

A.R.S.

FAMILY WEALTH LETTER OF INTENT

The future is not some place we are going, but one we create. The paths are not found, but made, and the activity of making them changes both the maker and the destination." Jack Schaar

PURPOSE

This letter is intended for my self, my heirs, and my professional advisors. It is a life-statement that, hopefully, will reflect the meaningful messages from my upbringing that have contributed to my current well-being. Also, I want it to serve as a guide for understanding my values and beliefs regarding the use and distribution of my wealth.

Family Heritage

Since my grandfather, Charles M., was a major influence in my upbringing, I recognize him as the source for teaching me the virtues of honesty, dignity and honor. He was a devoted senior warden at St. Thomas Episcopal Church, which was a value passed down to my mother as exemplified by her long tenure on the church's altar guild.

From both my parents, I learned the importance of having a sense of humor, telling the truth and fulfilling a commitment made. Courage, in the face of challenges, was also something inherited from my mother. From my father I learned the virtue of generosity, and acquired his affinity for Hershey bars! I learned the love of people not places from him, as well as, the importance of schooling, college and work. Mother's devotion to church and Children's Hospital and Dad's support of Cincinnati Knot-hole were important extensions of their lives.

FAMILY RESPONSIBILITIES & ORIGINS OF WEALTH

After fulfilling my financial responsibility to my well-being, security and life-style with \$100,000 annual income to keep pace with inflation, I would also like to maintain a \$20,000 emergency account. Beyond renovating the cottage in Michigan, I want to plan to afford a month in Florida each year as well as other travels.

Since the wealth I now enjoy has mostly come as inherited wealth, I feel strongly the need to pass on to my heirs the majority of my estate. Making annual gifts of cash to my three children and four grandchildren will help begin their understanding of giving and the need for stewardship. However, to the extent possible, I wish to direct my social capital toward Christian charities in a greater proportion than paying taxes.

Because I value fostering a personal saving relationship with God as of primary importance, along with family relationships, I am considering naming several Christian charities as heirs of my estate after my children have inherited 75% of my assets. Billy

Graham's ministries, Campus Crusade for Christ, The Salvation Army, City Cure, City Gospel Mission and the National Coalition come to mind as Christian charities that are doing a good job for the Kingdom of God. The church I attend in Michigan and other organizations which address children's issues, hunger, homelessness, and economic disadvantages come to mind as other possibilities.

At this time, I am considering endowing these causes through a Family Foundation or a Donor Advised Fund at a community or national foundation, the reason being to involve my heirs in order to continue my family's legacy of generosity and civic involvement. It is by these means that I hope to pass on my family's virtues of honesty, dependability, respect, loyalty and above all, love of possibilities.

In Closing

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6: 19-21

A.R.S.