

2012: End of the World or New Opportunity?

**By Matthew Crider, JD
Family Protection Attorney**

It's no secret that 2012 marks the end of the Mayan Calendar. What that means, however, is anyone's guess. Maybe it means that the end of the world is imminent (though that's not likely). Perhaps the Mayans just got tired of plotting time and decided to continue writing their calendar in a few hundred years. Maybe, just maybe the last day of the Mayan Calendar signifies a new awakening and a higher consciousness that will usher in a new era for humanity.

Or maybe it's just a day on the calendar, and we can make it whatever we want it to be.

How Will Your World End?

Ayn Rand wrote one of the most widely read novels in history when she penned *Atlas Shrugged*. In an interview, Rand once said something to effect that the world would end when she died.

Does that statement make Ayn Rand the most self-centered person ever? Probably not, though she did write another book on the virtues of selfishness. That's beside the point. What Rand meant by her statement is that at death, her world would end. And since we all live in our own worlds . . . since it's impossible to live in anyone else's world or to walk in another person's shoes, death is the end of the world for all of us.

Have you ever thought of it in those terms? If not, maybe 2012 will be the beginning of some new beliefs for you.

The Point to All of This

There is a point to all of this. Specifically, it's this: Life is important. The importance is defined by the meaning we choose to assign to events, and it is defined by the decisions we make and the impact we have on our loved ones.

We are generally good at making choices. We choose careers and modes of productivity to impact our planet, sometimes even long after we're gone. We choose spouses, friends, and hobbies. Life is about choice.

In some sense, death is about choice, too.

2012: End of the World or New Opportunity?

Choices That Take Effect When Our Worlds End

For far too long, estate planning has been considered something that only the elderly need—for those people who are established and on the downhill side of life. Fortunately, there has been a popular movement aimed at showing young professionals and families that they too need estate planning, especially when young children are involved.

The reason is simple: An estate plan puts you in the driver's seat. It allows you to choose who will raise your children, who will manage your assets, and who will carry on your legacy if your world happens to end prematurely. These are all choices you can make today that will have the effect of law, whether you pass away next week or in sixty years. And if you fail to make these choices, they will be left to a judge—a total stranger with the discretion to act as he or she chooses without regard to what you “might have wanted.”

Make 2012 Count

You can make 2012 count in a major way by starting the year off with bold action. Don't wait to create a plan. Waiting will never help when it comes to estate planning, and it could be absolutely catastrophic in some cases. Make your plan now. Set the wheels in motion so that if anything does happen to you, you'll be remembered as the person who made sure everyone was cared for.

If you decide to create an estate plan this year, call our offices and mention this article by name. If you do that, we'll provide you with a Family Wealth Planning Session absolutely free of charge (normally valued at \$750). You literally have nothing to gain by waiting . . . so don't.

About Matthew Crider, J.D.

Matthew Crider formed [Crider Law PC](#) in 1999 so he could help individuals through the California divorce process by providing creative solutions as their trusted advisor and legal counselor. His divorce and family law practice focuses on assisting people in dissolution matters, including divorce, child custody and visitation, child and spousal support, spousal support and alimony, and parental rights.

