



What Your **Will** Reveals About You

If you don't like thinking about a legal will, you're not alone. Consider this: Of the 1.5 million persons who die each year in the United States, only 30 percent have a will. And many of those wills are defective in some way.

For most people, making a will is like preparing a tax return—they put it off as long as they can. You may recognize some of these excuses: “It’s too expensive... I can’t handle the decisions... My estate is too small... It will hasten my death... I don’t have time... I don’t know who to name as my executor/trustee/guardian of my children... I don’t know where all my records are... I’ll do it later.”

Perhaps we create excuses because we ask ourselves the wrong questions. Instead of asking, “Why haven’t I created a will?” we should instead take a more positive approach by asking: “What can I do about those things that are most important to me?”

A will is one of the best ways to take care of people and causes that are special to you. When you have taken the time to create a will, you have taken a proactive approach that affects many areas of your life. In many ways, your will says something about you.

First, it says that you care about your loved ones. You want to make it easier for them by taking care of legal matters relating to the transfer of your estate. You want your affairs handled smoothly and without undue inconvenience to those who will be experiencing grief.

Second, having a will means that you have sought to conserve your estate. You can reduce taxes and probate costs by designating what things will go where and who will be responsible for handling the details. The cost savings that result from a carefully constructed estate plan means that more of your estate can go to family members and other beneficiaries.

"The only way to exercise control of your estate is to create a will that ensures your wishes are carried out," says Sherri Bishop, vice chairman of the Clinic's Department of Institutional Advancement. "All states have their own rules about who inherits the property of someone who dies without a valid will. And what happens under state law is probably far different than what most people desire for their estates."

Third, your will provides insight into your lifetime involvements and concerns. Bequests to family members tell of your love and concern for their welfare. And bequests to organizations speak volumes about your values. When you include the Cleveland Clinic in your will, you reveal that caring for others is worthwhile, and you affirm your belief in the mission of the Clinic. Such action encourages those you leave behind to consider how they can help those in need.

PYRAMID member Delores Macholz of Buffalo, New York, agrees: "Money doesn't mean

anything if you don't have your health." Reading about new treatments and procedures brought Mrs. Macholz to the Clinic; and the continued research done here to help people like herself is one reason she is remembering the Clinic in her will. "I am proud to be a member of PYRAMID."

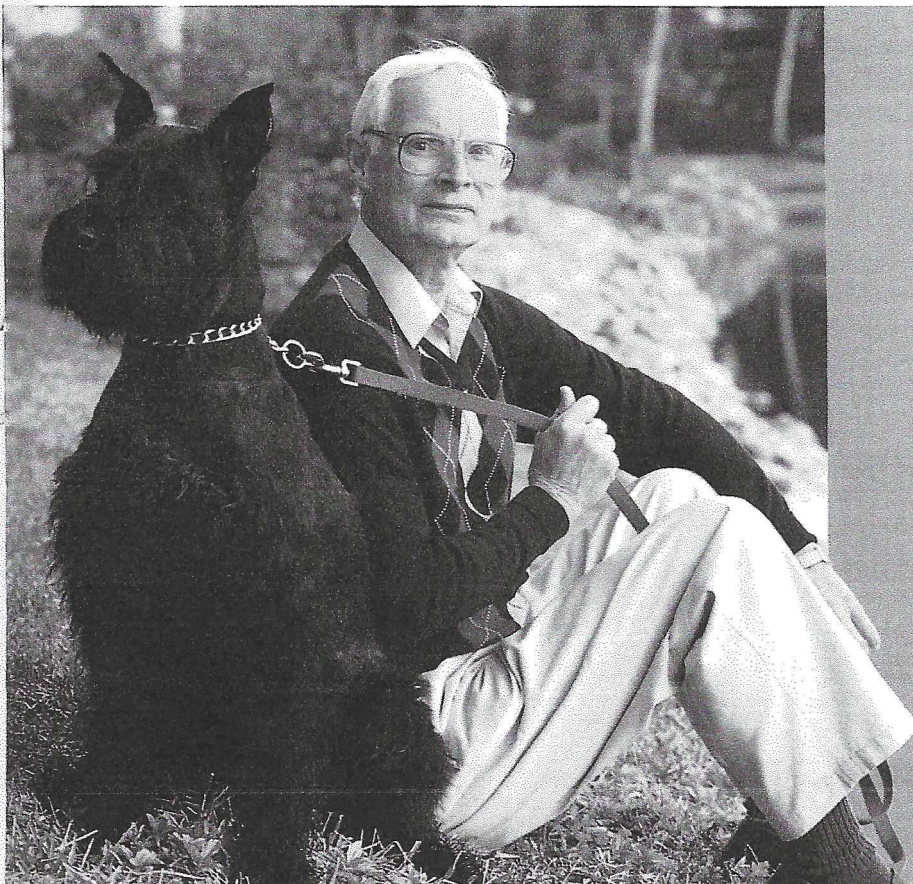
Finally, when you include the Cleveland Clinic in your will, you tell us that you want us to continue to fulfill the mission of the Cleveland Clinic in this world. You reveal your vision for our future! You encourage us to be good stewards of the resources you place in our hands.

PYRAMID member Alice Collins of Berea, Ohio, had major surgery at the Clinic in 1998. "The Clinic is very special to me," she says. "The physicians were wonderful. Everyone was so kind and so considerate—I received such good care." This special treatment and life-saving surgery motivated her to help others who are less fortunate. Mrs. Collins has remembered the Clinic in her will in memory of her son, Duane

Arthur Collins, who died at age 15. "He and his partner were national roller-skating champions in 1969. I have all 19 trophies displayed. I wanted to leave a legacy for Duane. If he were here today, everything would be his. He is giving this gift to the Clinic, not me."

We want you to experience the good feelings of having a well-considered and well-crafted will. We encourage you to take care of this very important matter.

If you have included the Cleveland Clinic in your will, please let us know so we can thank and recognize you as a member of our PYRAMID Society. Or if you would like to speak with a planned giving professional on how you can leave a bequest to the Cleveland Clinic, please call Nelson J. Wittenmeyer Jr., Esq. or Jacquelyn Jones Nance, Esq. in the Department of Institutional Advancement at 216/444-1245 or 800/223-2273, ext. 41245.



PYRAMID member and Clinic patient Jack Belcher is passionate about the Palliative Medicine Program at the Clinic, which cared for his mother during her battle with cancer. "People who are dying have the right to have their final days lived with dignity, and to take pleasure in the remaining time they have," says Mr. Belcher, a member of the Clinic's Palliative Medicine Advisory Board. Mr. Belcher is pictured with his dog (Baronessa Gertruda Von Price und Belcher), a gift given to him by friends during his mother's battle with cancer. "Gertie" was a therapeutic companion for his mother and for Mr. Belcher as well. Mr. Belcher has been instrumental in developing programs of animal therapy, along with music and art, for palliative care patients, and he has remembered the Clinic in his will so the Palliative Medicine Program can continue its mission. "Because people were so good to me, I wanted to reciprocate by assisting others."