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A brother's death brings money lessons to life

Commentary: With days left to live, what do you not want to worry about?

DAVIS, Calif. (MarketWatch) -- Two years ago, my sister-in-law Eileen went kicking and screaming to meet with lawyers and do some estate planning. There were plans to be made, trusts to be drawn, documents to be written, all focused on some unimaginable, unforeseeable time when she or her husband might be sick, or worse.

She didn't want to think about the possibilities. Planning for things like that only makes them happen. As the comedian Gallagher once put it, "Where there's a will, there's a dead person."

But my big brother Rob was insistent. It came from a family history of heart troubles and weight issues, and from having a pesky younger brother who writes about financial problems and who had seen too many horror stories about what happens when there is no plan.

And so, despite Eileen's objections, they met the lawyers.

Eileen did not find the planning process distasteful. While not pleasant subject matter, it was not morbid. It did not feel like a blessing when it was finished, but neither did it feel like a curse. It was like going for a visit to a doctor or dentist; you'd rather be drinking lemonade on the veranda, but it wasn't a sharp stick in the eye.

And then my brother got ill. On May 31 of this year, he was diagnosed with a condition called primary amyloidosis, a rare, unforgiving, unrelenting disease that attacked him everywhere, determinedly trying to swallow him whole. The disease came out of nowhere, at random; he did nothing to catch it.

While researchers don't know that much about primary amyloidosis, one thing they seem to be sure of is that you don't catch it as a side effect of making an estate plan, drawing up a will or preparing for the one certainty in life, which is that it will someday end.

On July 16, just 47 days after being diagnosed, my brother died. He was 57.

I will miss him more than I can conjure words to describe.

I wrote about him, at his insistence, in late June, because he believed that his story -- and the life lessons it was making so obvious to him -- would be important to others. Less than 10 days before he died, he made me promise that I would write about him again, when his time was up, again because his story would help others. [See earlier story.](#)

"We talked about the importance of family and of having the right perspective in that article," he told me, "but people need to know that they can't wait to take care of the important things in their life too. I don't know how many days I've got, but once you think you can count your days, think of how bad it will be on you and your family if you haven't done the hard stuff."

He said things while leaving a blank in some sentences, a space for a number; he told me to fill it in someday. Sadly, I can do that now.

"If you had only [47] days to live, what would you not want to do and not want to worry about?" he asked.

He started to make a list.

You would not want to worry about where Lindsay Lohan is spending her jail time, or how much of it she will actually do. You would not want to read what your horoscope says you should do today. You would not want to drink bad wine or watch bad movies (though he believed there was no such thing as a bad cigar). You would not want to spend time on hold -- for any reason -- waiting to talk to a real person. You would not want to prepare for a tax audit.

But mostly, you would not want to be in a position where you still have to put your affairs in order, where you have to think about every little detail, and wonder about every dollar; where you have to rush into decisions that are filled with the emotion that comes from your own terminal condition and looming deadline.

"People need to understand," he told me, "how big a blessing it is to know -- when their time comes -- that they have everything in order, that they don't need to stress or worry about how things they worked their whole life for are going to turn out. ... I would not want to waste a minute of my life now having to do estate planning or worrying that I live long enough to get documents filed or whatever garbage comes with it."

He was comforted knowing that Eileen didn't have the financial and estate concerns added to her burdens at his time of need.

"Eileen didn't want to go meet the lawyers and set everything up, because it was focusing on death and dying at a time when everything was good and happy," he said. "But focusing on death and dying while you are living, that's easy; having to focus on death when you are dying, that would be unimaginable. ... Tell people not to let that happen."

I'm sure my critics will say Rob, in his own way, was shilling for lawyers, life-insurance agents and financial planners, but nothing could be further from the truth. As the director of the California State Summer School for the Arts, he was an educator and he looked at every challenge as something from which you could learn something. The disease taught him the value of doing estate planning right in a way that normal life never could.

He did worry about his death near the end; together, he and I and his friend Joe wrote his eulogies -- a last gift of love for Eileen, the kids and the family -- and he worried about having the time to say the things he needed to say. Then he went out and said those things. He found the entire passage, from the point where he knew that his condition was terminal to the outpouring of love from friends, family, former students and strangers (including the MarketWatch community), "life-affirming."

That he was able to make that journey without mundane financial worries was a blessing. He hoped that you, too, would have that peace when your time comes.

God bless you, Rob; you were one of a kind.