



it happens



In preparing for battle I have always found that plans are useless, but planning is indispensable.

—Dwight D. Eisenhower

Anna Nicole Smith gave the best weeks and months (14) of her life to her octogenarian, newlywed husband. Blinded by love, she may never have given the demise of her beau a second thought. Imagine her shock and heartbreak at having that marriage cut short by his passing. It happens.

A young family struggles to make ends meet, and future opportunities seem scarce. They start buying shares in a closely-held business and years later have wealth beyond their wildest dreams. Charity benefits, and the world is a better place because of their foresight and generosity. It happens.

High school sweethearts sneak a kiss on a barren California beach. They never guess they will marry, have four children, enjoy laughs and a fair share of sorrows. Now, that couple cannot envision someday being grandparents. It happens.

A concerned parent attends a school board meeting. Tensions rise, heated words are exchanged, and a defamation lawsuit is filed. It happens.

Australian actor Heath Ledger and his girlfriend had a baby. Heath never updates his estate plan. He dies unexpectedly, leaving his baby essentially nothing. It happens.

A young man designs machines to make nuts and bolts. He starts the business out of his garage. Years later the business operates modern facilities across North America, employing hundreds of people. It happens.

Remember yesterday's wonderful asset valuations? Today, many values are drastically reduced, and the wealthiest people on Earth feel impoverished. The United States is still the United States — tomorrow will be brighter and more prosperous. It happens.

Instinctively, we know all these occurrences are realistic possibilities, if not certainties. But we too often resist anticipating them. If you do anticipate and plan, you, your loved ones and charity will all benefit.

Anticipate. It happens.



Bob and his wife (then girlfriend) at an isolated beach in Big Sur, California, 25 years ago.



The same Big Sur beach, 25 years and four children later. It happens.