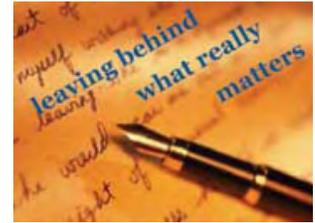


The Ethical Will: A New Tool To Help Women Givers by Rachael Freed



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Women control 54% of the money in the U.S. and have great potential to influence the future of philanthropy and charitable giving. Yet this vast market is generally untapped. Why? Because methods developed for men don't address the needs of women.

Our knowledge about how women differ from men (beyond biology) suggests new approaches to this powerful, unrealized market. One of these, a revision of an ancient tradition, is the "spiritual-ethical will."

Preparing a spiritual-ethical will helps women define values, explore family and cultural traditions, as well as clarify unique interests and passions.

Whether a woman has great wealth or is of modest means, is a widow, is successful in the marketplace, or a recipient of family inheritance, laying a foundation of values prior to constructing an estate or philanthropic plan is essential.

For women, charity has always been more than just about money. It's long been the norm for women to nurture by giving their time and energy, and to leave the charitable donations to men. Our cultural taboo about talking about money and the idea that money isn't feminine limit women's vision and suppress their charitable impulses.

Once connected to her history and to her unique life experience, a woman can match her values with a philanthropic cause and fund what reflects her individuality. Women leaving a legacy need to answer the question: How will my financial legacy make a difference? Funding legacies can accomplish women's goals to care for those in need, maintain human culture, strengthen community life, and protect all life on our planet.

Women want to influence the future. Estate planners, attorneys and accountants can be valuable and valued partners in the significant work of bringing women's financial legacies to fruition.

Rachael Freed, inspirational speaker and educator, is the author of *Women's Lives, Women's Legacies: Passing Your Beliefs and Blessings to Future Generations*, and *The Women's Legacies Workbook for the Busy Woman: A Step-by-Step Guide for Writing a Spiritual-Ethical Will in Two Hours or Less*. Contact Freed, who develops and facilitates train the trainer programs and consults directly with estate planners, attorneys, development officers, charitable organizations, faith institutions, women's groups, individuals and couples about legacies.

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