

# Ethical Wills: The Gift of a Heart\*

*By Robert G. Alexander*

Robert Alexander talks about the emergence of ethical wills and the importance of this communication in the fulfillment and legacy of the person who expresses his or her thoughts in this gift to family and friends.

*Dear Children:*

*Know that we love you. It fills us with pride to know that no matter what happens in this life, that you children will take care of each other with kindness and bravery, and selflessness as you always have. And remember one thing, my darlings, and never forget it, that no matter where we are, know that as long as you have each other, you have your family and you are home.*

*Your loving parents.<sup>1</sup>*

## I. Introduction

Several years ago I came across a book by Dr. Barry K. Baines, MD entitled *ETHICAL WILLS: PUTTING YOUR VALUES ON PAPER*.<sup>2</sup> The book is a fast and easy read, but its contents had a profound effect both on my personal life and my professional practice. In the forward to the book, Dr. Dan Tobin writes that his father passed away when he was only 18 months old. Years later he wrote, "I began to wonder who my father really was: Was he cheery or unhappy? What books did he read? What sports did he enjoy? Above all, what values did he hold?..."<sup>3</sup> As Dr. Tobin pieced together information about his father, he began to realize that he wanted his own children to know who he was as a person and how his own values had shaped their family life together. He writes that the process of writ-

ing down his values and thoughts proved to be a very gratifying and uplifting experience. He describes the process as not merely creating documents, but the process of learning to live and age well. He reflects that "whenever people at any time of life take the time to examine their values, there is a great opportunity for self-examination and psychological as well as spiritual growth."<sup>4</sup> Ethical wills can be the starting point to ask age-old questions about meaning and values and passing on these meanings and values to our own families.

## II. A Personal Reflection

Eleven years ago, shortly after Christmas, my father passed away. He was a well-educated, dignified man with a quiet though dry sense of humor. Though he was usually reserved, from the devilish twinkle in his eye I suspect that deep within the reservoir of his life and wisdom there was a bit of a rascal. I never knew his parents. My father was a hard working man, dedicating long hours to the service of the taxpayers, organizations and government institutions that served the State of Wisconsin. Even though he was just shy of 90 years old when he died and had been retired many years, the legislators of the State of Wisconsin passed a resolution honoring his life.

My father was 44 years older than I was and because of his long hours of work I really did not see a great deal of him when I was growing up; however, after he retired and I finally "settled down" into my own profession, we enjoyed spending time together. Though somewhat slower with age, my father's mind remained quick and alert. I am grateful that the repose of his retirement allowed us to spend quality time together, and I finally began to "know" the man who had faith-

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fully provided for our family and whom I had quietly admired from a distance as a young boy. In his final years he shared intimate moments with me and my family that will always be treasured memories.

Shortly before his death, I had the opportunity to share with him how much I loved him and was thankful that he had been my father. I married later in life and therefore my first daughter was by far the youngest of his grandchildren. My wife and 14-month old daughter were with me in Dad's hospital room and my father jokingly accommodated my daughter's fascination with the red, glowing heart monitor attached to his index finger. My wife was several months pregnant with our second daughter, and because I knew it would please my father to know that my family was expecting an "addition," my wife and I chose this moment to make the joyous announcement to our family even though the birth was months away. I knew my father was pleased and I was grateful that we had the chance to share this moment together.

Although my father was usually reserved and quiet, presiding over our family more by his presence than by his spoken word, I knew he cared for us deeply in his own quiet way. Years later as I reflect upon my own life, my hopes and dreams for my own three daughters, and the heritage that my parents provided for me, my only regret is that I did not get to know my parents more intimately and learn to appreciate the values and experiences that had shaped their lives and ultimately my own.

In our fast-paced materialist society, families often do not learn to communicate well with one another. As a result, our greatest possessions, our family values and heritages, often are left unstated and lost with the passing of a loved one. As estate and tax planners, we are usually concerned with helping our clients pass on material possessions and financial wealth, all neatly wrapped in sophisticated legal documents and complex tax planning. Undoubtedly, as financial professionals, this should be the main focus of our practices. However, through the years I have learned that if each of us had to choose between passing on family values or family fortunes, the gift of our lives would win out unanimously. Although our society often measures a person's life by status and material wealth, what is ultimately most important is the quality of a person's life and the core values that are the foundation of each and every one of us as unique individuals.

### III. Ethical Wills: Old Wine ... New Bottles

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I claim no originality for most of the thoughts and techniques set forth in this article. Sir Isaac Newton is claimed to have said, "if I have seen further than other men it is because I have stood on the shoulders of giants." I am grateful for the wisdom and experiences of others with more expertise who have generously shared their learning with me. It is their wisdom and experience that I wish to pass on to my readers.

The concept of ethical wills is not a new one. In fact this concept is said to date back almost three thousand years to the Old Testament book of Genesis in the Bible. In Genesis chapter Forty-nine when the Patriarch Jacob was dying, he brought his twelve sons together and on his death bed he told them stories, predicted their futures and imparted to each one of them the lessons he had learned during his lifetime. In the Jewish religion, ethical wills were an oral tradition; written ethical wills are said to date back to the Twelfth Century when it was a custom to give written directions for the religious and secular guidance of their children.

Today, ethical wills are experiencing a renaissance. Ethical wills are being written by people as a cherished and unique gift a person can leave to his or her family and community. They are written by people at turning points in their lives, when they are facing challenging life situations and at transitional stages of life. They are authored by people of all religious faiths as well individuals with no particular religious belief but who wish to pass on values to their loved ones.

The concept of ethical or spiritual wills as they are sometimes called has poured over into all walks of life. The concept of "Letters from Dad" was born in suburban Dallas over three years ago. The idea is to teach men to create a legacy that their children can hold on to, *i.e.*, letters of love, encouragement and pride passed from fathers to children. With hectic schedules we all realize that we all have way too much going on and just don't get around to saying the things we need to say to our loved ones. The idea is to encourage men to talk about themselves and their families and their loved ones and to communicate these thoughts and feelings while they are living. In American culture, all too often men are taught to be tough and not express feelings, and yet, on the death of a loved one, they often realize that they are "never going to hear these words: Well done, I'm proud of you, I love you. There is an eternal void in their hearts."<sup>5</sup>

Thomas Nelson Company of Nashville, Tennessee has published a book entitled *A LASTING HERITAGE FOR YOUR CHILDREN: A FATHER'S LEGACY. YOUR LIFE STORY IN YOUR OWN WORDS*.<sup>6</sup> The idea behind the book is to teach fathers to share their lives with their children and loved ones because they care about you and want to know what you did when you were growing up, what you value, what is the meaning of your life. Your children care about these matters because they love and want to know you. The driving force behind the book is to help parents create a personal biography to share with their families. The author claims it is never too early or too late to share your life with those you love and to draw closer to your children as you share the "memoir of your life," straight from your heart.

Dr. Eric L. Weiner, MSW, a family counselor from Mequon, Wisconsin specializes in helping his clients and patients work through the process of drafting ethical wills. He advises them that writing an ethical will is not for the faint hearted. It takes courage to confront life and one's mortality. A person should be willing to ask him or herself certain basic questions: What do I consider the essential truths I have learned from life? What are my convictions, values and important life lessons? What role has religion played in my life? What are my spiritual beliefs? What are my hopes for the future? Obviously, these are challenging questions that require deep reflection.

Dr. Baines writes that ethical wills are "words from the heart," putting your values on paper. Estate planning techniques typically involve bequeathing wealth and valuables from one generation to the next. However, many people view wealth as something more than money and possession; they believe that some of the most valuable items that one can pass on to their family and loved ones cannot be measured financially. Wealth for these individuals includes passing on guiding principles, blessings, spiritual beliefs and family stories.

Ethical wills are often viewed as "death-bed" statements written and communicated just before a person dies. However, professionals who counsel people with respect to drafting ethical wills encourage individuals to write and present their documents when parents and grandparents are still in the prime of their life. The documents may be written and re-written and communicated to loved ones at various key transitions in the family life cycle such as marriage, the birth of a child, confirmation, retirement, serious illnesses, gradu-

ations and bar-mitzvahs. Dr. Wiener writes that an ethical will can be a great benefit in clarifying issues left unsaid in a basic will. The basic will is written with specific amounts of money or material assets in mind. There is, however, little or no explanation given for why money is divided and distributed in a certain way or why one adult child is given succession rights of a family business and another child is not. An ethical will can be the connective thread that ties the loose ends together into a coherent whole. Dr. Weiner reflects on whether there "is a better gift one can leave their loved ones." Dr. Baines states that estate planners, personal motivational coaches, hospice and palliative care programs as well as religious organizations are tapping into the importance and relative ease of ethical wills to create a personal legacy.

Consider the following ethical will found on the Internet which was written by a healthy 43-year-old customer service manager. He wrote it for his wife and three children and described it as "an exercise in looking at your life, what your priorities are, what's important to you." It is brief, creative, instructive and driven by principle:

*Have integrity. Your "yes" should mean yes, your "no" should mean no. Be the person you say you are. When you peel a banana, have you ever gotten anything other than a banana? That is what integrity is, being on the inside who you say you are on the outside. It is not always easy but it is always valuable.*

*I have a great life. I have had fun and I see my life as an adventure. Humor ought to be a large part of every person's day. Every day there is a new mountain to climb. Some adventures are not much fun and do not turn out the way you want them to, but all of them shape who you are. I always make myself try to do new things because I swore never to get complacent and do only what is comfortable.*

*In the future I challenge you to always be willing to climb new mountains and greet new adventures. I want to see a future where you are happy, that you make supportive and provocative mates if you marry, attentive parents who challenge any children that come, supportive family to your extended family, and a loyal friend to those you choose to call friends.*

Ethical wills are not legal documents. Rather, an ethical will is a letter written from your heart, sharing your most intimate life forming thoughts, experiences and values. These letters are a way of sharing values and beliefs, the most important lessons you have learned in your life, your hopes for the future, your most cherished memories, your love, your forgiveness and perhaps, your life's purpose. Each person has his or her own reasons for writing an ethical will, reasons that are very personal but vitally important when it comes to expressing thoughts, memories, values and perspectives to our closest loved ones. An ethical will can be a way to be remembered, a method to identify what is most important to a person with respect to his or her individual life, a step toward understanding one's life purposes, a process to share information about what you cherish most in your life with those individuals you cherish most in your life, an opportunity to record stories about your life so they will not be forgotten, an opportunity to establish a model for your family, to accept one's mortality, to ask for an offer of forgiveness to those loved ones who may have hurt you or whom you may have hurt, to bring a sense of fulfillment and completion to one's own life.

When contemplating ethical wills, many of my clients believe that it is a letter that is passed on to their family members when they die. In reality, an ethical will can be written and given to family members at any time. As previously noted, during life, ethical wills are often written and communicated to family members at life changing events such as engagements, weddings, graduations, births, adoptions of a child, or retirement. Changes in health also prompt writing ethical wills, such as when a person is diagnosed with a serious or terminal illness. Ethical wills may also be used to establish the foundation of family financial and estate planning. Obviously when written during one's lifetime they can be revised and re-communicated as appropriate. Consider the following example of an ethical will included as part of a health care directive:

*Dear Children:*

*In the event that I cannot make my own health care decisions, there are no other people I trust more to make these decisions than the three of you. The three of you are growing into people I am proud to call my children and my friends. Each of you has different strengths and together you are a great team.*

*I am writing down a few of my wishes and values to guide you in the decisions if you have to make them. Being independent is a value that I hold very near and dear to my heart.*

*I remember as a small child hearing a consistent challenge from my father, one should always be prepared to care for themselves and be their own person. So much of what I am is because of Grandpa, and I dearly miss him every day. Each of you was lucky to have him in your life. And looking at how independent each child in his family has turned out, I think he is smiling at us each day (probably from a boat when he is out fishing). ...*

*Death is not really the enemy, and I believe in another life after death. Death does not scare me, but living without any quality does. I like being a part of each of your lives and having a life of my own. Just being maintained with bodily systems is not my definition of living. ...*

*I want my children to speak for my health care needs if I cannot. Please support them in these decisions, which they will make based on my values. I have seen people question decisions especially if they are not the decisions they would like made. Please don't do this. Health care decisions are hard to make and people do not need to be second guessed.*

*I have a great life. I have three children I am proud of, an extended family that will be there for support, and a circle of friends whose importance I cannot even begin to explain.*

*This year I have made a decision that changed the makeup of our family, truly the most difficult decision I have ever made. Time will tell whether it is the right decision.*

*The other concept that has guided me was in a book by Viktor Frankl. The concept emphasized what we can control in our lives. We cannot control so much that happens to or around us, but we can control how we choose to react to what happens to us. I cannot tell you how much this concept has helped me. It gives me a sense of control in situations even when I cannot control any of the events. And it helps me put events in perspective.*

*As I close here, I have to chuckle because I realize that even at the end of my life I do not stop giving directions. Humor me, it is who I am.*

*Love, Mom*

Ethical wills are not appropriate or necessarily appreciated by all of my clients. Many of my clients are only interested in financial matters, legal documents and tax planning; often, they either do not want to draft an ethical will or simply are not ready to take the next step to client-centered, values-based planning. For these types of clients, I continue to provide financial products and services as needed. My role as an attorney is not to talk people into ethical wills but to meet my clients where they are and to provide the services they require. However, many people are not aware of ethical wills and how they can take family planning to a new and more fulfilling level. Ethical wills provide my clients with an opportunity to answer essential questions of meaning which they may not have articulated or communicated to their family members. The goal in offering the concept of ethical wills to our clients is to help them not only identify, articulate and resolve issues in estate and financial planning, but also to take into account important personal issues which usually transcend the issues related to our client's material wealth. Although, articulating these "relational" personal issues may be difficult to approach at first, I have found that effective planning not only focuses on money and property, but also helps clients to understand that neither money nor property are a complete definition of their wealth. Nor may money and property be the most important elements defining a client's wealth. Most often spouses, children, grandchildren and the personal relationships and values, which define the family, are the client's most important "wealth." In a materialistic and technological society, this concept often seems to get lost in the rush and complexities of day-to-day life; what is most important often gets left out. Consider this example: If your house was engulfed in a blazing fire, would you rush in to save your checkbook, antiques and furniture or would you risk everything to save your spouse, children or grandchildren. The purpose of an ethical will is not to replace traditional financial, estate and tax planning; rather, it is to help our clients put in place a more complete plan, one which includes not only property and finances, but our personal histories, our heritages, our values and what matters most to us as individuals.

## **IV. Writing an Ethical Will<sup>7</sup>**

There is no specific formula for drafting an ethical will. Remember, it is not a legal document; it is a personal letter expressing our thoughts and values to our loved ones. A specific format is not what is important in creating an ethical will; what matters most is that the letter expresses the essence of one's heart and personality. The chief ingredient in an ethical will is a heart's desire and a resolve to simply sit down and do it. If you are not good at expressing yourself or if you find embarrassment or other roadblocks to communicating, the following are suggestions that can help initiate the process. However, always remember that the most important factor in creating an ethical will is simply to take the time to do it. The value of your thoughts does not lie in the eloquence of your words but in the love behind them. The fact that you cared enough to share your heart will speak volumes to your loved ones.

If you are not good with written words or you are no longer able to handle a writing instrument, try dictating your ethical will onto a cassette recorder or use a video recorder. Clients often think that they really do not have anything important to say, but nothing could be further from the truth. Each one of us is a unique individual full of wisdom and insights waiting to be expressed. And, what may be most important of all, your loved ones want to hear from you. One author suggests that we remember that we are unique. We have lived and learned in our own special way and have important thoughts, experiences and feelings to pass on to our loved ones. To write an ethical will you do not need to be a sage or saint; you just need to be yourself. Open your heart and write what comes; it will be a gift and a legacy, a window into your soul that loved ones will cherish.

Because there are no specific legal requirements or format for an ethical will, for individuals not used to writing letters or expressing their thoughts, the following ideas may be helpful in working through the process. Topics to write about may include the following:

- From my grandparents I learned that ...
- From my parents I learned that ...
- From my spouse, children and siblings I learned that ...
- From life's experiences I learned that ...
- I am grateful for ...
- My most meaningful religious holiday experience or tradition is ...

Scott Farnsworth of SunBridge Strategies, Inc.<sup>8</sup> suggests the following discussion points:

- What are some of the most important values that were passed onto you by your grandparents and parents?
  - What are some of the things about my heritage that define me?
  - How much of a role does my heritage play in my life now?
  - Where did you grow up, and how did this place shape the kind of person you became?
  - What is an important lesson you learned in your early life and how does it continue to influence your beliefs and values? Who or what taught you these lessons?
  - Who were the two or three most influential people in your childhood and how were they influential in shaping your life and values?
  - Did you have an experience growing up that was life changing? If so, describe it and explain why it was significant to you.
  - What are the three or four most important relationships in your life and why?
  - Reflect on the past and describe which of your accomplishments that you find most gratifying.
  - In looking to the future, name something you would like to accomplish or happen during the rest of your life.
  - What do you feel are some of the most important qualities a person needs to live a rewarding life?
  - What do you feel is a real measure of success?
  - What was your greatest challenge during your life and what did this experience teach you?
  - Describe your proudest moment and how it has affected your life and values.
  - What are a few of the most important ideas or lessons you would like to pass onto your children, grandchildren or other loved ones?
  - What was the single most important experience of your life and why was it so important to you?
  - If you could pick three things that your family should remember about you what should they be and why?
  - What do you appreciate most about money and why?
  - What do you fear most about money and why?
  - What do you want material gifts to be passed to your heirs to accomplish for them and why?
  - What concerns do you have about the distribution of your material wealth as part of your legacy and why?
- What do you believe would be a foolish thing to do in arranging or leaving material gifts for your loved ones and why?
  - What do you believe would be a wise thing to do in arranging to leave material gifts to your loved ones and why?

There is no correct length or format for an ethical will. These issues are determined by what you choose to include in your document. You may choose to describe life events, goals, values and beliefs all of which could require a more lengthy document. You may choose to include rich insight and information that may be highly treasured by future generations. You may choose to include stories with deep personal meaning, your family background, people or events that helped shape your life, family obligations, favorite scripture passages or even words that you would like to ask for forgiveness or for which you would like to forgive others.

It can take courage to draft an ethical will. One comes face to face with his or her own life and his or her own mortality. "An ethical will is not an easy thing to write. One must look inward to see what are the essential truths one has learned in a lifetime, face up to one's failures, and consider what are the things that really count. Thus an individual learns a great deal about himself or herself when writing an ethical will."<sup>9</sup>

As with all estate planning, drafting an ethical will is easy to put off; however, we all need to remember that life is fragile, death can occur suddenly at any age and health can slip away in a moment. As the years progress, our mental and physical capabilities may prevent us from being able to draft an ethical will. Words from the heart need to be shared. It is a gift both to the writer and the recipient. How tragic it can be when words, thoughts, sentiments and values need to be communicated but the opportunity is cut short by illness, death or perhaps, a simple lack of courage.

It is important to understand that an ethical will can be an extremely powerful document therefore, words need to be weighed very carefully when drafting this document. Clients need to be aware of the potential damages ethical wills can produce if yielded as a weapon from the grave to control and chastise the recipient. Such abuse of a rich tradition can be extremely damaging to family members. We all need to understand that once we die, we cannot take back anything we have said or done.

The following are several “tips” you may recommend to your clients to help them think through the process of drafting an ethical will:

- Start with a greeting indicating to whom you are addressing the letter and, perhaps, why you are addressing it to this individual or group of individuals. Is it addressed to your spouse, your children, your grandchildren or other loved ones? Are you addressing the letter to a group of individuals such as your children or to one specific individual? Consider the following example:

*Dear Family and Friends,*

*I hope that everyone can learn to get along. Whatever will happen will happen, one must learn to accept that and not control it. Forgive whatever misunderstandings or differences there are. Not all people can be the same. I hope, especially for my family, to get along in life and make a living for themselves. I hope that all can believe in God. I hope that you can remember the good memories, such as going on camping trips. Finally, I am thankful for all those who have been good to me and have been helpful. I've learned to live a good life. I hope a good life for all.*

- Include a few brief words to express your thoughts and feelings as to why you are drafting an ethical will and why it is important to you to communicate these thoughts and feelings to the recipient:

*Dear Keith and Leigh:*

*Some standard values that I have basically lived by throughout my life are that I have always believed in honesty and advocated truthfulness. I cherish the family with all my heart. I always felt that I gave of myself to everyone in the family. The satisfaction and gratification that I received in return is in the accomplishments of my children. No father could be as proud as your father is of you. Throughout your lifetime so far, you have more than exceeded my greatest expectations. You continue to move forward in a manner that makes me love you more and more. ...*

*Leigh, you have always made me proud with your accomplishments. You have never undertaken a task that was under-achieved. Through the years*

*you have been in my confidence and as close as a daughter. I love you and the girls deeply.*

*I love you all.*

*Dad*

- Include a heartfelt statement of your beliefs and values. You may want to include information regarding your education, knowledge, learning and wisdom. One commentator advises to consider writing your letter as if your life depended on it. The depths of the thoughts and emotions you write down will in fact express your life to your loved ones.
- Consider including a description of meaningful life experiences such as education, friends, births, deaths, weddings, vocational changes and other events that have changed your life. What have these lessons taught you, why are they important to you and your family, what would you like your family to learn from these experiences. Thoughts to consider might include:
  - What are the universal principles that hold your family together?
  - What are you seeking in life?
  - What is missing in your life?
  - What are the most important decisions you have made in your life and why?
  - What are the best decisions you have made in your life and why?
  - What are the worst decisions you have made in your life and why?
  - What is your definition of success?
  - What are the most important things that are missing in your life and why?
  - What are your most unexpressed feelings and why?
  - What are your unmet desires?
  - What do you want to achieve before you leave this life?
  - What do you really love about your life?
  - Communicate your hopes for the future. Communicate your personal vision for your loved ones. What would you like them to be, how would you like to see their lives lived, what would be the values that you would like to instill in their lives and pass on to future generations.
  - You may want to include personal and family memories, events, occasions, words that define your own life.

*For My Sons:*

*Thank you for allowing me to hold you in my arms and in my spirit for a short, precious time. Thank you for teaching me to be a parent and a better person, allowing me to grow through your growth. Thank you for your innocence that kept me from becoming jaded, gently urging me to look at the world differently, through your eyes. You helped me to see so much more. Thank you for your patience through my struggles to become the best I can be—best parent, best wife, best friend, best person.*

*Thank you for guiding me through the maze of inconsistency that was my constant nemesis, and reminding me of what is really important. You may have taught me more than I have taught you....*

*I pray that some of my words found their way from my heart through sometimes deaf ears and a stubborn brain to your heart because that was where I tried to send them. My whole life of parenting I have struggled with an inner dichotomy of what is truly important....*

*Life is more about how you treat people and how you feel about yourself, learning how to be gentle with your own shortcomings, while striving to become better. Following the path to change who you have been for who you want to become can be difficult in the beginning, filled with potholes and setbacks. Just remember to be gentle and loving with yourself along the way. What you first attempt to practice will become second nature in time. So celebrate your small steps in the beginning and know that everyone stumbles occasionally! And even though I may never come to terms with my dilemma, I pray that you might find that answer for yourself, in your lifetime.*

*I truly believe that each generation is meant to be wiser than the one before—an emotional, personal evolutionary process based on the experiences of those who have gone before, and the new generation's conscious choice to follow certain beliefs, depart from others, and explore new ones. My sincerest hope is that you will use the foundation we have tried to provide and then take off to build a structure that has never been imagined before—uniquely you—that will blow the world's socks off!*

*I will always love you both with all my heart and soul.*

*Love, Mom*

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- Include reflections about your own life, things that you have learned, people that have impacted your life and why they helped mold and define who you are as a unique individual.
- Be sure to conclude your ethical will with heartfelt parting words such as your gratitude for being a part of your loved ones lives, love, forgiveness, joy and happiness, matters which need to be expressed and communicated to make your life complete.

## V. Conclusion

Take a moment to reflect on the concepts that are expressed in this article. Read the letters that are included

as examples and ask yourself whether they resonate in your own life. Please excuse the “sentiment” which runs throughout this article, especially in view of the fact that most of us are estate, tax and financial planners—analytical types by nature. However, most of our clients sincerely believe that there is more to life than money, “things,” and status. It is important for all of us to take time and reflect upon our lives and families, and the experiences, values and insights that define each of us as significant individual beings. Ethical wills can be an important part of client centered, values based planning. They can provide a vehicle to help clients create a more complete, three-dimensional plan that truly helps them fulfill the goals, dreams and aspirations of their lives. Ethical wills truly are the “gift of a heart.”

### ENDNOTES

\* This article is a compilation of the thoughts and writings of other professionals who are encouraging the renaissance of ethical wills and client-centered, values-based planning. I wish to thank the following authors and individuals whose thoughts, techniques and writings I have shared in this article and to whom I wish to direct your attention for further study: (1) Dr. Eric L. Weiner, Mequon, Wisconsin—my mentor and colleague; (2) BARRY K. BAINES, ETHICAL WILLS: PUTTING YOUR VALUES ON PAPER (2002); (3) R. Flashman, L. Noble, S. Quick, *Ethical Wills: Passing on Treasure of the Heart*; The Forum for Family and Consumer Issues 3.3 (Dec. 29, 1998) [www.ces.ncsu.edu/depts/fcs/pub/1998/](http://www.ces.ncsu.edu/depts/fcs/pub/1998/)

*wills.html*; and (4) The National Association for an Inclusive Priesthood, *Writing Ethical Wills: I Want My Kids to Know Me*, [www.corpus.org](http://www.corpus.org).

<sup>1</sup> LEMONY SNICKET'S A SERIES OF UNFORTUNATE EVENTS (Paramount Pictures 2004).

<sup>2</sup> BARRY K. BAINES, ETHICAL WILLS: PUTTING YOUR VALUES ON PAPER (2002).

<sup>3</sup> *Id.*, at ix.

<sup>4</sup> *Id.*, at xi.

<sup>5</sup> *Id.*, at 1A and 10A.

<sup>6</sup> TERRI GIBBS, ED., A LASTING HERITAGE FOR YOUR CHILDREN: A FATHER'S LEGACY. YOUR LIFE STORY IN YOUR OWN WORDS (1999).

<sup>7</sup> The ideas shared in this section are generously abstracted from the following

sources: (1) Dr. Eric L. Weiner, Mequon, Wisconsin—my mentor and colleague; (2) BARRY K. BAINES, ETHICAL WILLS: PUTTING YOUR VALUES ON PAPER (2002); (3) R. Flashman, L. Noble, S. Quick, *Ethical Wills: Passing on Treasure of the Heart*; The Forum for Family and Consumer Issues 3.3 (Dec. 29, 1998) [www.ces.ncsu.edu/depts/fcs/pub/1998/wills.html](http://www.ces.ncsu.edu/depts/fcs/pub/1998/wills.html); and (4) The National Association for an Inclusive Priesthood, *Writing Ethical Wills: I Want My Kids to Know Me*, [www.corpus.org](http://www.corpus.org).

<sup>8</sup> Scott Farnsworth, *Closing the Gap*, SunBridge Strategies, Inc., Orlando, Florida, 2003.

<sup>9</sup> J. REIMER & N. STAMPFER, ETHICAL WILLS: A MODERN JEWISH TREASURY (1983).

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