

Ann-Marie Murzin

Legal Planning that Reflects Clients' Love

It was supposed to be a simple outing, just a weekend cup of coffee with family friends. Little did Ann-Marie Murzin know that day would turn into one of her life's most formative experiences.

All seemed well in Ann-Marie's world as she sat at the table on the Jersey Shore the summer of 2017. She was young, healthy, and balancing as well as one could the rigorous demands of being a mom and a successful, full-time attorney in the big city. Seemingly in an instant, life was almost snatched away when Ann-Marie's throat inexplicably began to close.

"I had never been allergic to anything before," Ann-Marie recalls. "I just breathed something in. I don't even remember getting to the hospital."

Ann-Marie spent nearly a week in the hospital recovering from the allergic reaction, and even after discharge she found herself weak, disoriented and still in a state of shock. Round after round of tests led doctors no closer to any culprit for the sudden, severe reaction.

Ann-Marie was similarly baffled, not only by the lack of explanation for her major health scare — but also by the lack of clarity with which she looked at her future.

Slowly but surely, Ann-Marie began to realize that the path she'd traveled steady and without many blips and bumps in the road, may not be the one she was meant to continue down.

"I didn't know what I should do," Ann-Marie says. "I did a lot of self-reflection. What should I do with my life? My kids are teenagers. My role as a mom is fading. Should I be an attorney? Am I supposed to become a missionary or a nun?"

Amidst the period of self-reflection, one thought Ann-Marie continuously pondered was the situation she would have left her children in had that seminal day ended in tragedy rather than recovery. The near-death experience forced her for

the first time to consider the little things that would have made their lives in the aftermath that much more difficult: she did not have her passwords saved or written down nor have auto-pay set up on her bills. Ann-Marie was also shocked by the exorbitant cost of updating her will.

One day, it finally clicked. If she was struggling with these things, surely plenty of others were too. Already an accomplished corporate lawyer, Ann-Marie saw an opportunity to put her skills to work helping others avoid the same stresses she'd had to endure. Now a Lead Attorney at General Counsel, P.C., Ann-Marie has found her calling providing guidance to business owners, entrepreneurs, and other individuals in individualized estate planning, helping her clients prioritize what's important to them, plan for the unexpected and protect their assets.

"Being a mom, you could see the potential to impact the kids if something unfortunate happened. I was so surprised at myself once I was in the hospital, that I didn't really have a thought out backup plan for the care of my children, even temporarily," Ann-Marie says. "Everything can change in a moment! Through my experience, I learned that much of the estate planning drafting work were outsourced to paralegals or completing forms versus really taking the time to do a deep dive with the family to see what would be the most appropriate for their individual situation. My niche is problem solving and customized planning, which I enjoy doing."

Her own health scare wasn't the first-time life forced Ann-Marie to contemplate the necessity of a solid plan for the unexpected future, as her father was twice diagnosed with colon cancer prior to her college graduation. In addition to planting a seed that would later blossom into a fulfilling



career, Ann-Marie also credits the experience with fostering a strong sense of independence at an early age.

"When a parent has a disease or chronic illness, you are not really sure what's going to happen, which could be a little unsettling," Ann-Marie says. "This shifted my experience differently than my other friends around the same age. In my case, it kind of propelled me to be more independent and take things on myself. You must learn how to manage things and figure things out."

Prior to her father's illnesses, however, Ann-Marie enjoyed a relatively carefree childhood in the small town of Williamson, New York, just a few miles from the banks of Lake Ontario. Nestled between Rochester and Syracuse and playfully dubbed "The Core of Apple Country," Williamson was a sleepy, dry town of about 6,000 sustained in large part, as the nickname suggests, by the sprawling apple orchards surrounding it. The water held Ann-Marie's intrigue much more than the farms, however, and she recalls constantly swimming, fishing, and playing on the lake. "I had a boat before I had a car," Ann-Marie laughs.

The water was far from Ann-Marie's only love, though, largely thanks to her parents' influence. The Murzin family did not struggle, but neither did it live extravagantly. Ann-Marie's father made the 45-minute daily commute to Rochester to work at the Xerox factory, where he rose from a maintenance position to one in management by furthering his education and consistent hard work. Both her father and mother also ran small businesses in Williamson to generate additional income. Regardless of their economic status, it was of utmost importance to Ann-Marie's parents to expose their youngest daughter to a wide variety of activities at an early age. Therefore, Ann-Marie got a taste of everything from camping to sports to the arts, the latter of which fascinated her in her youth. She participated in the local theater, she took music lessons and, most of all, she read.

"My mom read to me at a very young age, and I just really loved to read," Ann-Marie says. "I thought I was very privileged to have my own set of encyclopedias. At night, I would take a volume and just go through and read. My parents really wanted to make sure that I didn't necessarily believe I needed to become an apple farmer to be successful. They wanted to expose me to other career opportunities beyond my small town."

Ann-Marie's deep-rooted passion for the arts also led her to one of her greatest mentors, a retired English teacher in Williamson named David Cooper. "Coop," as some in town affectionately called him, lived in an old house made with cobblestones from Lake Ontario known locally as the "Stonepile," and he hosted a community of children and adults alike to discuss the town's theater productions, books and whichever other art form happened to arise in conversation. He and Ann-Marie bonded more closely — and perhaps inadvertently foreshadowed her career — when her parents requested he assist her with preparation for an American Legion extemporaneous speaking competition on the Constitution.

"After that, I consulted him on lots of different things," Ann-Marie says. "He just mentored and brought out the best qualities in people."

Coop made such an impact on Ann-Marie that she still holds as one of her most prized possessions a small pendant depicting the Stonepile along with a letter from him addressed to "Sunbeam," the cheerful nickname he bestowed upon her in honor of how the sunlight would shine on Ann-Marie through one of the house's small windows.

In her later childhood years, Ann-Marie held odd jobs to make some pocket change and focused on school, where she was a good student overall but especially so in her favorite subjects — economics, history, and writing. Perhaps reading into her love of the written word and the family's devout Catholic faith, her father always joked that she would become either a lawyer or a nun. But, sure enough, after earning her undergraduate degree from Le Moyne College, a small Jesuit school in upstate New York, Ann-Marie went on to pursue a law degree at Syracuse University.

Unlike in her undergraduate career, when her parents forbade her from holding a job so she could fully focus on her studies and maintaining her scholarship, Ann-Marie was forced to work all the way through law school to support herself. And as the first person in her family to attend graduate school, she quickly learned that she did not have access to the familial resources that made it easier for others to succeed in the hyper-competitive environment.

"I was always really interested in government and the rights of people and how that

was memorialized in writing,” Ann-Marie says. “Law school was not the most uplifting experience. I didn’t have anyone in my family to help edit my papers or any lawyers as family friends that I could bounce concepts off of when I had questions. It took me a while to realize that other students had their papers reviewed by their moms and dads. I went in very overconfident. I figured it was so easy for me to go to Syracuse that law school would be a breeze.”

The work was just beginning when Ann-Marie graduated in 1996, as she and her then-husband quickly packed up all their possessions in her father’s pickup truck and moved south to New York City for Ann-Marie to begin her career at a major international law firm. Life in the big city — namely paying sky-high rent, jostling on the subway, and fighting rats for sidewalk space — didn’t always come easy for Ann-Marie, but she quickly acclimated to her new surroundings as she began to build her career.

With several years of trial-by-fire litigation experience under her belt, she then held two roles with smaller firms that provided more exposure to clients, high-profile cases, and litigation strategies. Much like living in New York City, Ann-Marie doesn’t remember every aspect of her career in corporate litigation fondly, however, she stresses that she wouldn’t be the lawyer she is today without it.

Long before her scare on the Jersey Shore, Ann-Marie’s first career interruption occurred for a far more joyous reason — the birth of her two children.

“I brought them into the world, so I felt like it was my responsibility to raise them,” Ann-Marie reflects. “I went all in. For me, it was not just time management; it was values. You had to be a role model even in small situations, whether it was crossing the street or treating a person a certain way. I finally needed to care for someone else’s needs ahead of my own, and I think that fundamentally shifted my worldview.”

Ann-Marie eased back into the workforce part time when her children began school, then committed to her litigation career again full time until her severe health scare in 2014. Even after she eventually gained clarity on her future post-recovery, the road ahead was arduous.

“Being in a courtroom, I realized that I wanted to use the law as a tool to resolve conflict rather than participate in conflict in any way,”

Ann-Marie says. “I decided to tackle continuing education and learn estate planning. You don’t know what you don’t know until the client asks you a certain question, then you kind of go down that rabbit hole. It took me a little while.”

The ability to strike out and do something different, even when success is not guaranteed and you’re unsure of the road ahead, is also central to Ann-Marie’s poignant advice to young people and entrepreneurs.

“Take risks,” Ann-Marie relays. “Good things happen when you go out of your comfort zone and try to push yourself. And appreciate what you have. My dad used to say my mom can make a good stew with everything that she has in the house. Sometimes we forget that. We always think we need to go outside to get something else, but you can always use what you have and build upon that.”

As cumbersome as the learning process may have seemed at first, Ann-Marie picked up the tricks of the estate planning trade. She grew her own boutique practice with an emphasis on specialized client service, eventually catching the eye of General Counsel founder Merritt Green just as he was looking to expand the 18-year-old practice from serving exclusively businesses to covering many business owners’ personal legal needs as well. Ann-Marie filled General Counsel’s need in its new estate planning division, and the firm satisfied her desire to once again be part of a collaborative team while also splitting the geographic difference between her children, now in college in South Carolina and New York, and her parents still upstate.

“I heard that he was creating this practice area from scratch with a blank slate, and I had already done that myself,” Ann-Marie says. “What’s unique about the firm that I really love is that each practice area doesn’t just stand alone and have a big wall around it. We all collaborate with each other. He couldn’t find anybody who really could look at the big picture and also get down into the weeds with the drafting and research. We were able to disagree, debate different strategies, and develop the best result for the client, and that’s very unusual for attorneys to be able to collaborate that well. I was quite impressed by that.”

Ultimately, after years of challenging work, several detours and some unexpected “blips and bumps in the road” that Ann-Marie mostly avoided earlier in her life and career, she has

finally landed on the passion that she so earnestly searched for in one of her life's toughest moments. And after receiving a rude wake-up call reminding her how precious life is, she works to reflect that level of care in her work with clients, leaving them to focus on what's most important rather than being burdened as she once was.

"I just I felt like I had something that I really wanted to do and pursue, and I couldn't even see that it wouldn't be successful," Ann-Marie says. "I try to be a good listener, and I tried to put myself in other people's shoes without judgment and use my ability to solve whatever problem they have. I've just tried to be of service."

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