
Introduction or A Fable of Four Families

Once upon a time in the not too distant past there lived four families of diverse ethnic, cultural, racial, and economic backgrounds who, by circumstances too strange to tell, all wound up at the same law firm for advice with respect to their estates. This book relates the odyssey of these four families as they tread the rocky path of estate planning and administration.

Who are these families?

First, there is the **Jones** family. Loretta Jones is a 23-year-old single mother who lives in the city in a one-bedroom apartment that she shares with Evan, her five-year-old son. Ms. Jones is a secretary who is going to school part-time in the evenings, studying to become a paralegal to make a better life for herself and her son. Evan is in kindergarten every weekday morning, and after school Ms. Jones' mother, Aida, looks after him until Loretta comes home from work or school. Evan's father, Jason Leroy, lives in another city and occasionally sends Loretta some money for his son. Loretta's main concern is that, should anything happen to her, Evan would be looked after and his education would be provided for.

The **Bush** family lives in the same city as Loretta and Evan, but their circumstances are entirely different. Oscar and Hyacinth Bush have been married for almost 24 years and have one child, Byron, who is away at the state university. Oscar works for the city government, and Hyacinth takes care of their two-bedroom apartment. Oscar's parents are deceased and he has no siblings. Hyacinth has two sisters: Fern, married to Barney Potts, and Fleur Laplante, who is single. Hyacinth's aged and slightly senile father, David, lives with Fern and Barney in a nearby city. Fern and Barney have one child, a married daughter Rose, and one grandchild, Rose's daughter Davida. Oscar and Hyacinth want to make sure that there is

enough money to see that Byron can complete his education and that they can enjoy a comfortable retirement.

The **Lears** are an elderly couple living in the suburbs. Dr. Kingston Lear is a partner in a small medical practice in the city. Donna Lear is a homemaker, active in several charities. The Lears have three grown daughters. Regina was divorced and has two children from her first marriage, Matthew and Mark Hahn. She also has two children from her current marriage to Leonard Dodger, named Mary and Margaret. The Lears' second daughter, Grace, is unmarried and works overseas with the U.S. State Department. Her legal residence is still with her parents. Cornelia, the third daughter, is married to a doctor in partnership with her father and has one son, Anthony. Cornelia also has custody of Regina's two sons. Their father, Joseph Hahn, will have nothing to do with them and rarely pays the child support he is supposed to pay pursuant to the divorce decree between him and Regina. Regina's second husband, Leonard, doesn't like Matthew and Mark and physically abused them. Cornelia went to court and was awarded guardianship of the two boys. At the present time Regina and Leonard are suing Kingston and Donna for title to the house in which Regina and Leonard live. The house was originally purchased by Kingston and Donna as an investment, but after her divorce the Lears let Regina live in the house. When Regina remarried she and Leonard stayed in the house, claiming that the house was theirs, and the family is now involved in a bitter lawsuit over title.

The Lears have a much more complicated situation than the Joneses or the Bushes. The Lears have many valuable assets, have children and grandchildren to look after, and are in the middle of litigation with one of their children. They want to make sure that their grandchildren, Matthew and Mark, are protected and cared for, that Regina and Leonard do not wind up with the house, and that the other children and grandchildren are treated fairly when the Lears die.

Finally, there is Tom **Poole**. Tom is in his mid-thirties, is unmarried, and owns a cooperative apartment in the city. Tom, like Oscar, works for the city, and has managed, by extreme frugality, to acquire a sizable amount of cash and blue chip stocks. Both of Tom's parents, Lottie and Simon, are living, and Tom has an older brother, Ken, who is also unmarried. Tom's brother makes a good living, and his parents, although retired, are fairly affluent. Tom wants to increase the size of his assets so that he will have a comfortable retirement and also wants to see that, in case of death, his estate goes to his friends rather than to his family who does not need his money.

These four families — Loretta Jones and her son Evan, Oscar and Hyacinth Bush, Dr. and Mrs. Lear, and Tom Poole — will be the ships we will guide through the murky waters of estate planning and administration to the golden shore of property distribution.