies not just to terminal illness,

but to any form of catastrophic personal loss: job, income, freedom, the death of a loved one, drug addiction, the onset of chronic illness, an infertility diagnosis, natural disasters and other tragedies.

As we move through life, there invariably will be some rough days.

A client of mine, Warren, died several years ago at age 79. Warren was first diagnosed with cancer at age 40. He defeated it six times over the next 40 years, but it came back for a seventh-round bout. If you had known Warren during those years, you'd never have guessed about his health. He embraced life to the max. His passing even caught me by surprise. He'd maintained his positive attitude and joy-of-life every single day.

The Big D. The Final Bell. Alas, it eventually tolls for us all.

But what we do in the meantime makes all the difference in the world! All the difference!

There's something awe-inspiring about vigorous seniors. We've all come across them: men and women in their 70s and 80s who retain the zeal and energy of 21-year-olds. Some are still at the helm of their companies, some are writing new books and music, and some have won fame and glory in new careers launched only after "retirement."

*If Shaw and Einstein couldn't beat death,  
what chance have I got? Practically none.*

~MEL BROOKS

Management consultant Peter Drucker wrote his 39th and final book at age 95. Investment advisor Sir John Templeton worked until his death at age 95. Novelist Doris Lessing won the Nobel Prize for Literature in 2007 at age 88. Mother Teresa, universally admired for her selfless service to the poor, won the Nobel Peace Prize in 1979 and lived until 87. Nelson Mandela has "retired from being retired" and still, at 92, lends his voice and prestige to Africa's campaign against AIDS.

Every few months or so, I run into Mort. Mort's office is in a business suite adjacent to ours. He is a World War II veteran who later went to college on the GI Bill and built a successful accounting practice. Mort is always very chipper, friendly and upbeat. He's proud of his work, passionate about client service. He's in his office, early and late, meeting with clients. It's an understatement to say he hasn't slowed down!

The estate planning we do for our clients continually touches the electrified high-voltage third rail: death. For some clients, this is a very painful task. — Discussing the possible loss of a loved one, many times their spouse.

It cannot be avoided.

The consequence of being unprepared for the orderly transfer of one's assets — one's "stuff" — can be horrendous.

For personal peace of mind, for multigenerational family well-being, for Joy of Living — the subject of Death must be discussed sooner than later. Definitely sooner.

We term the multitude of wills, trusts and other documents as “love letters” to one’s spouse or children. Upon the death of a loved one — for those who are not prepared — the long, stressful and costly process of settling the estate can be excruciating. Moreover, this continual reminder of death only adds grinding emotional pain.

One never knows when The Knock will come. In 2007, Carnegie Mellon University computer-science professor Randy Pausch was diagnosed with pancreatic cancer. He faced it head-on with all the kinetic energy of a professional athlete. He was not in denial, nor angry. He did not bargain or become depressed. He rapidly moved to acceptance. Nor did he shrink into himself or hide. Instead, he delivered his “Last Lecture” to 400 students on September 18, 2007.

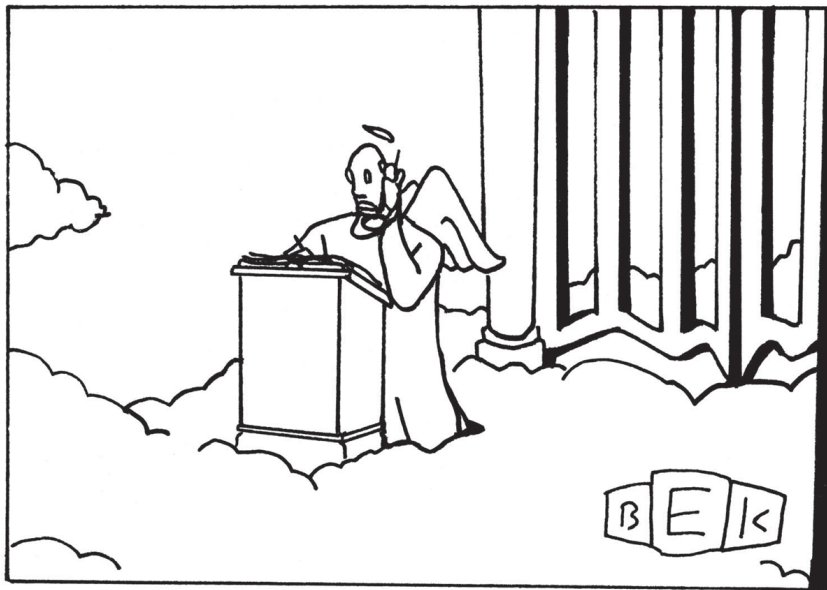
He was very clear about what life is really about. Although he died the following year, his “Last Lecture” words now resound and resonate around the world:

“One thing that makes it possible to be an optimist is if you have a contingency plan for when all hell breaks loose.”

“We cannot change the cards we are dealt, just how we play the hand.”

“No matter how bad things are, you can always make things worse.”

The key question for Randy Pausch: “Are you spending your time on the right things? Because time is all you have.”



“You’re confirmed for Sunday at 5:30 A.M. in your bed, sound asleep.”

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On many occasions, working with our clients, we delve into the soft interior issues of death. Understandably, some clients have a difficult time deciding who should perform the duties of executor, guardian or agent. — Who should receive what assets, when, and under what conditions.

It’s easier to focus by answering this basic question: “If you were run over by a bus today, what happens to your stuff?”

Before you answer — just imagine you have been magically returned to earth for 24 hours to straighten out all your affairs. You can see anyone and do anything necessary, but you’re limited to exactly 24 hours.

What do you do? Hmmm.... The clock’s ticking. *Tempus fugit!* This scenario changes everything — action needed immediately for a positive outcome!

In Lewis Carroll’s *Alice in Wonderland*, the Rabbit was famous for his little ditty at the beginning: “I’m late! I’m late! For a very important date! No time to say hello,

goodbye! I'm late, I'm late, I'm late."

Unfortunately, some of us never quite get around to putting all our affairs in order until it's too late to do so.

Too often, clients procrastinate about putting their estate plans and related financial affairs in good order. Finally! — they get jolted into action when a close friend dies, or someone they know is diagnosed with a terminal illness, or they themselves have a close brush with a city bus.

Writing this, let me give you some good news.

It's not checkout time yet.

As Mark Twain once quipped, "The report of my death was an exaggeration."

All of us, to a greater or lesser extent, still have time to get it right. But fundamental actions are needed.

In "Casablanca" (1942), singer Dooley Wilson sang songwriter Herman Hupfeld's 1931 classic, "As Time Goes By":

*"You must remember this, a kiss is still a kiss,  
A sigh is just a sigh;  
The fundamental things apply,  
As time goes by."*

Focus on the fundamentals. Enjoy life's journey by preparing for it in a timely manner. Always smell the roses. Inspirational writer Robert J. Hastings ("The Station") reminds us: Life is about the journey — not the station:

*"So stop pacing the aisles and counting the miles. Instead, swim more rivers, climb more mountains, kiss more babies, count more stars. Laugh more and cry less. Go barefoot oftener. Eat more ice cream. Ride more merry-go-rounds. Watch more sunsets. Life must be lived as we go along. The Station will come soon enough."*

You get the picture. The key is getting on with it as you go along.

Recently, I read a story about two college buddies who attended medical school and interned at the same hospital. One friend was diagnosed with terminal cancer. Within hours, his physician's white coat was replaced with a patient's white smock. Over the next 12 months, he was in and out of the hospital. Toward the end, he required full-time nursing care. On one of his college pal's final hospital visits to say goodbye, he was hardly recognizable — his former tall 210-lb. healthy frame reduced to a ghostly, 130-lb. shriveled figure. He drifted in and out of a drug-induced sleep. But then — he suddenly awoke. As his friend leaned down to listen, he spoke very clearly: "You can't believe the joy! You can't believe the joy!"

Winston Churchill was another of those magnificent senior overachievers who "never give up, never give up, never give up" — who, almost counterintuitively, find their life's purpose and joy in adversity. — Who prepare, then courageously prevail.

Churchill always kept his sense of humor and of history: "I am prepared to meet my Maker. Whether my Maker is prepared for the great ordeal of meeting me is another matter." And this: "Although prepared for martyrdom, I preferred that it be postponed." And finally this: "History will be kind to me, for I intend to write it."





Kevin T. Coyle

Each of us is on life’s journey. Each of us still has a choice. Either we step up now and write our future or someone else will step in later and write it for us.

The search for meaning, value and purpose in my life has lead me to ponder my mere mortality on many occasions. For a time, idle musing about my “final journal” seemed okay. But eventually I knew it was time to act.

Simply put — it came down to this: I didn’t want to turn the corner one day and suddenly, woefully unprepared, come eyeball-to-eyeball with the Grim Reaper. Yes, writing one’s “final journal” is an easy thing to put off. Avoiding the unavoidable is impossible.

One day, either way, the end comes.

Considering the lack of choices, if you have not given this due consideration, maybe it’s time to get started.



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