

June 29, 2007

***The greatest gift you can give your children is not your riches,
but revealing to them their own.***

Max Lucado-*Cure for the Common Life*

We often address the topic of estate planning by asking a series of ***How much is enough?*** Questions. We'd like to challenge you to think beyond just a checklist of administrative items as you plan your affairs. What if you could formulate a plan that would help those you leave behind achieve a better understanding of you, themselves and the world around them? What if you could have honest conversations with your family about what you are (or are not) leaving to them when you're gone? What is there of your life that you don't want to die when you do?

As you come together this summer for family reunions, weddings and picnics, think about what it is you really want to pass on to those you love.

Along the way, consider a summer version of *Spring Cleaning* – of the estate planning variety. There *are* some basic items you should remember as you “clean up” some of your estate plan:

1. Are the beneficiary designations (both primary and contingent) on my retirement accounts and life insurance policies up to date? Do they match what my estate plan says?
2. Is my will/trust in line with my current planning?
3. Who should act as my Personal Representative and/or Trustee?
4. Have I talked to my attorney about how HIPAA affects my estate planning?

Regarding this last point we are hearing a variety of things. If you and/or your spouse became incapacitated who could access your medical records? You should have a conversation with your estate planning attorney to ensure that those records are not only safe, but that the right people have access to those records when they might most need that access.

We look forward to discussing these and other topics with you soon.

As we think about family and ultimately what we leave behind as a legacy, it's helpful to remember the contributions of those who have gone before us. Stated simply,

You and I drink from wells we did not dig...

Best Wishes,



Daniel O. Corrigan



Mark D. Wickman