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#ONEDAY

'My stepfather got my inheritance'

By Jane Cassell

Whenever I hear that parents haven't made a will, I shudder. For nearly 20 years I've worked as a solicitor, specialising in wills and probate, and though I'm careful to separate personal matters from work, cases where children lose out on their inheritance bring back difficult memories of my own childhood.

Growing up, I'd always been close to Mum. One of my happiest early memories is cuddling on the sofa, watching *Lassie*. Even when she and Dad divorced, I still felt loved. By then, my brother and sister, who are much older, had moved out and I spent weekends with Dad and weekdays with Mum in our lovely family home in Kent.

But everything changed when I was nine, the year after Mum remarried. She was on holiday in north Africa with my stepfather, while I went on a camping trip with an

'I know Mum would have been heartbroken to know what became of her estate'

adventure company. A few days in, my sister, who was 19, turned up and said she had something to tell me. Gently, she explained that Mum had suffered a heart attack and died.

I remember bursting into tears and running through the field in my pyjamas, but my memories of the following months are blurred. I muddled along at home with my stepfather for a while then moved in with Dad. Around that time came another blow: my brother, sister and I discovered we wouldn't receive a penny from Mum's estate. Everything – including the house I'd grown up in – went to my stepfather.

The problem was, Mum hadn't left a will. Even if she had done, she had recently remarried, and it's a little-known legal fact that marriage cancels existing wills, unless special wording is included. At the time



I was too young to understand – I was a little girl grieving for my mum – but looking back now as a 44-year-old, the same age as Mum when she died, the whole ordeal had an irreversible impact on my life and even my future career. Part of the reason I became a solicitor and launched my own firm was to prevent the same happening to others.

At the time, Dad had a good job so we weren't destitute, but it must have been a huge adjustment to find himself paying out for everything, including my expensive trumpet lessons. He put up a brave fight in court for my right to a portion of Mum's estate. I was shielded from this, but the legal battle went on for years until a judge ruled that everything went to my stepfather.

I didn't see my stepfather again and gave him little thought, but last year, 34 years on, I came face to face with him unexpectedly at

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Above Jane with her mum and grandmother

a funeral. Acting on instinct, I looked him in the eye and spoke to him. It was an ordinary, polite minute's worth of small talk. When he left, I sat on a bench and sobbed.

Seeing him again had brought back so many memories. What hurt most was the injustice of it all. I know how much Mum loved us – she would have wanted to provide and would have been heartbroken to know what became of her estate.

Looking back, I don't blame my stepfather. It is human nature to pursue something you are entitled to legally. But the experience shaped me into the person I am today and I remain grateful to Mum for what she did give me. She is the reason I'm as driven and work in the industry I do. My business is her legacy. ♦



Jane is founder of JC Independent Wiils & Probate

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