

substantial portion of his salary directed to the foundation from his employer, if the employer agrees. The path that Mr. Riches will choose for his family's estate will depend entirely upon what he intends to do with the funds and which alternate will provide the most efficient means to obtain that objectively. If Mr. Riches sole concern is for estate protection without preservation or protection from income tax and without intent to accomplish any significant philanthropic activity, then he would probably place most, if not all, of his wealth in a trust. If, on the other hand Mr. Riches and his family were totally dedicated to accomplishing significant philanthropic contributions to society, he would probably direct almost all of his energy and properties to the foundation. Few people have objectives in either of these extremes. Most people, in fact, pleasantly combine self-seeking motives and philanthropic motives.

It is natural and moral in today's society for men to seek security for themselves and their family. One must be certain of a comfortable material life for one's family and self, usually before one is willing to seek to help others. On the other hand, it is also a natural