A Story I'll Never Forget

By Randy Dillard

(Names and identifying details have been changed to protect the family's privacy.)

Several years ago, I had the privilege of helping a gentleman I'll call **Bubba**.

Bubba was one of those people you instantly liked. He had spent most of his life working with his hands as a union tradesman. Wherever the next good job was, that's where he went. The Pacific Northwest. The Northeast. Central Florida. If there was honest work to be done, Bubba was willing to pack his bags and go.

Like many people, life didn't always go according to plan.

He had been married more than once, had children he hadn't spoken with in many years, and over the course of his working life had accumulated retirement accounts through several different union plans. Unfortunately, those accounts had never really been organized.

When Bubba first walked into my office, he didn't have a file folder or a notebook.

He carried everything he owned in a large paper bag.

Inside were years of retirement statements, pension information, and paperwork from different unions scattered across the country. It was overwhelming to look at, and I could only imagine how overwhelming it felt to him.

Over the next several weeks, we sat together and sorted through every piece of paper. We located retirement accounts he had nearly forgotten about, identified where his money was, and helped consolidate those accounts into IRAs so he could finally see everything in one place.

For the first time in years, Bubba had a clear picture of his retirement.

He was excited.

His plan was to retire at age 62 and begin collecting Social Security. After decades of hard work, he was finally beginning to look forward to slowing down and enjoying life.

During one of our meetings, we talked about something else that was just as important as organizing his finances.

We talked about protecting his family.

I explained how important it was to have a simple will, healthcare directives, and someone legally authorized to make decisions if he couldn't.

We even gave him an easy worksheet to complete.

All he had to do was answer a few questions.

We were going to prepare the documents, coordinate the signatures, and help him get everything in place.

He looked at me, smiled, and said something I'll never forget.

"I know I need to do it, Randy. I'll get to it."

Life got busy.

Weeks turned into months.

The paperwork remained unfinished.

Then something none of us expected happened.

About six months before his 62nd birthday, Bubba passed away unexpectedly.

Because he had never completed his will or updated all of his beneficiary information, the people he loved were left trying to sort through questions that should never have become their burden.

Some retirement accounts still listed beneficiaries from decades earlier.

Other assets had no clear direction at all.

He had children he hadn't spoken with in over twenty-five years.

Without a current estate plan, the legal system had to decide what happened next.

The probate process began.

Family members who had been separated by time and distance suddenly found themselves connected by court proceedings instead of conversations.

To this day, I still think about Bubba.

Not because he failed to plan financially.

He had worked hard.

He had saved.

Eventually, we even helped him organize what he had built.

What saddens me is that the easiest part of the process—the part that could have protected the people he cared about—never got finished.

I often wonder how different things might have been if we had completed just one more meeting.

One more signature.

One more conversation.

That's why I encourage every family I meet to think about legacy planning as an act of love, not as a legal requirement.

A will isn't simply a legal document.

It's a gift of clarity.

Healthcare directives aren't just paperwork.

They're a gift of peace of mind.

Organizing your affairs isn't about preparing for the end of life.

It's about making life a little easier for the people you love.

If this story teaches us anything, I hope it's this:

Don't wait for the perfect time.

Don't assume you'll get around to it next month.

Don't leave important decisions for someone else to make.

The greatest gift you can leave your family isn't just the money you've worked so hard to save.

It's the peace of mind that comes from knowing you've prepared them well.

That is a legacy worth leaving.

"One Final Gift to Your Family."

- **Do you have an up-to-date will?**
- **Have you reviewed your beneficiaries?**
- **Do you have healthcare directives?**
- **Does someone know where your important documents are?**
- **Have you spoken with an attorney and tax professional if appropriate?**
- **Have you told your family your wishes**