Get things in paper. Even with family.

February 11, 2016 | 25 upvotes | by Sketti-Os

TL;DR - Get things in paper. Even with family. Got screwed out of \$50,000 because my grandmother trusted my scumbag dad.

Short backstory - My parents split when I (now 24) was 10. My dad and I lived 350 miles apart ever since. My dad's side of the family had always been small, it was me, him, his fresh off the boat from Italy mother, and the African-American sargeant she met and married when he was stationed there, who took the place of my dad's father. His biological father was another American private who ended up receiving a dishonorable discharge for knocking up a local. Probably because his sargeant was my aforementioned grandfather. Grandfather retired after 20 years in the Army, worked for the FAA designing planes for another 20 years. He passed from cancer in 2007, leaving my grandmother with a comfortable lifestyle.

My grandmother and I were as close as can be. She was the perfect mix of BAMF, sweet, funny, wise, etc. In 2011, she told me she was sick. She had cancer for the third time in her life, and with my grandfather gone, she didn't want to fight it. She planned a trip around the world to do everything she wanted before her life was over, and she wanted to let me know she's leaving everything in my possession, as long as I promise to be the first in my family to graduate college. I was already a Sophomore at this point.

When she returns from her trip, she begins taking massive amounts of painkillers to make for an easy exit. My dad lived a town over, so he was the one taking care of her. **This is where things get fishy**. Sometime in the few months she was back, before she passed, she "changed her mind", and "didn't want to put the burdon on me" of owning ~\$100,000 and a ~\$500,000 house, and left it all to my father instead, with the condition that I get a \$50,000 check when I graduate. The thing is, she trusted my lying father to do that, and put nothing in ink. A pretty easy thing to overlook when you're loaded on Percocet.

I graduate, my dad suggests I buy a car, but also not to go overboard and save the rest for a down payment. Solid advice. I get a nice used car for \$10,000. Bam! \$40,000 is a pretty good chunk of a down payment. I got a car payment in the mail, and my dad just said "don't worry, I'll take care of that". A month or two later, I'm getting calls from collections agencies. I've been paying my car payments ever since. Thankfully I have the money to pay them with that engineering degree. Three years down the road, I have another \$20,000 saved up, and I'm looking to buy a house. I mention fourty, and he acts like he never said that. He insisted it was twenty, and because I "got greedy", he took my money and threw it into his stocks account. I've seen nothing.

Lessons Learned

Let's face it, he never had any intention of giving me that money. People don't change. Even the few people you're told you can trust with anything, you can't. If you want something to happen, put it in ink, don't trust anyone to follow through with your requests, even if they're your last wishes.

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Comments

HappyScribe • 14 points • 11 February, 2016 06:12 PM

Congratulations: Your dad is Chad Thunderwallet.

People don't understand this, there is no morality in the world: Yes, you can have a code of conduct, yes, you always be honest, but that's holding you back. What your dad did was screw you out of an inheritance - no different from a guy who sleeps with a married woman. He saw there was something to take, and he unapologetically took it.

And as a consequence, your Dad is now over a half a million dollars better off.

BurkeTheYounger • 6 points • 11 February, 2016 08:33 PM*

Honestly, I'd rather be happy and lose out on gains like this. I wouldn't steal from my own son.

A married woman is one thing; to apply Kant, that's just proving to her partner she didn't care about him like his blue pill self thought, or he didn't maintain the relationship like a redpill captain should.

Screwing your own son out of money he was given by your mother when he's already accomplished is evil, even if op should have protected himself.

Sketti-Os[S] • 5 points • 11 February, 2016 11:08 PM

Chad Thunderwallet

/u/happyscribe, did you coin that term? (Pun absolutely intended)

I agree with both of you. It's obvious as to why he did it, that's a lot of stuff. But to ruin a relationship with your only blood relative over that? That's pathetic.

It's even worse when you hear what happened with it: he rented to equally scummy friends, who couldn't rent anywhere else because their credit was so bad. Big surprise! When he kicked them out last year, they were six months behind on rent, and did more damage to the house than they paid in rent for two years.

The house's value went down \$150k. It's a damn shame. My grandmother had such a green thumb. Two weeks after they moved in, they started parking on the lawn.

BurkeTheYounger • 1 point • 11 February, 2016 11:10 PM

Exactly. Blood is important, to me at least.

whatever303 • 3 points • 12 February, 2016 12:05 AM

Some things in life are worth more than money.

Like being 70 and having a son that comes to you and chat.

Fortunately by being in engineering 40k are not that much; take it as a chance to leave, change your phone number and go on with your life, if so you wish.

At least you got a lesson learned, always walk with your butt on the wall. Hope you'll benefit from it in your career

Maleden • 2 points • 11 February, 2016 06:34 PM

Good example for us, OP. Always be in position to hold onto all the cards you can grab. Once you have

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influence, you can relinquish it if you so choose. But giving it a pass, then trying for it later can prove to be more difficult.

And for the, "even family" part, remember: the blood of the covenant is thicker than the water of the womb.

MattyAnon • 2 points • 11 February, 2016 06:50 PM

If it's something like a will... get it in writing if you can - but it's *not your money* and you should treat it as a maybe.

If it IS in a will... it's still not your money, and wills can and do change.

The only problem (and I speak from bitter experience here) is if it's an exchange. "You do X now, and we'll see that you are compensated for it later". In that case you are bargaining and negotiating, and you ABSOLUTELY need it in writing. With family. Especially with family.

Not only do you need it in writing, you need a plan of action for what happens if they renege on it. Will you seriously take your family to court? Will they be able to pay if you win?

Seriously... unless you know you'll take them to court, THEY know you'll take them to court, and you know you'll win.... then just don't do it.

It's very easy for family to rip you off. "Yeah, I know we owe you this money, but these other family members need the money more, and I'm just thinking of their children" is what I heard.

Never, ever be owed more than you're happy to give away. Not to family, not to friends, not to fucking anyone. Ever.

Best solution to all future-money scenarios is that you own something for your trouble. If you own it, you control it and can use it and sell it. If you don't own it and are working on a promise then you have to take them to court to get it. Big fucking difference.

[deleted] • 2 points • 12 February, 2016 08:07 PM

You have the memories of your Grandmother and what she taught you. 40k is a nice chunk of change, it'd be nice to have it, but you're young and can save that up within a few years and realize you never needed anything given to you because you have the power to earn it yourself. Your dad showed his true colors, and he traded whatever reputation he had for \$50,000 which is probably \$30,000 after the falling of the stock market recent months. I told my mother to pull my Grandfathers stock who happened to pass away last year. I told her to sell at above 100, it's now 72. Which is roughly 36k lost within months. I tracked that stock for years for him, so I'm invested in the account even after he passed. But it's best to move on with your own finances.

Your fathers response to you reminded me of a joke that might make you laugh a bit.

A Jewish kid asks his father for \$50 to attend the school dance. The father replies, "Forty dollars! What do you need twenty dollars for?"

RedSugarPill • 1 point • 11 February, 2016 06:09 PM

My dad stole \$75,000 from my grandmother and doesn't feel an ounce of guilt.

Eugenics2015 • 1 point • 12 February, 2016 01:38 AM*

Can confirm, got fucked out of \$17,000 dollars in cash at age 18.

Is that your biological father? n0t really understanding your geneology

RedBigMan • 1 point • 11 February, 2016 05:07 PM

Yeah I had a scummy uncle who screwed our immediate family out of like \$75,000 over the years (probably

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more).

If I ever got a windfall like winning the lottery or made it with a business and was making serious money if they ever came by and asked me for anything be it money or a kidney or something I'd tell them where to go.

[deleted] • -7 points • 11 February, 2016 05:02 PM

[permanently deleted]

Sketti-Os[S] • 13 points • 11 February, 2016 05:31 PM

I could give a shit about the money. Don't get me wrong, it would be really nice to have, but I've worked hard for everything I've had in life. Snow shoveling "business" when I was a kid, to computer engineer. I don't need a dime. I can, and will, get a house with our without it.

What disturbs me and scares me is how my father managed to do this. It required a great deal of manipulation, and foresight, as well as a lack of a conscience, all at the cost of your only blood relatives.

Correct me if I'm wrong, but isn't TRP about seeing the world for what it really is? Not being blind to the dangers, and learning from those who have fallen victim to them? Luckily, being blindsided by my father didn't hit me for a loss, only a lost acquisition, but the principle of trusting only yourself is emphasized by this anecdote

[deleted] • -1 points • 11 February, 2016 08:55 PM

I'm sorry for your loss OP. Your loss of the money, that is, because everything in your post reads that you consider yourself entitled to it. Never mind that your father is the one who took care of her and that he is the closest heir.

Also you think she doesn't have a mind of her own? That of course she was manipulated... Maybe she just used that money to bait you to go to college.

Seeing the world for what it really is means you should never invest yourself too much in promises of other people, because they won't think twice about breaking a promise.

CreamiestCream • -2 points • 11 February, 2016 09:42 PM

Get things in paper

You do realize you just advocated for marriage, mmm?

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