

desire for most people to seek methods, procedures and projects which will contribute significantly to their fellowman, whether or not any personal gain is achieved. Many philosophers, historians and observers have been amazed by the willingness of people in this country to help their fellowman.

Combining the best aspects of the trust and the foundation and allocating properties between the two in realistic proportion to the individual's intent, is the primary guideline for estate planning.

Let us assume that Mr. and Mrs. Riches have a healthy combination of security interests and philanthropic desires. First, we would want to protect the Rich family in terms of their present standard of living and future comfort. Their home would certainly be placed in the trust. It would not contribute much to foundation growth or activity, and in fact would probably be a heavy expense to the foundation. Because expenses are connected with home ownership, we would have to put some income-producing property in the trust with the home. Let's split Mr. Rich's investment portfolio down the middle and place half of it in the trust and half in the foundation. Mr. Rich