

The Picture That Tells a Family's Thousand Words

By Kim Curtis and David Berman

Kim Curtis and David Berman demonstrate how an organized pictorial depiction—called a genogram—of various factors relating to a family's members, history and interpersonal interactions can greatly aid the family and the planner in the process of family legacy planning.

Moving Toward a Client-Centric Planning Model

The evolution of values based, or client-centric, planning has assisted professionals in continuing to focus on financial assets while creating a platform that gives emphasis to human assets. Over the last several decades a multitude of processes, strategies and tools have been developed to facilitate this movement. Some examples include:

- Family Wealth Counseling¹
- Above the Line/Below the Line Horizon Talk²
- Life Planning³
- R Factor Question,™ DOS Conversation™⁴
- Legacy Wealth Optimization Process™⁵
- Kolbe A Index™
- Quadrant Living⁶

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- Legacy Builder Story Based Planning⁷
- The Periodic Table of Estate Planning Elements©⁸
- Ethical Wills⁹
- Purposeful Planning¹⁰
- Family Constitutions or Philosophical Statements
- Family Meetings and Retreats

Many of these approaches provide a means for the client family to engage in the legacy planning process. This can yield insights into their “why,” their values, purpose, mission and vision. Professionals using these approaches have found that when the client family or estate owner understands the “why” of planning they are more likely to execute and implement the legacy planning documents.

These tools support the professional's awareness of these elements (that is, the family's values, purpose, etc.) so they can be considered during plan construction.

A Fact Finder is often sent prior to the first client meeting and therefore prior to initiating any of the above approaches. It is used to gather objective data about clients, which can range from just a few to several

pages in length. The information gathered is vital to the estate planning process.

Despite the large amount of information gathered, coupled with the use of client-centric approaches, gaps exist and many questions remain unanswered, such as:

- How does the professional understand the health of the family enterprise and its ability to embrace the structure being created?
- Who is involved in the discovery of this data?
- What process or system documents family dynamics?
- How do you share information easily with other professionals?

These gaps can block your understanding of the family system. The genogram is a powerful tool that can fill this gap.

The Genogram: A Pictorial Fact Finder

The genogram was first developed to allow clinical professionals to see patterns in and better understand the clinical (medical/genetic) and psychosocial history of their clients.

A genogram resembles a family tree with symbols depicting the dynamics of interactions between members. As with any map, the representations will have meaning only if the symbols are defined.¹¹ The genogram is ideally created in the initial discovery meeting and built on throughout the legacy planning process.

Depicting data graphically by drawing a picture (versus words on a page) helps to accelerate the understanding of family structure and relationships. An image is easy to grasp, connections easy to see, and a large amount of data can be layered into an image. The backbone of a genogram is a graphic depiction of how family members are biologically and legally related to one another.

Understanding the structure of a family and the relationships in it may encourage discussion around family dynamics. This might aid in avoiding roadblocks that could prevent creation or implementation of a different, more relevant and appropriate legacy structure.

Creating a genogram serves to (1) engage the family, (2) organize the professional's thoughts, (3) detect patterns and present complex material in a concise and understandable way and (4) help explain the transmission of attitudes, coping skills, and family strengths and weaknesses from one generation to the next.

Genograms are often hand drawn or sketched on a whiteboard or pad of paper. This is done ideally while the family or estate owner is present to maximize involvement. You can also create a genogram using word processing applications, graphics applications or genogram software.

Genogram Case Study—The Buchanan Family

The following information pertains to the Buchanan Family and will be used throughout the remainder of this article:

- William and Jessie Buchanan established and funded trusts for all of their grandchildren.
- Each trust has a value of \$3M and terminates on the 21st birthday of the grandchild.
- Jacqueline, John and Cynthia are the adult children of William and Jessie.
- Family practice for the five eldest grandchildren (Laura, Kimberly, Renee, Scott and Aaron) had been to sign over the trust assets on the grandchild's 21st birthday to a "semi-revocable" trust with narrow distributions to the grandchild with the grandchild's parents as trustees. This family practice of distribution is only known by the parents. The grandchild does not have the ability to remove the parents as trustees. The grandchild can become co-trustee at age 30, but distributions are always controlled by parent or non-grandchild trustees.
- Shortly before Abigail turned 21, her parents contacted their estate attorney (Robert) to arrange for a similar semi-revocable trust for Abigail.
- Robert prepared a draft and met with Abigail. The meeting quickly turned when Abigail learned she would be signing over \$3M into a trust over which she had no control. She refused to sign the semi-revocable trust.
- Abigail was so upset she stopped communication with her parents.
- She spent \$200,000 over six months.
- Abigail developed an alcohol addiction.
- She then went online and blogged about her family situation.
- Her four cousins, Laura, Kimberly, Renee and Scott became hostile toward her, since they previously had signed the documents. They felt she was behaving selfishly, that she acted outside the family culture and disclosed family secrets to the public.

Family conflicts and legal action (litigation) are persistent themes when it comes to family wealth transfers. Some professionals attempt to decrease the chance of legal challenges by drafting more restrictive and more complicated legal documents. However, this strategy is not bullet-proof.

Unhappy family members, with the aid of legal counsel, may attack those same documents in court. This can create significant damage to the family and the family wealth. Far more damaging are the feelings of hostility that can be passed down through the generations, fracturing the family and perpetuating resentment and anger.

A genogram can be used to gain a better understanding of the Buchanan Family with respect to family structure, relationships and dynamics. We will be creating this genogram step by step, adding layers of data into the graphic along the way. This image will effectively tell the story of the Buchanan Family and may help the professional, as well as the

Figure 1. The William Buchanan Family

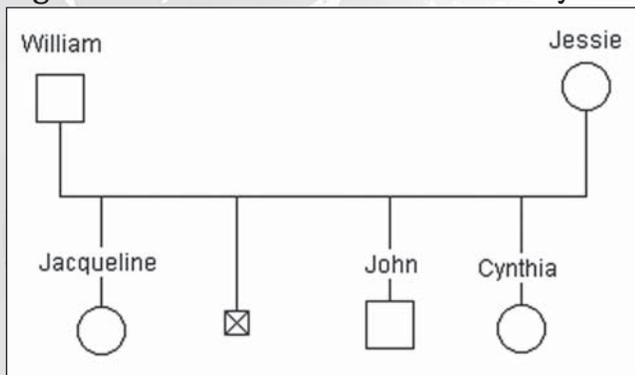
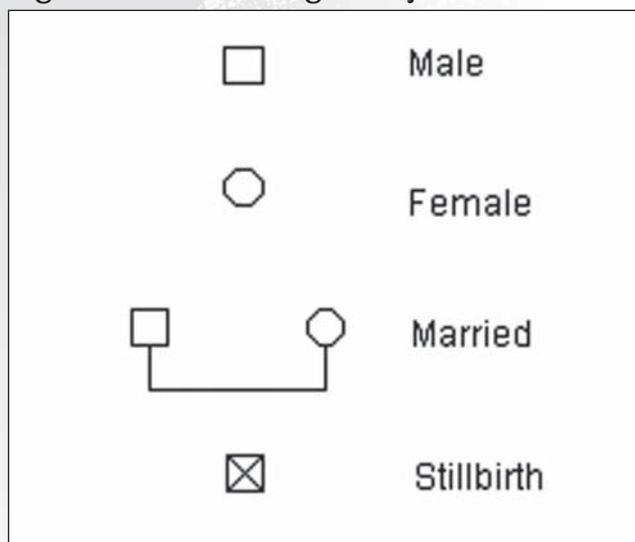


Figure 2. Basic Genogram Symbols



family, understand where and why certain patterns and challenges exist.

It is here where the greatest opportunities can be discovered with respect to mitigating problems and exploring optimum strategies.

Creating a Genogram

Step 1: Mapping Family Structure

The first step in creating a genogram is to map the family structure. Using the Buchanan Family as our example we get the genogram depicted in Figure 1. The symbols used to construct a basic genogram are located in Figure 2.

Looking at Figure 1, you will notice two conventions: males are drawn to the left of females when denoting marriages and children are drawn in birth order with the oldest to youngest being drawn from left to right.

This simple genogram shows that William and Jessie are married and had four children. Their second child (male) died at birth.

Step 2: Documenting Family Information

Once the family structure has been drawn, the next step is to include information about the family such as demographics, functional information and critical family events.

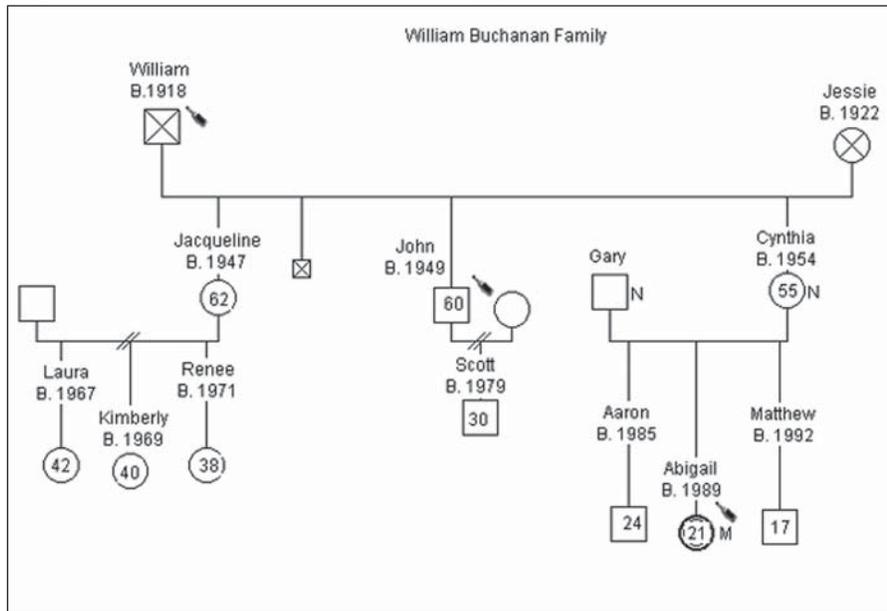
Demographic information can include items such as each family member's age and date of birth, dates of death, geographic location, occupation, and educational level.

Functional information might include items related to the health, emotional and/or behavioral functioning of different family members.

Critical family events include important transitions. Such events help give a sense of the historical continuity of the family and the effect of that history on each individual. Other items to include are marriages, separations, divorces, moves and job changes. Critical life events can also be recorded in the margin of the genogram or on a separate chronology.

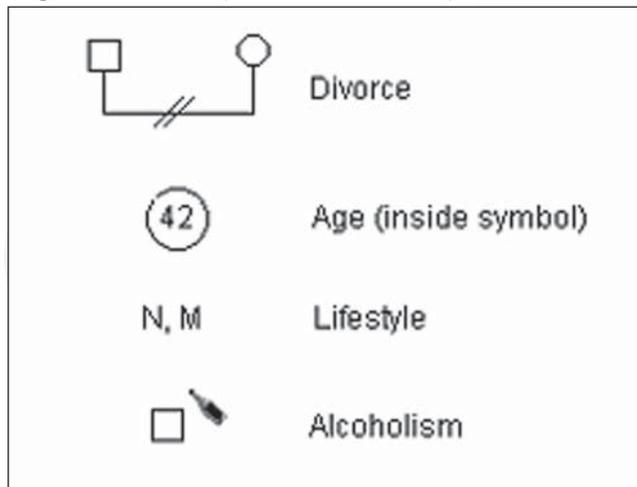
Figure 3 builds on the Family Structure of the William Buchanan Family genogram by documenting family information, and grows the basic structure to include the next generation. This expanded genogram shows birth years below each member's name and indicates the death of both William and Jessie. It also shows the divorces of both of William and Jessie's children, Jacqueline and John.

Figure 3. William Buchanan Family Information



- What do you see as your present and future roles in both the family and the business?
- What are the core values of the family?
- How are values expressed in the family, legal and financial decisions?
- Have there been any recent job changes? Unemployment?
- Who else in the family works in your family business? Who are the family shareholders of the business?
- How much income does each member generate? Does this create any imbalance in family relationships? If so, how is the imbalance handled? How does your economic situation compare with that of the relatives?

Figure 4. Family Information Symbols



One functional item of the Buchanan family is the generational repeat of alcohol addiction (which includes William, John and Abigail). The Lifestyle component shows that Cynthia and Gary are classified as “Neighbors” (N). Abigail’s Lifestyle is “Maverick” (M). These “flavors of wealth” are coined by Jim Taylor, Harrison and Kraus in *THE NEW ELITE*. Taylor, Harrison and Kraus identified five groups with distinct reactions to the value and purpose of money.¹² This can serve as a useful framework for understanding lifestyle needs.

The following questions can be helpful in capturing family information:

- What do you see as the strengths and weaknesses of the family? And the family business?

- What is the legal structure? Is this understood by the next generation?
- Is there any expected inheritance? Are there family members you support or whom you may need to care for in the future?
- Are there any extraordinary expenses? Outstanding debts?
- Who controls the money? How are spending decisions made? Are these patterns different from the way money was handled in the families of origin?
- Has anyone in the family had a serious medical or psychological problem? Been depressed? Lost control?
- Does anyone have a gambling or overspending problem?
- Do you think any members drink too much or have a drug problem? Has anyone else ever thought so? What drugs? When?

Step 3: Delineating Family Relationships

The last step in creating a genogram is to show the relationships between family members. This step can be the most inferential, as the relationship has both objective (such as birth order) and subjective (such as, feelings towards a particular family member) components. Information can be gathered from interviews prior to a family meeting based on reports of family members, developed at a family meeting, and also from direct observation. Different lines are

used to symbolize the various types of relationship between two family members.

Figure 5 depicts relationship information in the Buchanan Family, specifically as it relates to Abigail (detailed in the final bullet point of the Case Study). Note that the abbreviations CP, AM and AV respectively mean Compromising, Accommodating and Avoiding (more such abbreviations can be found in Figure 7).

The following questions can be helpful in capturing details about family relationships:

- Are there family members who do not speak to each other or who have ever had a period of not speaking?
- Are the relationships cooperative, competitive or contentious?
- What are some of the family's rules, norms or understandings about behavior?
- What is the family's work ethic? Are there generational differences? If so, what are they?
- What are your culture's values regarding male and female roles? Education? Work and success? Family connectedness? Family caretaking? Religious practices? Have these values changed in your family over time?
- Who helps out when help is needed?
- In whom do family members confide in?
- Is there a history of unresolved conflict?
- Are sensitive issues openly discussed?
- All couples at some time or another have marital difficulties. What sorts of marital problems or conflicts have or still exist for the client couple or for parents and/or siblings?
- How does each parent get along with each child? What are the power dynamics in the family? Are certain family members intimidated by others? Do certain family members have more power to define what will happen in relationships?
- Has any family member been characterized as the caretaker? Problem one? Sick one? Bad one? Successful one? Failure?
- Did they ever have a nanny, household manager or caretaker to whom they felt attached? What became of them?

Figure 5. William Buchanan Family Relationships

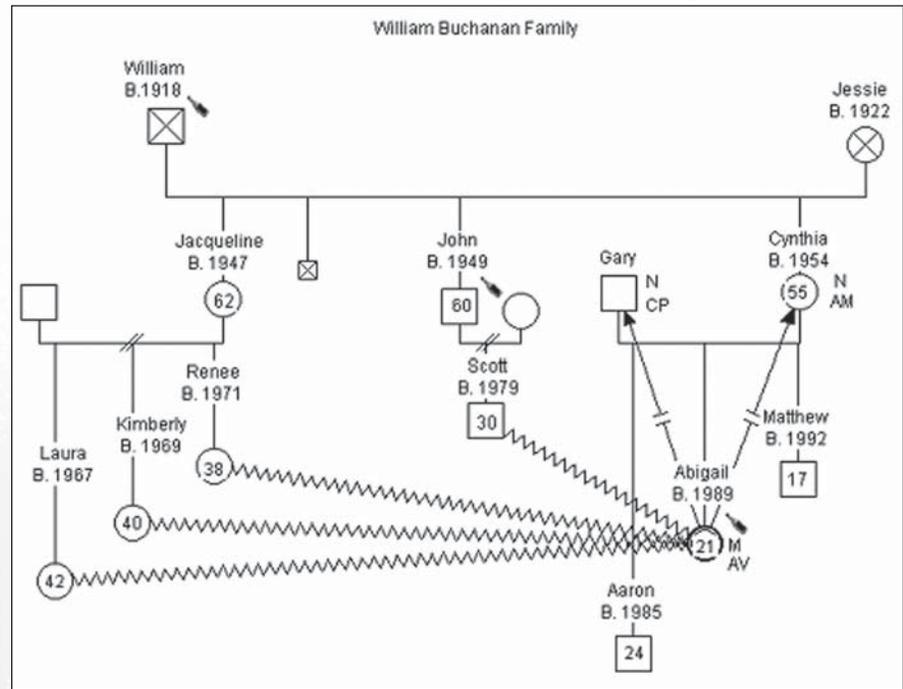
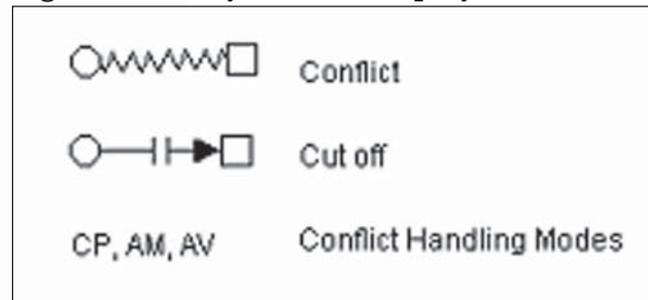


Figure 6. Family Relationship Symbols

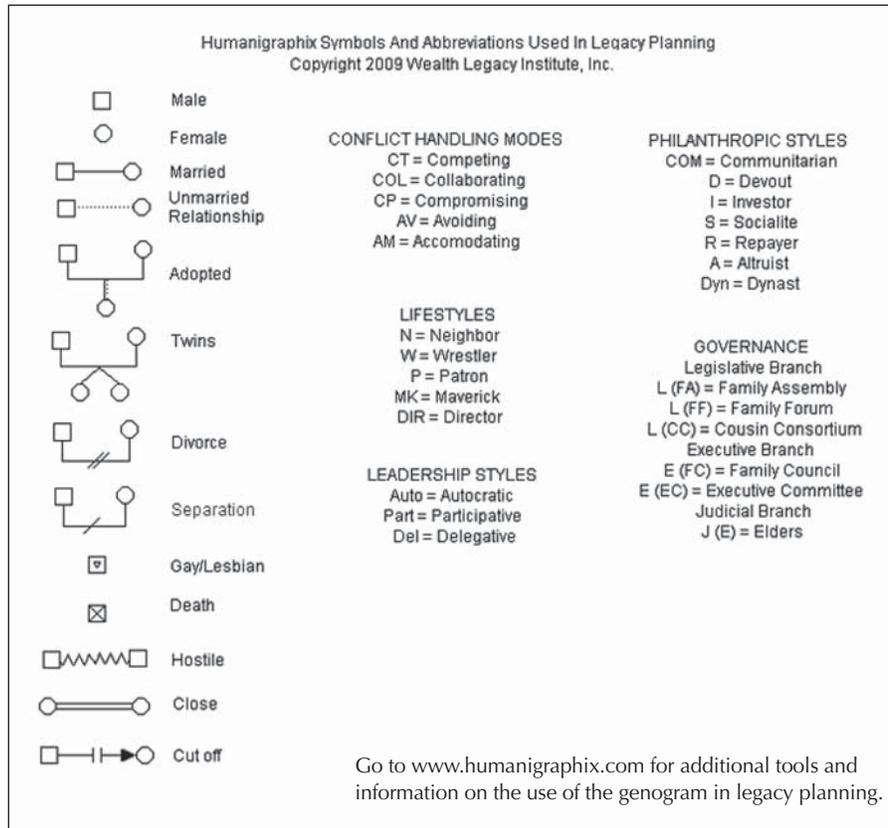


- Who is seen as warm, cold, caring or distant?
Structural, relational and functional information about an individual or family can be viewed on a genogram both horizontally across the family context and vertically through the generations.

For the individual, the vertical axis includes biological heritage and other aspects of his or her genetic makeup. These factors can manifest physically and emotionally. The horizontal axis relates to the individual's development over the individual's lifespan. Such development is influenced by experiences such as relationships, migration, health or success.

At the family level, the vertical axis includes all the family attitudes, taboos, expectations, labels and loaded issues with which family members grow up. The horizontal flow at the family level describes the family as it moves through time, coping and transitioning that

Figure 7. Humanigraphix Symbols and Abbreviations



As you develop and review the genogram with family members, useful questions to ask are: Where do you think you learned that? Who are you most like? What was happening in your family?¹³

Figure 7 presents a collection of symbols and abbreviations that are used in detailed genogram construction.

The Value of Documenting Family Chronology

It is also helpful to keep a family chronology to use in conjunction with the genogram. A chronology is a listing, in order of occurrence, of important events in the family history that may have affected the estate owner or family. Both the year and a brief description of each occurrence should be listed.

includes events such as death, birth, job loss and chronic illness.

Scanning the breadth of the current family context allows professionals to assess the connectedness of the immediate family members to one another, as well as to the broader system (that is, the extended family, friends and community). This also helps with evaluating the family's strengths and vulnerabilities in relation to legacy planning.

Often present issues can be placed in the context of the family's evolutionary patterns. The genogram generally includes at least three generations of family members, as well as critical events in the family's history in relation to the life cycle. When family members are questioned about the present situation with regard to the themes, myths, rules, and emotionally charged issues of previous generations, repetitive patterns often become clear.

Families can begin to understand and put behaviors in context. This can help them to appreciate their legacy and history. Genograms can also neutralize attitudes surrounding negative behaviors such as "Grandpa's tight with money," which may be seen as a result of being raised in The Great Depression era.

William Buchanan's Chronology	
1917	Leticia Buchanan, William's mother, has a stillbirth son. Boy named John.
1918	William Prescott Buchanan is born in Philadelphia, PA, middle child of three.
1926	William's father leaves his mother. He had serious alcohol problems and many women (William is 9).
1939	Graduated from Harvard University on scholarship (William is 21).
1941	Starts Buchanan Industries.
1945	William and Jessie are married.
1947	(May) Jacqueline is born.
1947	(Oct) Jessie discovers William is having an affair. It is a very difficult time for Buchanan Industries and the Buchanan household.
1948	Jessie has a stillbirth son.
1949	John is born. William is delighted to have a son.
1955	Cynthia is born. Life is good.
1959	William's mother whom he loved immensely dies of a sudden heart attack (William is 41).
1960	William was intoxicated and crashes the family vehicle while driving home alone back from deer hunting.
1961	William checks himself into an alcohol detoxification center.
1980	William makes multimillion dollar deal selling Buchanan Industries (William is 62).

In creating and using the chronology, the professional is looking for major stresses that have occurred in the previous generations at the same point in the life cycle or at similar ages. The pattern of family events becomes clearer with the use of a timeline. The family structure would be hard to envision without the genogram.

A family chronology will vary in length and detail, depending on the depth of information one gets on demographics, functioning, relationships and critical events available or needed for legacy planning.

William Buchanan’s chronology reveals some interesting patterns that are repeated across generations.

The first pattern is that of stillborn children. William’s mother, Leticia, had a second child in 1917 named John that was stillbirth. William’s wife, Jessie, also had a second child that was a stillbirth. William named their next child John.

The second pattern is that of alcoholism. The chronology reveals that William’s father had serious alcohol problems. In fact, review of the genogram side-by-side with the chronology allows the professional to recognize four generations of alcohol addiction. William entered a detoxification program in 1961, which may have occurred after the unexpected death of his beloved mother two years earlier.

The third pattern is birth order of William, John, and Abigail, who are each the middle child. Sibling position can have particular relevance for a person’s emotional position in the family of origin and future relations with a spouse and children. Extending the genogram one generation earlier would allow us to see if William’s father, John Buchanan, was a middle child.

The fourth pattern is divorce. William’s father John left his mother in 1926 at age 33. Both Jacqueline and John also are divorced. When creating the family chronology, the professional might ask, “How old were they when they divorced?” It is important to ask for details whenever critical family experiences occur around the same time. The association of events may indicate hidden connections and reveal emotional and systemic patterns. Such “coincidences” may indicate a stressful period in

the family’s history which may be influential in the development of family patterns.

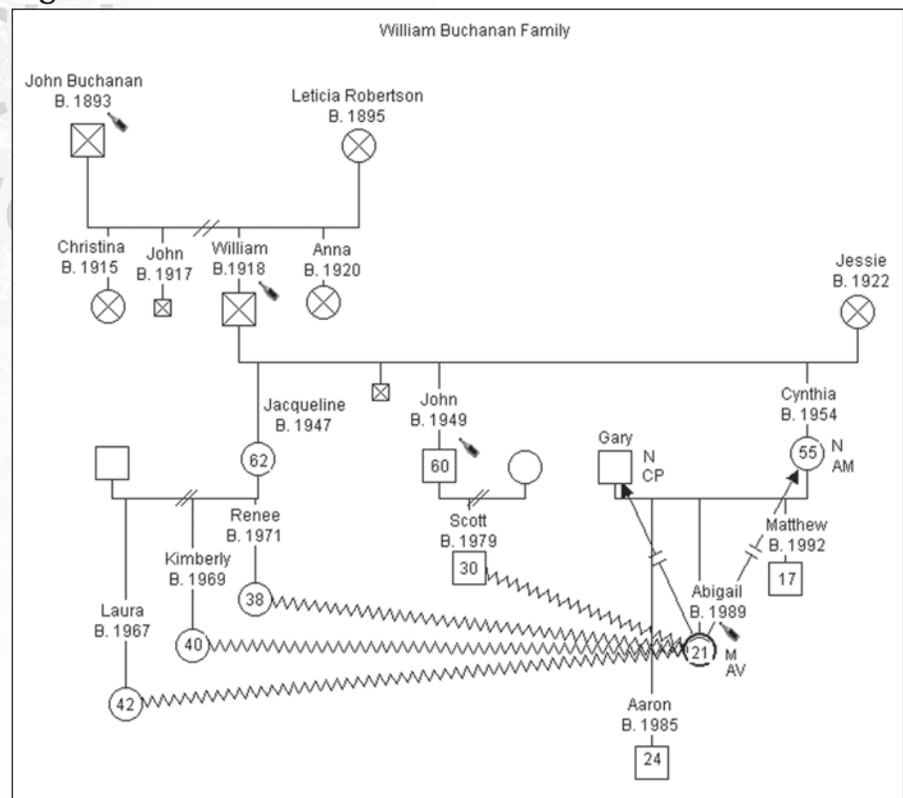
As a result of seeing such patterns in the Buchanan genogram and chronology, the professional may want to ask additional questions regarding crisis and transitions with the purpose of understanding the family history. This may, in turn, allow the family to evaluate its ability to handle legacy structures.

A common practice for our firm is to offer the clients a copy of the graphic created and ask them to review it for accuracy. This enables the clients to see the patterns in their own family and control the picture being created. With the additional time to review the genogram, the family may begin to recognize the systemic dimensions once they can look at the “facts” depicted graphically.

The goal of the genogram interview is to leave the family feeling understood and more connected to the context of planning than when they began. The professional hopes that people will recognize connections between their own distress and their relationships past and present, and that those connections will promote a sense of hope for the future.

Figure 8 shows the genogram adding a previous generation, that of William’s parents and siblings. Note that this addition allows the viewer to clearly

Figure 8. William Buchanan Four Generations



see the extension back in time of the patterns of alcoholism, divorce and still-birth.

Families as Systems

Psychiatrist Murray Bowen, father of Family Systems Theory, observed that a family can best be understood as a single integrated whole (versus as a group of separate and autonomous individuals). In other words, the family is a system and all aspects of a system (subsystems) are interdependent.

According to Bowen, the system has its own rules and recurring patterns of behavior. Like fish in an aquarium that do not seem to contemplate the water that surrounds them, the family is usually the last to recognize and understand the system in which it lives.

The family system has clearly defined boundaries and may tend to have an informal set of rules regarding how members function and interact.¹⁴ An example of such rules may be, “we do not discuss family matters in public” or “family members are all expected to have advanced degrees.”

The family system resists change. As such, the emotional condition that exists during the family’s early years may remain intact even as the children become adults. Consequently, many family conflicts simply repeat earlier patterns.

The family system also contains an unwritten (and often unspoken) hierarchy of roles or labels. Some examples of such labels include “big brother,” “the baby,” “the star,” “smart one,” “the rebel” and “artistic one.” These can provide good clues to the emotional patterns in the system. A look at a properly detailed and constructed genogram often reveals complex relational patterns and roles that may get missed if not mapped across multiple (three or more) generations.

By addressing families systemically and helping professionals use a genogram to reorient the legal and financial systems away from the extensive data gathering forms and current tax reduction driven model, we engage the family in mapping family patterns and making sense of family issues in context.

Time and energy invested in focusing on family relationships can be more valuable than effort spent drafting new and more complicated legacy documents. An example of this is involving the family members who will be affected by the planning. This approach is often much more effective than a “top down” legacy plan created by the senior wealth creator.

Helping an enterprising family make peaceful agreements among themselves and assisting in a self-created family decision-making process, tailored to the family and its values, culture and religion, can prevent tragic self-defeating feuds.

Enhancing communication and recognizing patterns can help families avoid repeating dysfunctional or unwanted patterns in future generations. If a detailed multigenerational genogram had been used at the start of the Buchanan’s legacy planning process, a pattern of alcohol addiction might have been identified and mitigated (that is, by changing the pattern and seeking help). This could, in turn, have prevented the significant challenges they face regarding their relationship with Abigail and the damage (financial and otherwise) caused by this reciprocal hostility.

Acquiring a deep understanding of a family system is not always easy. It takes time to understand the family system, its people, the transitions it is experiencing and the capacity of its members as a whole. But the greater challenge can come from the professional who avoids this altogether because the professional is concerned about the family’s willingness to pay for the time necessary to study the family’s system.

A Bigger Picture

What the client-centric model attempts to do is to integrate the human assets and the financial assets of client families. The genogram paints a picture that literally puts representations of these assets side by side. We can then use this tool to better serve our client families.

We often get requests from other professionals to assist in issues related to family dynamics. These usually involve unhappy client families whose new family limited partnership, irrevocable trusts or family philanthropies are not working as intended. The family has achieved its tax goals, but family governance systems and internal relationships have not been developed to match those structured solutions.

Using a genogram in concert with other tools (such as our 10 Core Elements™ model), allows us to balance the human and financial components inherent in all families, and therefore in all plans.

Well crafted structures are enormously exciting to the professional and provide for interesting case studies to discuss at practitioner conferences. Textbook examples highlight “best practices” that a family system should follow. These examples invariably

result in “healthy” relationships. The problem is that few families fit this “perfect” mold.

Time and time again, we see in our work with professionals that the rational answers provided by best practices are generally unable to overcome the irrational human behavior they must modify. Not surprisingly, the chaos those structures create often harm and perilously injure the long term sustainability of those families. This truth is witnessed in the Buchanan Family Case Study.

As professionals, we draft detailed and technically complex documents designed to save or avoid taxes. We pass the financial assets to generations often unknown without any consideration of the family’s human assets. Plan creation often provides the wealth creator with the authority and the power to make decisions long after he or she is gone. But the conversation about why his grand daughter may not want to sign a semi-revocable trust that will always be controlled by her parents or non-grandchild trustees may not come up since it was irrelevant to saving taxes.

Any structure adopted by a family must integrate smoothly, orderly, and evolutionary, and contribute to the family’s highest functioning in its relationships and a governance structure that promotes them.¹⁵ Genograms provide the first insight into such inquiry.

Parting Thoughts

The genogram offers an opportunity to gather and capture, in a picture, a large amount of information and learn the family’s history from differing perspectives. Despite a family’s differences and the varying points of view, the result of gathering family information into a genogram reinforces a simple truth: You are a member of a complex family system. The genogram provides a way to graphically depict and literally see this truth.

Creation of the genogram is a collaborative, client-centered process. It encourages listening to the client

family such that their collective voices are heard, versus simply gathering data. This empowers the client to make discoveries about family processes, patterns and relationships. Documenting a family’s history comprises a sacred contract and can be much more than mere technical fact finding.

For the first time, the rich landscape of the client family (as best as can be illustrated) is brought to light.¹⁶ In our experience, the insight gained from creating a genogram allows the family to have deeper and more meaningful conversations and make more informed choices about their future.

Conclusions

The richness of the genogram graphic facilitates noticing multiple patterns. The genogram leads families beyond the one-dimensional linear perspectives that often characterize legacy planning. It teaches people to think systemically, because as soon as a family member or professional notices one pattern their vision is expanded such that they can see other patterns.

Sharing information with multiple professionals becomes simple. Other professionals unfamiliar with a case can quickly grasp a huge amount of information about the family by scanning the family structure and noting patterns. Whereas notes written in a file or a data gathering questionnaire may become lost in a record, genogram information is immediately visible. This tool lends enormous leverage to a family working with a team of advisors. All professionals can quickly get on the same page, working in concert toward consensus, while understanding and assisting the family as they discover where they want to go.

Genograms are the best shorthand language for summarizing family information and describing family patterns. Despite a family’s differences and varying perspectives, the gathering of the family information into a genogram reinforces family culture and illustrates membership into a complex system with the picture to describe it.

ENDNOTES

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