

## Audio file

[KN6 - David Lenok.m4a](#)

## Transcript

Hello and welcome to the New Knowledge podcast. My name is Mark Center partner with one. As always, I'm here with Steven, Target partner and principal of our firm, Steve. How are you today?

I'm doing great, Mike. Thanks for asking.

The New Knowledge Podcast is intended to complement our new knowledge webinars by providing meaningful content to our valued advisor community, and generally anyone interested in learning more about sophisticated insurance related topics focused on estate planning and executive benefits. During our podcast, we focus on discussions. On topical issues that will provide you with unique insight into the people, processes and products that make our industry so critical, we will occasionally also highlight individuals who have been meaningful to new one and therefore have contributed to helping us serve our valued clients. Week one is at National Life Insurance Planning Fund. Delivering insurance solutions structured to help clients and their advisors engaged in solving the state planning wealth transfer, business succession and executive benefits challenges, we are a member of the M Financial Group offering our clients access to the nation's most prestigious insurance carriers who develop innovative products available only through our network. Today, Steve, I'll let you kick off our guests and we're super pumped to. To talk with David.

Great, Mark, thanks for that introduction. And I've got to say that I'm really excited about today's podcast a little bit, I think by the way, background on how we got to where we are today. I think the article that we're going to reference today was dated October 15. And we pull it up on our computers, and [intowealthmanagement.com](#), which is a valued source that we look for content and information related to our planning. And the topic came up the. Article was titled 10 Estate Planning. Lessons from HBO succession, and so this article caught my eye because I. Happen to be a big fan of the. HBO succession series. But there's also directly related to what we do on a regular basis with our clients. We work with a lot of family owned businesses and as we all know, working with family owned businesses, particularly in the succession. Planning process that there's always interesting dynamics. And so as this series was running through, I always kind of referenced in my own head and until it was put together in, in, in this article, I wasn't able to to pull everything together. But we're going to cover topics today such as you. Know who are. You going to transfer your family owned business to? How do you deal with the the dynamics of of different personalities within the within the family? Some of those are direct, some of those certain direct some of those don't come about until conversations begin to occur and then ultimately where we get involved is you know is there an application where life insurance professionals can participate? And in many cases there are. So again, I'm really happy to have our guest today, David Lennox, David, we've spent some time working through today's podcast and again reading the article and and enjoying the the series as it as it rolls out. I think right now we're in the middle or I know right now we're in the middle of the third session of of the series. So David Lennon. Is a senior editor for [wealthmanagement.com](#) and trust in the states. He's an attorney, admitted to practice in New York, writes about general planning issues, and he also hosts a A really well done. I would advise anyone to listen if. Haven't we also hosts another podcast that's titled The Celebrity Estates Wills of the Rich and

famous, so that one is available on Apple and all the major podcast platforms? So I would ask everyone. I mean, there is this podcast to listen to David. So he's done a really great job with that. So David, welcome and thanks for being with us.

Thanks guys, I'm really really excited to to talk. About this so.

So I mentioned earlier, you know, the series HBO succession is a in my opinion is a very entertaining series, that it's fun, but it also does give us some insight into what could or what actually may transpire within family owned businesses. So those of us that are in the field find this quite interesting. What we're going to do is. We're going to roll through the 10 lessons that David's identified. We're going to try and tee it up a little bit and then let David respond. To what he was trying to accomplish with each lesson. So the first lesson there was titled Families are more than just blood. And so I guess they're right. The way our position this Dave is Roy family as any anyone who's watched this series knows, it has a majority ownership in the publicly traded business. The business is known as Ray Star. Grey Star is a Congo. In the in the business of media, entertainment, parks and cruises. But as a publicly traded company and certainly as as many family owned businesses, there's a number of stakeholders and whether they're family members are the parties, employees, even stockholders. And so all the decisions that take place here that we think about. Building Court family owned business are impacting other people, so I guess the question is or or comment is you know when we're dealing with the transition of a company, there's a lot of different parties that are involved and from a planning perspective, the term family may also have been expanded. So when you when you started off with this first lesson. Is that in part what you were referencing?

Yeah. I mean, I think a lot of people still hear family. The first thing that that jumps to mind is a. Sort of 19. 50s era like knowing running 1.5 children in a house in the suburbs. Kind of like the thing that wasn't even true then, but has somehow sort of persisted. And you know, in this modern era, the idea that families have become just much more complex than that, and much more complexly blended, I think, is sort of the industry term reducer, the. The family just think about marriage and divorce being much more popular, right? It's more people get divorced and remarried, and that just complicates things on its own. And that's before you get into the idea of how the kids are getting divorced and remarried. Or maybe they're increasing acceptance of not being married at all and just defining your relationship in other ways or having multiple people in relationships. And again, these are all things before we get to the ideas of. Chosen families where maybe there's an LGBTQ kid who is not necessarily accepted by the larger family but has not chosen the group of friends and colleagues that is their new family. And these are all equally valid aspects of family that need to be taken into account when when you're, you know, looking at this and it's hard to, you know, instantly not do the first things that jump to mind when someone just uses the Word family flat out.

Yeah. So the recognition is, is a lot of what we're trying to bring the attention to here lesson #2 mind the steps as we think about family dynamics, we only know that sometimes family dynamics can be emotional. It can certainly be complicated and become potentially more complicated when there's internal conflict. And so I guess the the way I thought through this lesson with Dave was, you know, regardless of the the reason for the conflict, whether that conflict is known or not known, whether it's recognizable or not, so obvious it's best to bring these topics out in the open. So having families and and business owners recognize that. Conflicts may be inevitable, but that open, honest discussions are important is kind of the way I was interpreting what what you were suggesting here. And so I guess my

question is, is that correct? And if it is, are there any particular steps that you know you've experienced as in a state? Planner that can potentially help families avoid such conflicts.

Yeah. So this one was brought up sort of by the role of Marsha and the show, the, the stepmother and obviously like the step families hating, hating each other is sort of like a a cliché, right, as all this time. But a lot of clichés, all that for a reason. And so this is just one. Of the many reasons that. People can be conformed to conflict and communication is. Obvious and so I can answer every question you can ask me today with ohh communication is the answer. Be open be. We'll talk almost definitely. It's always the answer. It's also the hardest thing to engage in for a number of reasons. But I think the first thing here is, is to realize this idea that they're they're not only the problems that you can identify, but there are also problems that you can't and that just be cognizant that things may come up and try to be cognizant of what the connective tissues are in in any given family where we just got done talking about. How families becoming more complexly blended and look in the case of the Roys, you have to look at what actually brings these people together. For some of them it is blood, but for some of them those may be one person or one business. And that's the only reason that they're in each others order at all. Otherwise they have nothing in common. You have to think of, especially in the state planning context. Well, what happens if that aspect of their relationship is then just removed, that it dies when the business goes somewhere else? How does that then redefine these people's relationship because they have to do it now on the fly and likely well, you have to have an experience, some sort of trauma, and so be cognizant of what this process is going to look like and. The idea that it's just going to be messy.

No matter what.

It is a. Really good. First step towards sort of being as prepared as you can sort.

Of thing. And Dave, I think transparency is a huge factor in that as well as advisors, whatever, whatever you may be consulting on estate planning, insurance, finance is real estate, whatever it may be similar to you know a relationship, tough conversations are inevitable and having them at the appropriate times imperative. And I think it's a good segue to the next lesson. 1st generation wealth creators can be particularly troublesome, so Logan really is a an immigrant American dream like The Godfather, but I guess I would say legal. For the most part, yeah, I. So I just finished up to season 2, so not sure how how 3 girls I'm looking forward to it, but so far there's there's some legality issues going on, but for the most part we will so the very qualities and characteristics that have made Logan such a fortune are also some of the reasons his relationships with his kids aren't. Let's say ideal are the best at times and he creates somewhat of a disconnect or.

For the most part.

Who should be next in line? Even if it's one of his kids at all, which it's alluded to multiple people outside of the family as well. So I guess in your words, why do you believe it's imperative to have tough conversations sooner than later in a healthy relationship from an advisor perspective?

These first generation wealth creators, or I mean we could just call them family business owners if we want to use the term. That sounds less like a CPAC talking point. So it's inventory and tells us on the actual American dream, right, they come here and live in those cases from Scotland I believe, but it does not necessarily be anything. It's just anyone who comes from less and then creates more. A lot of times the sort of the the pattern is I'm gonna. I'm doing this for my children. I'm throwing my entire life into

this business so that my family could have a better life. And that's genuine at the time you normally. But as time goes on, the necessary realities of creating this successful business, you end up this creator ends up spending a lot of time in the business and not a lot of time with their family. And so even though they're doing this. Nominally, for their family, at a certain point there was a shift where the business becomes more important to them than the family, even if they don't realize it, and a lot of that is because now their identity. Becomes tied up in the business itself, and this is a very difficult thing to unravel because they, like, we don't recognize that they love their family. They did this for their family. You'll hear that referring over and over and it's not untrue. They're not lying. They've sort of gotten so tied up in the business that it becomes difficult for them to then let go and separate what the best for the business is. Versus what's best for the family, and furthermore, it just becomes really hard for them to even think of the business in the way that doesn't include themselves because again, their identity has become so tight up in it. They are the business, the business is them, whether that's actually true or not. Depends on the person, but more often than not it isn't in the best for the business is for that. Founder to eventually. Step away. But a lot of times they're just not even capable of thinking about that because that's not the line of thought that made them so successful in the first place.

That's a great point. And and it's another perfect segue to the next lesson times undefeated. So having those conversations sooner than. Later, for the reality for all of us and and being in the insurance business, we unfortunately have to have these conversations. A lot is times undefeated. Now, when you're going to go, we don't know, but we can plan accordingly and put assets in certain vehicles and and areas to help get to your goals and objectives. And I guess with Logan Roy being the individual who is extremely. Capable CEO at times and then, you know, can't decide if he if he needs to go to the building or not. You know, having that conversation very delicately is it is a tough thing to do. So I guess what are your thoughts on articulating that to someone who has created this huge fortune? You know their baby, essentially, and you know, things are great now, but they may not be great 10-15 years down the line.

So yeah, this is, I mean, an exceptionally difficult conversation to start. I think I think most normal people would equate this to non businesses. So they're taking the keys away on conversation. Except this is sort of magnified because the the people, your grandparents, you take the keys away from don't have the entire. Community tied up in their car necessarily, but you know, in in this case it's it's better to do it much sooner when you can, when you can sort of appeal to logic and Better Business sense. So you know try to do things when someone is in their 40s or 50s long before they start to get insecure about their mounting sort of lack of capacity or their fear of death. And especially when before even actually starts manifesting. And making things even more difficult and also more open to legal challenge, which is another major component of all this, right. Any planes that you put in and then you try to enact when someone is already showing signs of lack of capacity is just a wide open human sign basically on the floor. Whoever doesn't like them lesson #5.

Dave, his family. Isn't always the best choice to lead a family business. And so as we work through and. This really work through. In some cases this is easy to recognize. It may be difficult to execute in other cases. Maybe parents are clouded with unreasonable assessments of of their family members. Think what's interesting in succession series is, it seems to me like Logan early on kind of gets the idea that. He's either not sure or he feels like maybe nobody is prepared to take over the family business. So are there any lessons as as we go down this path that business owners, the founders, can take away that can be potentially applied to future leadership choices?

This and this is the main conflict of the show right. And also I think this is sort of like one of the most useful things that illustrates is this idea that the idea of a family business doesn't necessarily mean that the family runs every aspect of the business. It can be, you know, the family can still be involved in the business without being in charge necessarily of the business. And a lot of questions. Sometimes the question people come up with about this. There was a. There's more and more, more and love his children, right? And I think the answer that's clearly yes, because he still maintains this idea that he wants to pass the business on to him. Like I said earlier, when we were talking about reminding the steps and and these things, you know, this idea of I did it for my family. That's true. He did it for his family. He still thinks that. And that's why he's maintaining his friends. See that? So that one of these three, frankly. Idiots that are his kids, all of which who are completely incapable of running this business in their own specific ways, maintains this fantasy that, oh, this was why I built the business, was to eventually hand left one of my kids, even though he knows he. Wants to do that, and none of these kids are capable of actually. There are many other ways. If you have the sort of stuff awareness on the visor, step in and listen like you want to keep these kids involved. There are other ways other than actually being the CEO of the company, they can be involved in a charitable and that can be involved in a on a board member sort of way that there's multiple other ways to keep the family involved. The best business decision for a lot of family businesses is just to bring in an outside. The CEO and there is the business better and there's more just generally capable than maybe the son or daughter or whoever. Just happened to. Be born first amongst the child.

That's a great point. The lesson 6 is one that you actually referenced in your article as being one of your your favorite lessons or maybe favorite moments, and it's the strength of the healthcare proxies and powers of attorney as somebody who can draft documents and put together legal agreements, you would think that you know this. Would simplify things, but in some cases it actually turns out to to maybe over complicate things and even in the in the sense that some family members. May feel that. The documents are overreaching or we're put together as a self-serving kind of strategy for, for somebody else, and this would potentially create more conflict within the family.

So tell us what you were thinking when you wrote the strength of health care proxies and powers of attorney on this stuff is done when when you more you're like, sort of flexor muscle when loans from the hospital and she just shows her ability because she has these documents in place to just completely shut out the rest of the family. If she wants to just be in complete charge, I think it's meant to be presented a little bit. As sort of sinister, but I'll view it as like a really powerful application with powerful demonstration of just how important these documents are. I think that a lot of it is when you talk about state planning with people, a lot of discussions around the state planning and don't necessarily being discussions of wills and trusts, especially in the the the aspect of wills. People think, oh, I have a will. I have an estate. And the reality is the real doesn't necessarily do that much. A lot of times that these other documents or healthcare proxies, your living wills, your powers of attorneys, they have so much more impact on how your end of life planning actually shakes out and will, will does. And I, I joke, I've spoken with with the state planning attorney, colleagues and sort of the. Old school paradigm of how you would charge a client would be you would charge them X amount of money for the will and then you would throw in these other end of life documents. But the reality of how important these things are generally is actually the opposite. You should be charging them for the end of life documents and throwing in the wheel and so that's why I love this because it shows just how strong and how important these things can be.

That's a good point. So, so less than seven. My my favorite lesson. Surprises over causes fights and and I I think this is it's a huge part of the at least the first series because when I was introduced to the family ship in Roman who have no interest in working for Logan or being part of waste or the company they completely ship. Lift when all of a sudden they're asked to sign a document that's going to put power in the marshes. Hand the stepmother and then all of a sudden they want a piece of the pie. This, that's where this whole, you know, fight. And the first season, how it transcends into other other situations and issues. But the other reason I like this is you paraphrase the Joker from The Dark Knight, which is, you know, people tend to remain calm. When everything is going to plan, no matter how horrible the plan may. OK, so if the plan changes and our motions fly and that's that's what we're witnessing in the first season. So would you say and and we're in a you know most like most businesses we're in relationship business and emotions are are part of that. But would you say when it comes to a state plan removing emotion completely out of that equation is one of the most important pieces to effective planning.

I would say. That if that was in any way. Possible I think you. Know you look at the first very first episode of succession, right? You sort of are set up. Where Kendall is the one they're literally going to his party to be named as successor and survive, and women are not thrilled about it. But they're also not like totally under about it. They're still gonna get all the money in the world. They don't have the hassle of doing this business. I don't want a business. They don't want to run for the second Logan. Second guesses Kendall as their parent all of a sudden. Sharks are, you know, circling and everyone's involved. And one of the things I kept asking myself as I was watching the first season to the shows, why does she even women even want to do that? Like, they don't want this job and what they're fighting for. A lot of this is because it was a surprise. There was a plan, like you said, like the Joker, you know, when there's a plan, people like, OK, everything's going to plan. And even if the plan is not perfect. It's at least our plan. Remember when it changes everything, we're going to plant this, we're off the rails. You know, the the tendency is to pass. In this case, you know, it's not to say never change the plan, right? That would be insane. If the plan is their plans are meant to be flexible. They're meant to be changed. But the idea is to communicate that you're changing the plan and why that's. Kind of what happens here with Logan? That's the big problem. With how it's not that he changes the plan, it's that he just drops it on them with no explanation, no justification. I'm dad. You listen to me. I'm doing this. I'm not telling you why. And I'm dropping on you at the very last minute and that is just the exact wrong way to do this. If you're going to change your plan, the best way to do it is to slow everyone down and discuss it. This is my logic. This is my reasoning because when this happens and people find out about it after the person is dead and we get into this crazy back and forth that people projecting what the idealized version of this loved one would have wanted and that's how you get into these weird fights that don't are never ending. As the this image of this idealized person's number taste. Sized in each person's mind. It's completely different in each person's mind and generally favorable to them. Whereas if these questions are brought up and you could say, hey, Dad, would you do this and dad's sitting there, you could say I did this because of this. There's none of that. There may be a fight right then that fight will be far easier to resolve when everyone's there to actually have it. Then when one of the parties is a ghost.

It's making assumptions on someone who's passed to make decisions for the next general. I mean, that's got to be extremely tough and and who knows if you're. Which brings us to to less than eight family fights are irrational. Agree 100%, especially when large businesses involved in large assets and it almost becomes, at least from my take from shared enrollment and even Connor, the oldest. Is it really even about the money and more so the power that they want to be a part of what their father created and it

becomes somewhat petty that almost like. Heading over to. Like no, this is mine because of this reason. If it and it it may not even make any sense like like you said earlier Shiven Shiven Roman, why would they even want to be part of the company of waste? Are they? They've been removed for for such a long time. What it what is their real meaning behind being part of it rather than just saying no. This is dad's. You left this behind. This is I should be a part of this. I want I want in so is this a commonality you see? Or is it different family by family? And is it easier to have more people at the the table to mitigate this or less 1 sole director and saying where things are going to be positioned after?

I generally like one soul director. I think having any more. Than that, I mean certain certain giant estates maybe could justify. It but having. One voice is is very powerful, right? Especially if that is a sort of an undeniably trustworthy voice. Right? In this case, whether this is common, I think this is shockingly common. Just my own experience, more so than the experience of my colleagues and people I interviewed. You'd be shocked by how often big money and estate planning conflicts the money issue is resolved very quickly. The actual fight is over some weird thing. You know, some item, some idea of what this person was. Robin Williams is sustained is a really good example of this. Where? His last wife and when his kids were not hurt, biological children. So it's stepmoms step, kids. There's a lot of money involved. The money aspect of that death was resolved super fast and then they fought for months over like his bicycle collection, which, you know was worth \$100,000, was not nothing. But in in comparison to the actual money that was floating around in that fight was there was Trump changed. And in this case it's. I think it's a lot of times you see it with like, oh, Dad's favorite chair. And I just think in the case of succession, the Chair CEO is their version of Dad's chair. You know, it's all about what that thought of them. They want their she wants to be recognized. Roman wants people nothing. He's an idiot. You know, these sort of things that are far beyond just like, oh, I want money and power. They're going to have money and power no matter what.

Staying in that that fight conversation, we're going to finish off strong here. We have two lessons to go lesson #9 is sometimes a fight is inevitable. I guess the way I interpret this is regardless of the strength of an estate plan or the disposition or the transition of business interest. But certainly possible that not everybody's completely happy with the plan and you know, I think I would interpret this a little bit as any good compromise in this case any good estate plan involving a number of people and notable constituents is potentially going to leave everyone somewhat dissatisfied. So knowing that a plate is inevitable. Knowing him with that recognition, even with great documents and great plans.

Is it possible for families to move on? I mean, what's your take away from from this lesson? Yeah, absolutely. I think knowing that a fight is inevitable and and not more than inevitable, just like not weird, not not normal, right? Like, this is what happens and knowing that house, first of all, how's people keeping even keeled during the fight? Because they're not thinking that like, oh, my God, our family is going crazy. Everyone's family goes crazy like this is what happens, so they keep sort of the fight less intense because it's sort of less surprising and everyone sort of less. Shocked by the whole? But also it's like a lot of times there's the when you hear these big celebrity conflicts and these big estate fights, it's like, Oh my God, look how this plan failed. There's a fight. It's like, no, we. Live in the just. Society, I think if anything, sort of the the the Trump administration showed us that no matter the truth of anything or not, truth of anything, people can sue and be sued for whatever. They want and then to have it stay in court. And that takes time, and that takes money. And regardless of what the ultimate situation, the truth or not truth or whatever of of the situation turns out to be time has been spent. Money has been wasted, right. And so that's a lot of times. What these. Conflicts were bound to there could be perfect

documents in place, but if somebody sues those documents then get taken to court to be used and that takes time and that eats up money and that's not a failure of the plan. You know, those documents may have a prophylactic effect if someone knows their place and know they're going to lose. But a lot of times they do know that. And it just doesn't matter. They just want us to. They just. Want to hurt somebody? They want to watch the world burn. They're not happy. They want to lash out. Sometimes they want to just. Oh, I'm going to choose or that nobody gets the money. I want to waste it. All the legal fees. And so it's these sorts of irrational things that, you know, the plans can defend against, but some to some value even like the most ironclad plan, they're still going to be the same, wants to sue. They can sue. And it has to play out no matter how ironclad the documents are. That can happen no matter what. And that doesn't necessarily mean that the plan is a bad plan or that the plan has failed. It's just sort of the natural course of how this.

When you finish off with an extremely important lesson, which is communication is king, and I think I think that also speaks to the plan how the plan is communicated when it's communicated, what parties are at the table when it's communicated so are is there in a a deeper lesson here beyond, you know, what we all certainly would recognize that. Communication is king, and in this particular case, and I think you know, in in any estate planning. Case if everybody. Knows what the plan is. There's less. Of a of a likelihood. That there's going to be a challenge that so and so would have wanted to do this. Or if they're not available or they're not around, or they've already died and we're looking at documents, that's a much different conversation than having everybody there communicating hopefully as openly as possible. So take us through back to the the rules here and communication. This came as the 10th lesson.

As I mentioned before, I mean this idea of what Mom would have wanted or what dad would have wanted, or what X dead person would have wanted is sort of the genesis of fights to never end, right? Because it's not. Provable in any way. And it's too personal to ever really resolved and the person not there to resolve it. So that's one thing just having that communication to begin can kind of hash out undeniably what mom or dad or ex person would have wanted. But even more than that, it adds an element of collaboration to the process. Right. Well, even if you get to a result that you're not thrilled with, if you had a hand in it, so just through. Talking about it. You have an import. You're less likely to be completely upset about it, right? And you have played. A role you. Had us into the table, but maybe didn't go the way you wanted, but you had your saying already, so that never make not completely make people, not server makes people less likely because OK well, this is the plan that I participated in. I had a role in this and this is how it turned out. This is what the thing we decided. When you get in trouble, as I mentioned before, with the surprises and when nobody knows the plan and it's just dropped him with a laugh by some guy in a suit who they never met after someone dies, and then that's where you really get the shock and awe and the crazy fights break out. And the other aspect of this communication being is we talk about a lot of problems. It's impossible to anticipate. Every problem that could possibly come from this state, right? I mentioned earlier on, I want that to share right. Sometimes the people who do that, they don't know that they don't know if. They have in. Fact their their entire lives lusting over dad's chair. Someday I'm going to get it. That just struck them after he was dead. They never knew it until there was on the right in front of them. And there's no way for a plane to anticipate that. But the way to anticipate that is to start these conversations, because the thing about a state planning conversations, even though they're very difficult to start, cause death, money, family, these are uncomfortable things to talk about. Once you start them, they have a knock on effect. They they snowball right? And so even as



the advisor, once you get the conversation started, that conversation will then continue when you're not sitting there, most of the family because now you've got the ball rolling and that will then continue for years and years and years and it will uncover a lot of these underlying issues that otherwise you would have never been able to anticipate. And no matter how good your document. Acting skills are that's really the most important part about communication is that it has this knocking effect where it gets more communication and more communication down through the generations of the family. That then helps you sort of anticipate and just cut off problems that you never could have anticipated before they.

David, thank you so much for being with us today. We again we, we really enjoyed your article. We certainly liked the series quite a bit. Maybe there'll be another one that you produce after uh season three was completed on the, I don't know, but that would be funded to read as well and and you know beyond the entertainment here, I think we all learned some some great lessons. At least the 10 lessons that you've presented us with. So thank you again for being with us. I'll, I'll throw it back to you and and ask if there's anything that you'd like to close with. Are there any other thoughts that you'd like to share? This has been a real pleasure, guys. In terms of closing thoughts.

One of the things you say ponies talk to talk about, it's like you rolled up everything that everyone's greatest fears are. Mine is public speaking into one ball and. Then said OK. Go. It's not unusual to have problems bringing this up in my career, I found one good way to do it is through the celebrity sort of aspect. This TV show aspect, which is sort of like a little chocolate to make the pill initially go down easier to get the. It's just flowing right, and once the conversation is started, it's so much less scary. The important thing to remember here is that when you see high profile estate planning. Things most of the time, almost all of the common track, even if like the details themselves and the money involved, is ridiculous money that. People are crazy. If you dig down and just look at like what the actual conflict is about, it's real normal people stuff that everyone fights over, right? So you know, like my stepmom. Oh, I feel a little snubbed because I didn't have a say in how this turned out. Oh, my brother. You always love my brother more than me. In that way, these things. He was lessons to learn from. All of these things that are much more relatable to normal people. If you actually look past this awareness.

That's great, David. Thank you again for being on.

Thanks, this is wonderful.

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