

Ethical Will Workbook

LAW OFFICE OF RAYMOND B. MCFALONE
1990 N. CALIFORNIA BOULEVARD, SUITE 830
WALNUT CREEK, CA 94596
TEL. (925) 944-1438
EMAIL RAY@RAYMCFALONE.COM

Introduction

Perhaps you've heard of an Ethical Will, sometimes called a Legacy Letter. Unlike a Last Will and Testament, which is a legal document, an Ethical Will is a love letter to your family and friends. In short, Legal Wills bequeath assets, while Ethical Wills bequeath values. Usually, the person who writes an Ethical Will is striving to provide loved ones with a snapshot of what has been important in his/her life. Think about how you would answer these questions:

- What are some of the things you are most proud of in your life?
- What traits do you admire in others?
- Was there a time that your life took an unexpected turn?
- What would people be surprised to know about you?
- What is truly important in life?
- What makes you happiest when you think back?
- How do you want to be remembered?

You have made it this far in life. You've learned a lot. You have enjoyed the "ups" and survived the "downs". Wouldn't it be nice to share those lessons with the people in your life who are the most important to you? You can write an Ethical Will at any stage of your life.

So how do you write an Ethical Will? It's not difficult. It's just a letter to your loved ones. Ultimately, you're an expert at this topic because it is your life. And nobody knows your life better than you do. With that said, there are some samples of Ethical Wills included in this booklet. But keep in mind that an Ethical Will is as unique as the person writing it. This booklet also includes an Ethical Will Outline containing topics that you might want to consider writing about in your Ethical Will.

I do have a couple of suggestions for you that might help. First, don't worry about writing style and trying to sound eloquent. If you try and write something that is overly formal – God forbid something that sounds like a lawyer wrote it – then it's not going to sound like it is from you. Just say it in your own words. You want it to sound like it is from you so that your personality is reflected in the phrasing. Second, an Ethical Will is not the place to resurrect old feuds, settle old scores or assign blame. That's not how you want people to remember you. Finally, the overriding theme of your Ethical Will is a celebration of your life.

Once you have completed your Ethical Will, keep it with your estate planning documents to be read after your passing. It's an interesting idea to think that 100 years from now your descendants could read your Ethical Will and have a better understanding of who you were. It will certainly preserve more about you than faded pictures in an old photo album.

Ethical Will Outline

This is a general list of topics although they are not going to apply to everyone. These topics are designed to jog your memory as to stories and events that have been a part of your life.

Parents - what do you admire about your mother/father; how did they meet; what were some of the stories they told about their childhood; what kinds of things did they like to do; what would you like your descendants to know about your parents; how has your view of your parents changed over the years.

Your Childhood - what was your favorite age and why; did you have any heroes as a child; who was your favorite relative and why; what did you like to do during your summers; how were your siblings different from each other; what were some of the memorable trips you took as a child; what was the place like that you grew up in; were there special festivals or county fairs you went to; how is society different from the time when you grew up; what was something you did that was really scary; did you play any pranks as a child; if you could meet yourself as a young child—what would you say.

School - what was your school like; was there a teacher that had a great impact on you; what did you do during recess; describe the clothes and hairstyles that kids wore; did you like or dislike school and why; which child were you in the classroom (shy, smart, class clown, etc.).

Entertainment - what was your favorite movies and movie stars; your favorite music and musicians; your favorite books and authors; what games did you play as a child.

Religion - did religion play a part in your upbringing; how is it different today compared to when you grew up; what was your church like; what kinds of church activities were there; did anyone at your church have an influence on you; why is religion important.

Family Traditions - describe any special family traditions you had during the holiday season or what your birthdays were like; describe what family gatherings were like - describe the food.

Marriage - how did you meet your spouse; was it love at first sight; what did you notice first about him/her; describe your first date - how you felt; why do you think you fell in love with this person; do you have a funny story about him/her when you were dating (accident, practical joke, missed appt., miscommunication, ...) describe the marriage proposal; how would you describe her/his sense of humor - examples; describe the most romantic place you've been; how has your relationship evolved over time; what's the nicest thing he/she ever did for you; what did you learn from your parents relationship; what advice would you give to a young person about making a successful marriage.

Raising Children - What is the best thing about having kids; how were your children different from each other; describe each child's best quality; what advice would you give about raising children.

Employment - what do you think about when you look back on your employment; what are some of the things you need to know about having a satisfying career; define success.

Perspective - what are some of the things you are most proud of in your life; how did you learn to deal with adversity in your life; what traits do you admire in others; what are you grateful for in your life; was there a time when your life took an unexpected turn; talk about a dream that came true; what would people be surprised to know about you; what's important; what makes you happiest when you think back; how do you want to be remembered.

Ethical Will Samples

Sample No. 1

23 Things You Should Know About Mary V. Smith by Mary V. Smith

1. My immediate family is more than 50 people, including my mom, 8 siblings, 13 in-laws (current, semi retired, and definitely retired), 22 nieces and nephews, 2 great nephews, 7 first cousins, 4 very-cool first cousins from a spouse once removed and an assortment of friends so close that they're blood. Don't ask me all their birthdays, but my brother Ken has an Excel sheet going.
2. My friends and family know my door is always open. They can show up at any time and I will always have a meal ready for them.
3. I hate chewing gum or listening to people cracking their gum or biting down on their fork.
4. I consider the women of Girl Scout Troop 92 my other daughters.
5. I pray when I drive and write in my mind when I run.
6. I get some of the best ideas for writing when I'm in the shower. (That's weird.)
7. I cannot sing to save my life.
8. I will never bail anyone out of jail who got caught for drunk driving.
9. I'm not proud of my occasional bad temper or filthy mouth, but I have no patience for certain things.
10. Things happen for a reason. Since I am a woman of faith, I'm sure God has a plan for me to see all the other beauty in my life. Sometimes it is tough to see.
11. When my husband smiles at me I light up like a giddy kid inside. When I first met him I said to a friend, "The woman who gets that man's heart is a very lucky woman." I was right...four years later.
12. If today were my last day I know I've lived a good life.
13. I'm so thankful for having been born into a big poor family. At some point when we were kids we only had each other. There never seemed like there was enough to go around, especially food and clothing. As we got older we realized we had everything in the world, because we had each other. We're all still close.
14. I still like running, but love a two-hour speed walk on hills with hand weights and music.
15. My greatest accomplishment was becoming a mom. My babies are the sun that shines. My oldest child is exactly like the reoccurring dream I've had since I was 9 years old. My second child I wished for hard. My baby is the one I got on my knees and begged God for: Please, just one for this beautiful man you allowed me to love.
16. I love when my children make each other laugh, compliment each other, or sit around and talk like old ladies in curlers.
17. I don't like to leave the house ever without the beds being made, laundry put away or the kitchen cleaned.
18. I do quilting sometimes (Stop laughing.)
19. I'm not a pack rat anymore. [I once owned 37 18-gallon Rubbermaid containers of fabric. That's sick. [See above.]
20. I still have a rock I found on a walk in the woods with my grandfather and my cousin Anne in Mount Vernon, New York when I was 9 years old. It looks like old diamonds. Pop walked with a gentleman's walking stick, probably Victorian.
21. My mother raised me to believe that since I've been on the receiving end of charity as a child I am obligated to give back far more in return throughout my life. (I was surprised when I heard Michelle Obama on the campaign trail saying the exact same words: "For those who have been given, much more is expected in return.") Hence, the constant projects.
22. I often question whether some of my dreams are really messages from those who have passed. There's a difference in the dream, how I sleep and how I recall every detail.
23. No matter how bad my day is there is always a favorite part.

Sample No. 2

Dear Children:

A few words to express my feelings and thoughts while time is running out on me. 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. I'm proud to say, "That's my son!"

Through the years, I've tried to take care of my family and give them some of the better things in life. I tried and succeeded in being able to give my children a good education. Although I was only a workingman, many was the time I worked two jobs for the extra money so that the family could have a little bit more. I had often thought of going into some kind of business, but I didn't have the expertise in any particular field, or the finances to afford the luxury of risk. However, I'm proud to say that you have shown me through the years, the aggressiveness that I lacked emerged in you.

I have tried to be financially sound and leave behind an adequate amount of finances to carry your mother through the rest of her days. Being that no one can predict the future, I ask that should it ever be necessary, see that your mother remains comfortable financially and otherwise.

Judy, you have always made me proud with your accomplishments and different endeavors. You have never undertaken a task that was underachieved. Through the years you have been in my confidence and as close as a daughter. I love you and the girls deeply. My concentration is not too great at this point as I'm sure I can say much more. John could not have picked a finer mate. You are a good wife and excellent mother. I feel a father and daughter relation to you.

I hope Kirsten and Emily will follow in the footsteps of the family and their traditions. I love you all.

Dad

Sample No. 3

To My Dear Children, Grandchildren and their Spouses:

Thoughts on approaching my 80th Birthday

I wonder how I should feel at 80? I've never been there before, so I can't say from experience. Do I feel "old?" No, not really. Do you see me as "old?" Is it a state of mind? Is it the physical way one feels?

I realize many historical events have taken place since I was born:

November 30, 1908 in a little town in northern Italy- Arzignano, Provincia Vicenza. Only five years before the beginning of World War I. Only four and one-half years before mother and I would sail for 14 days across the Atlantic in a slow boat to the land of promise - steerage class - sleeping in hammocks stacked three high.

Arriving at Ellis Island August 1913, the Statue of Liberty greeted us before my father did. What a beautiful sight!

Going through the stalls - like cattle - at Ellis Island was not pleasant. But still a gateway to "the land of opportunities" - streets paved with gold we were told.

I remember things there were before I became a "Senior Citizen" -

I was here before the pill - and the population explosion

Before radio, TV, and Penicillin

Before polio shots and antibiotics

Before open heart surgery and hair transplants

Before frozen foods, nylons, Dacron, Xerox, Kinsey, radar, fluorescent lights, credit cards, ballpoint pens and Frisbees.

When I was "young:"

Time-sharing meant togetherness not computers or condominiums

Co-eds never wore slacks

There were no panty hose, drip-dry clothes.

No dishwashers, no automatic washing machines, no clothes dryers, freezers or electric blankets.

Hawaii and Alaska were not states.

Men work short hair - never earrings.

I never heard of Leonard Bernstein or Ann Landers, plastic, or the 40 hour week.

Sweethearts got married first - and then lived together - how quaint!

Closets were for clothes - not for coming out of

Girls wore Peter Pan collars, and I thought cleavage was what butchers did.

It was 'fashionable' to smoke cigarettes - Grass was to be mowed! Coke was a refreshing drink, and 'pot' was something you cooked in.

If I was asked: "What is CIA, NATO, UFO, VCR, GNP, MBA, BMW, HMO, JFK", I would have said "alphabet soup!"

Would you believe me if I said?

When I was in grade school - Longfellow School - I would watch the lamplighter go south on

Minnehaha Avenue - lighting the gas lights on the boulevard?

We did not have an indoor toilet until we came to South Minneapolis - about - 1916?

I would go to a pump outside the house, pump a bucket full of water, and carry it up stairs?

When we moved from northeast Minneapolis to Minnehaha Avenue South, we still did not have electric lights? We used kerosene lamps - the chimneys had to be cleaned as part of housecleaning.

We still had no bathtub - we took baths in a washtub in the kitchen near the stove where it was warm - and this only once a week!

I remember the teacher telling us that to be sewed into our underwear for the winter was not healthy!

I remember my two sisters and my brother being born at home in the big bedroom, with only the midwife in attendance - no hospital stay - and all went well.

My first child, (Gloria, 1930) and my second, (John, 1932) were born at home with a midwife and my mother and your father in the room.

I remember a blacksmith shop with a big brawny blacksmith shoeing horses for many years on Minnehaha Avenue near Lake Street. It is now gone.

I graduated from High School in 1927 when Lindbergh flew the Atlantic. Your father took me for an airplane ride before we were married so he could say we "kissed in the air." It was a two-seater - open cockpit, and flew over what is now Hwy 62.

The big depression hit us in 1932. The money had to be carefully budgeted, \$1.00 per day for groceries - bread was 5 cents for a one-pound loaf. No new clothes - we made over old clothes, repaired shoes, and mended, mended, and mended.

When I put these things down, yes, I guess I've traveled the road of life a long time. Even my prayers have changed. But that is another side of life.

I only hope I've learned to communicate better with my Maker. I honestly read this prayer often and pray God help me:

To remember I'm growing older (not old)

To keep me from getting talkative.

And particularly from the fatal habit of thinking I must say something on every subject on every occasion.

Release me from craving to try to straighten out everyone's affairs.

Make me thoughtful but not moody

Helpful but not bossy.

With my vast store of wisdom, it seems a pity not to use it all, but, Thou knowest, Lord that I want a few friends in the end.

Keep my mind free from the recital of endless detail; give me wings to get to the point. Teach me the glorious lesson that occasionally I may be mistaken.

Keep me reasonably sweet.

I do not want to be a saint - some of them are so hard to live with.

Help me to extract all possible fun out of life

There are so many amusing things around us.

And I don't want to miss any of them. Amen.

In 1985 I started back to college and wanted to get an Associate of Arts Degree before my 80th birthday. I have not made it, but please pray that I may attain this goal before my 81st birthday!

Do know that I love everyone of you

I love my friends; I love life, I hope to bring happiness to all with whom I'm associated

And from another prayer

If in life you keep the jest

If love you hold

No matter how the years go by

No matter how the birthdays fly

You are not old

Much love to all

Mom and Grandma

[Postscript – she obtained her college degree 2 years after writing this Ethical Will]