

PLANNING FOR LIFE

Family takes care of families



(Left to right) Kelli Thompson, Marty Cain, Tamara Cain, Mitch Janik and Cynthia George help people preserve their legacies.

Photo provided.

By Bobby Anderson

Main Street. Kitchen table. A cup of coffee. Someone you can trust.

Those are the hallmarks of Cain, Cain and Janik, PLLC, Estate Planners for Life in Norman for the past few decades.

The three University of Oklahoma College of Law graduates have helped thousands of Oklahoma families secure their futures over the years. And it's done by getting to know who people are, what they want and making a plan for it to happen.

"It's only about all the things you've worked your whole life for and all the people you love," Tamara said of their business. "It's still your life's work. It's your legacy, it's what you want to pass on and have your spouse and your family taken care of."

Marty graduated from the University of Oklahoma with a Bachelor's Degree in Public Administration and received his law degree from the University in 1991.

He's always had a special interest in leadership. He served as President of his college fraternity and held leadership positions in his church and other community and non-profit organizations.

Tamara and Marty received the Albert C. Hunt Practice Court Award for being the outstanding trial team in the Fall of 1990.

They realized they must be a good team and were married the following year. More than 20 years later they have two sons, Stephen and Brooks.

Tamara grew up in Okeene.

She received a Bachelor of Science in Family Relations and Child Development from Oklahoma State University.

She received her law degree from the University of Oklahoma College of Law in 1991.

She's always had a knack for working with individuals and families to integrate the human dimension into their estate plans, which is often lost amid the technical intricacies of legal documents.

Tamara likes helping clients communicate to future generations the hope they hold for their children and grandchildren, and the causes they support.

Mitch Janik grew up in Northwest Oklahoma City, where he has called

“We take the time to figure out our clients’ goals.”

home since 1979, and currently lives with his wife, Katie, and son, Carson.

He received his Bachelor of Arts from Oklahoma City University in 2007 and his Juris Doctor from the University of Oklahoma College of Law in 2010. He has been licensed to practice law in Oklahoma since 2010 and in Texas since 2018.

Before he had even earned his degree Janik went to work for Marty Cain as a runner.

“He’s self-made. He put himself through college and law school and his second year at OU was about the time we started this firm so we hired him as a legal intern,” Tamara remembers. “We don’t have much turnover.”

They’ve stood the test of time, much like where their business is housed.

Tamara said their current office at 1770 W Main St. was formally owned by the Moss family, who raised seven kids in that three-bedroom ranch-style home, just down the street from Sooner Dairy Lunch and Norman High School.

Tamara actually fell in love with the home when it first went on the market.

“My eyes lit up and my husband said ‘no’,” she recalled with a laugh. “Luckily it was on the market for a year.”

That was until Marty finally gave in and the Cains decided to hang their shingle and offer their services to the community.

“It is (a perfect place) because we’re having conversations about families and it’s a comfortable place,” she said. “Sometimes these are warm fuzzy topics and sometimes they’re uncomfortable conversations we’re having.”

DEATH, TAXES AND PROBATE

All three are certainties in life but nobody wants to talk about them. That’s where Estate Planners for Life comes in.

“The people who come in to see us are the experts on their family. We are the ones that know about the law and if we’ll work together we can come up with a really good plan,” Tamara said. “Many times that learning about the family just doesn’t happen in law firms, it’s more transactional.

The question invariably comes up when people find out what the Cains do for a living. When’s the best time to set up an estate plan?

“It depends how organized you are but I generally say about 10 weeks before you plan to die,” Tamara said, tongue in cheek. “That

way we’re not in a rush. If we all knew when we were going to die I could answer that question pretty easily.”

“It’s at every stage of life you just need to give some thought

One common misconception Tamara says is that if a person has a will then they will avoid probate. Not true.

Another is that you don’t have enough money to plan for.

“We just want to be your guide,” Tamara said. “Once we learn about your family and your assets and once you learn about the way the law works we can guide you to a couple options that might work for you and your family.”

“We like to be in that guide role. Ultimately, then they can decide.”

According to seniorliving.org, American retirees expect to transfer more than \$36 trillion to their families, friends, nonprofits, and additional beneficiaries over the next 30 years.

The Merrill Lynch Legacy study showed 18% of those 55 and older have the recommended essentials of a will, a healthcare directive and a durable power of attorney.

Some 43% of Americans age 55 and over are concerned that they lack an advocate to look out for their best interests as they age.

“It really is amazingly simple and we’re there to educate and support the beneficiaries when the time comes and they understand what they have,” Tamara said. “We do a lot of multi-generational work. We’re now to the point where original clients have passed and we’ve helped the kids settle the estates and those kids are becoming our clients.

“It really is rewarding. The parents would be so proud. I’m proud.”

And annual Periodic reviews of those plans are key. Things change and the Cains say it’s their duty they work with their clients through their Estate Planners for Life program to make sure the estate planning keeps up.

“It’s one thing to have documents but it’s a different thing to have a relationship with someone who is going to be there for your family,” Tamara said. “An estate plan is not a one-and-done deal. We wake up and think about our clients’ estate plans every morning because we know they don’t.”



Marty Cain, J.D.



Tamara Cain, J.D.



Mitch Janik, J.D.