

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

The holidays are here! This time of year is supposed to be about celebrating life, love, and family. It's a time when we should really reflect on how blessed most of us are, and it's an opportunity for us to show and share our love to the people who mean the most to us. That is the opportunity we're given during the holidays, and it really is a shame that so much of the true essence of celebration has been shifted to materialism—to shopping, gifting, and all out consumerism. There is absolutely nothing wrong with giving gifts, especially if they are from the heart and not given just because it's "that time of year," but there are other purposes that can be served by this season of giving. What should be celebrated, above and beyond all else, is the relationships you have.

### **Thinking of Others? Give Yourself**

If you are young and successful—a combination that's pretty common these days—then you are probably looking forward to being with your family this holiday season and showing your appreciation for them. Giving gifts, especially to children, is a big part of that. But before getting into the material things you can give, take a moment to think about and reflect upon whether you've given all the support you should. Without support and the true genuine expressions that lead to security in relationships, all the material possessions in the world don't matter—no matter how much you have or how much you give.

Giving of yourself comes first, and many times the gift of self is an unsung one. There is no fancy wrapping, no particular occasion for it to be enjoyed, and no elaborate ceremony to celebrate. In fact, in many cases the gift of self goes completely unnoticed. Yet the irony is that the gift of self is the baseline for all stable relationships and families.

### **The Gift of Security**

Immersing yourself into creating a happy family and a successful career is one of the most rewarding decisions you can make, and it is a decision that will pay dividends for a lifetime. Here's the question: Despite all your hard work, have you taken worry off the table? Have you done everything within your power to make sure that your legacy lives on after you're gone (because it can happen tomorrow), to make sure that your loved ones are cared for financially, to guarantee that your children will be raised in the way you would want and by the people you would want to raise them?

If you haven't given yourself this gift of security, if you're just hoping for the best—hoping that nothing will happen to you, hoping that things will work out, hoping that wishes you haven't fully expressed are actually followed—then you're taking a huge risk. You can give yourself and your family the gift of security right now by formulating a plan that ensures they're cared for no matter what happens to you. Hopefully that's a gift they won't know about for a long time, but it's a gift that you'll thank yourself for every day after it's implemented.

Because it's the holidays, we're going to spend some time meeting with young families for free this month. Young families aren't normally the demographic associated with estate planning, but they are actually more in need of it than anyone. Why? Because you need to plan for your children who would otherwise be defenseless without you! We normally charge \$750 for a Family Wealth Planning Session, but call us today and mention this article, and we'll meet with you for no charge so that you can begin thinking about how you should plan for an unknown future. It really is the best gift you can give!

## **About Matthew Crider, J.D.**

Matthew Crider formed [Crider Law PC](#) in 1999 so he could help individuals and business owners by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His estate planning practice focuses on preserving and growing wealth by providing comprehensive, highly personalized estate planning counsel to couples, families, individuals and businesses.

