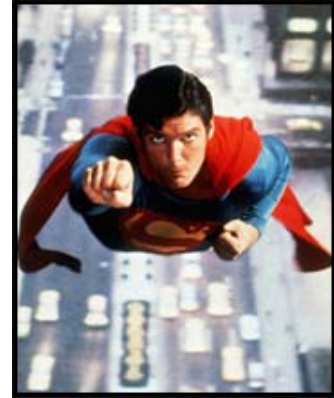


Frye Financial Center Business Update

Weekly Commentary

April 10, 2006

Finding Christopher Reeve *(A Tale of Miami Jury Duty)*



Last week, I was summoned to Jury Duty in Miami-Dade County. I, along with 200 other responsible citizens, fought my way through rush hour traffic to arrive at 8:00 am in Criminal Court to perform my civic duty.

CIVIC DUTY AND RESPONSIBILITY COMES WITH A COST

Parking lots were full. I found one far away and parked, paid \$7.50 for the privilege, and made my way to the Court House. I entered the jury room at 8:15 and was packed like a sardine with other potential jurists in a room too small to handle us. The bathrooms were filthy, the room had a stench---need I go on?

LIFE IS TOO SHORT

As I get older, and I am forced to face my own mortality, I'm finding it increasingly important to value and live each day to the fullest. So as the minutes and hours passed, the waiting around for my number to be called became more and more intolerable. I was thinking about bolting, but the civic responsibility thing continued to weigh me down and I held tight. Finally at 11:00, the Clerk for Judge Jimenez gathered me and the 39 other prospects for his 6-man jury.

LEARNING TO LINE-UP

The Clerk then spent the next 30 minutes teaching 40 adults how to line-up in 3 rows and seamlessly enter a Courtroom. I kid you not! And he gave us the following sage advice, "If you remember the person in front of you and the person behind you, then you can't mess up."

THE TWO HOUR AND 30 MINUTE LUNCH BREAK

After being taught how to line-up for 30 minutes, the Clerk sent us to lunch at 11:30am, with instructions to return at 2:00pm. Note that at this point, we hadn't yet met the Judge, Lawyers, Defendant or anyone but this 'line-up monitor'. I

calculated that from the time I had left my house (7:00 am) until the time I was scheduled to return from lunch (2:00pm), there would already be 7 hours of lost time---time never to be made up.

SO I WANDERED THE SREETS OF MIAMI

If you know the Court House/Jackson area, you know that 2.5 hours is a long time to “hang out” there. The restaurant of choice is a hot dog vender with a cart. So I decided to take a walking tour to while away the time. I walked by the jailhouse and the line-up of bail bondsman and then by the State Attorney’s office and other official sites. I came upon the Holtz Children’s Hospital and the Ronald McDonald House. Lastly, I strolled through some green space by the U.M. medical school and I found myself at the Lois Pope Life Center Building, which houses the Miami Project To Cure Paralysis.

THEN I FOUND CHRISTOPHER REEVE

I walked into the Center and found a number of mostly young men in wheelchairs working the rehabilitation machines. I was told that it was Christopher Reeve’s relationship with Ms. Pope that led her to donate the money to build and equip the facility. There is a dedication to Christopher Reeve on a fountain right outside the building.

FINDING A MESSAGE IN ALL OF THIS

I thought about the tragic accident that befell Christopher Reeve and the recent tragic death of his devoted wife Dana. I thought about their thirteen year-old son, now forced to continue on in this world without his parents. As a parent and an estate planner, I couldn’t help but wonder who would care for him and what financial arrangements had been made.

So the message I got from my day of Jury Duty and rendezvous with Chris Reeve is as follows:

Life is indeed too short, and as I previously stated, we should try to make every day count.

Chris and Dana Reeve left their son an orphan. I only hope that proper planning was done to provide for his continued care. All of us as parents have an obligation to make plans for our own possible premature demises.

On a more optimistic note, the probability of a tragedy such as the one that befell the Reeve family, striking any of us is remote. So in addition to ‘Disaster Planning’ one also needs a large dose of ‘Living Long’ Planning. **Therefore, we all need to review and complete an effective Estate Plan and a Financial Plan to deal with all possible eventualities.**

FINAL JURY DUTY NOTES

I was not chosen to sit on a jury (lawyers are rarely chosen), and arrived home at 7 pm-12 hours after starting the day. While I was able to find some meaning in my day, it was only through my independent exploration of the area during my extended lunch break.

If Miami-Dade County desires its citizenry to fulfill their civic responsibilities by attending Jury Duty, it needs to show a little more respect for its citizens by making the system more hospitable and manageable.

Until next week,

Austin A. Frye, MBA, JD, CFP®

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