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Subject:

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With the new banking regulations we were all asked to prepare stress tests . the consequences if such and such happened . as a first step I suggest -you ask your attorneys to prepare a fire drill on your estate planning. first the demise of either you , benj or both, and then more importantly , the temporary disability or incapacitation of either . who acts. ? powers, checks and balances. ? guardianships. . signing authorities. , the condition of disability, is the more probable and most ignored. Then how much tax needs to be paid , where does the money come from., what jurisdictions are you subject to. Then we can add speculations on what the cousins might try, regulators. insiders. etc.

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