

foundations, we should first briefly discuss the purposes of each of the spheres of activity that form the tandem estate plan.

(a) The private sphere - The private sphere is dedicated to the preservation of the property that you have acquired during your life for the comfort and security of your family. A man cannot think philanthropically unless he and his family are personally secure. The private sphere is created to protect property from the ravages of estate tax, inheritance procedures and undesired third parties. The private sphere is directed toward accomplishing good things for yourself and your family and to provide the ready reserves and resources necessary to accomplish all things for the safety and security of your family. No one other than your family has any business with how you accomplish various projects for your family unless you are doing something in an illegal manner or a manner that directly injures someone else. Assuming that illegal or harmful methods are not within your consideration, we suggest that the private sphere is just that - the sphere of activity which is private to you and your family and which should remain so.