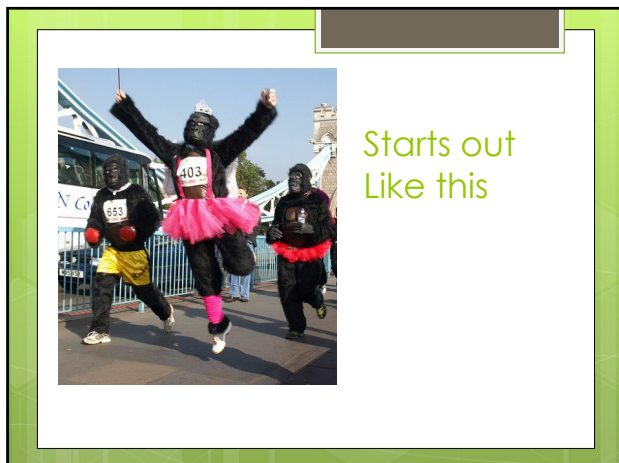


1



2



3

... and Starts Looking like This



© Graham McGeorge / Barcroft Media

4



Substance Abuse
Dependence on
an addictive
substance

5



6

The "ism" is
codependence

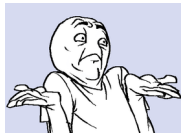
Someone who has let
another person's
behavior affect him,
and who is obsessed
with controlling that
person's behavior.

Melodie Beattie, Codependent No More



7

**Don't think it affects us Estate
Planners?**



8

**MORE AMERICANS DIE
EVERY DAY FROM DRUG
OVERDOSES THAN
FROM CAR CRASHES.**

The majority of those deaths
involve legal prescription drugs.


GO.WH.GOV/OPPIOIDS

9



10

Quick Numbers



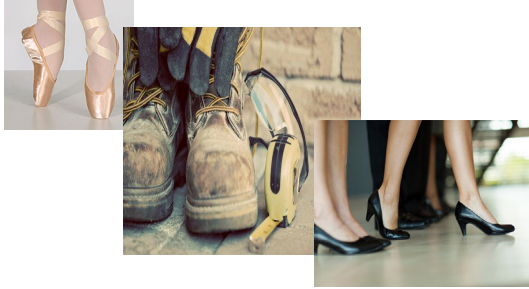
- Drugs**
 - 217 Americans/day die of opioid overdose
 - 1,217 Oklahomans die of drug overdose per year
 - Oklahoma's SUD rate sits at 20%
- Alcohol & OK**
 - Primary drug of choice for Oklahomans
 - Top 10 in US for alcohol-related deaths (2021)

11



12

Substance Abuse Cuts Across All Walks of Life



13

The Sobering Statistics Mean We are Advising Clients Regularly Who Have Addiction in their Families...



14



***Are We Creating a Problem
Instead of Providing
Protection?***

15

A Family Disease

- Not only is the person dependent on alcohol identified as having a primary disease, but the family system became identified as having a "family disease."
- When one person in the family is struggling with an addiction, everyone in the family is greatly affected.

16

RULES OF DYSFUNCTIONAL FAMILIES

counselingrecovery.com

Don't trust or
express your
feelings.

Don't ask
questions.

Don't focus on
yourself, only
others.

Don't share
family secrets no
matter what.

Don't count on
anyone but
yourself.

Don't admit
what you
don't know.

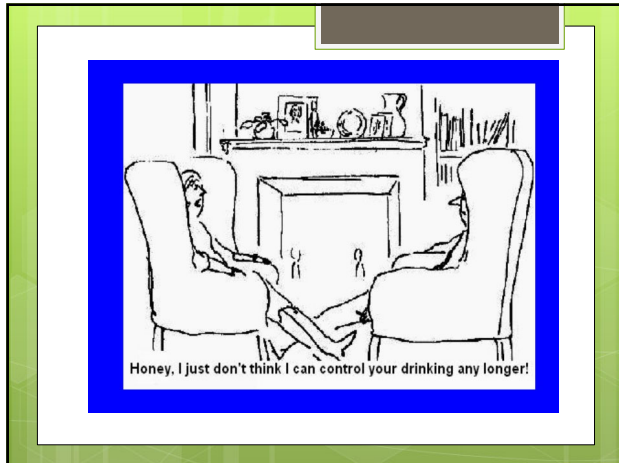
17

"Shame needs three things
to grow exponentially in
our lives: secrecy, silence,
and judgment."

- Brené Brown

super
SOUL
sunday

18



19



20

The Intake



You Can't Ignore the 800 Pound Gorilla

- Listen for the signs
- Be curious
- It's not black and white
- Question around the edges
- Develop trust

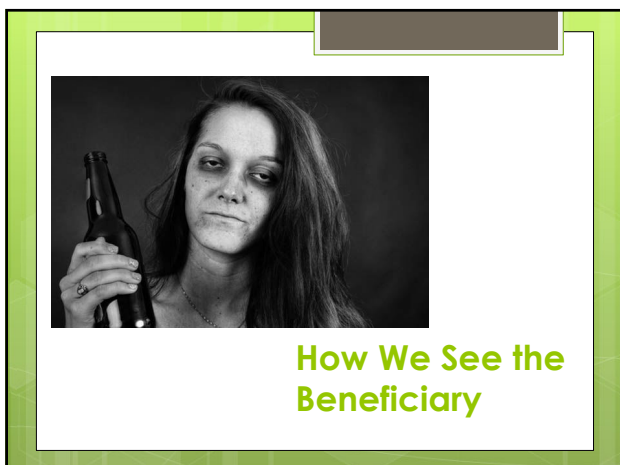
21



22



23



24

Crafting the Estate Plan

... and I'm sure
I can trust you
not to fight over
my money
when I'm
gone.



25



26

Dancing in Oklahoma

- Sufferer of alcoholism & drug abuse is entitled to treatment & rehab 43A OS § 3-402
- Trustee as Treatment Advocate?
- Legal language & mental-health definitions can be a challenge

27

The Trustee

- * Corporate better
- * Addiction Advisor
- * Education
- * Ability to detach



28

Capacity



- Reasonable Belief 60 OS
§ 1608.15(21) (eff. 11/1/2025)
- Practitioners craft a definition that
would include any sort of addiction
behavior

29

Monitoring Towards Success

Guidance from Zamora, 2001-
NMSC-011 & Carpenter, 1993
OK 86, ¶118 ...

1. Mandatory to obtain \$\$
2. Regular participation in 12-
step program with proof
3. Random monitoring
4. Participation for 5 years
5. Report to Addiction
Specialist &/or Trustee
6. ...& of course abstinence



30





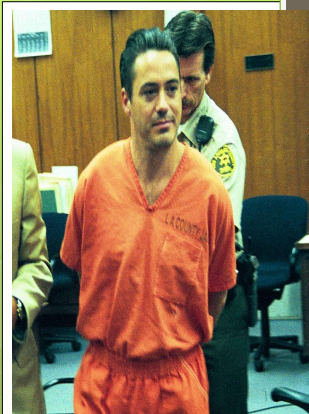
... and she has children

34

Does HEMS
mean
treatment
for a
stubborn
beneficiary?



35



And does
the Trust
pay for the
criminal
charges?

36



37



38
