

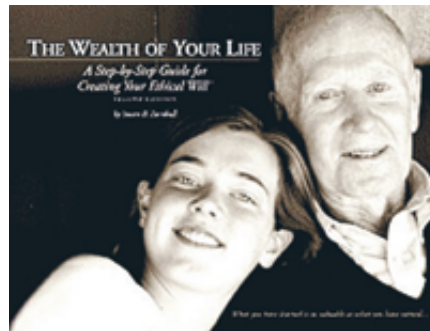
## Where there's an ethical will, there's a way to leave your valued beliefs

In your will, you probably have arranged to leave your heirs your most valued possessions. But how about leaving them your most valued beliefs?

One way to do this is by writing an ethical will. Ethical wills are not legal documents, but are a kind of declaration of principles. While they date to biblical times, the practice is finding renewed popularity today.

"An ethical will is really a love letter," says Susan Turnbull, author of "The Wealth of Your Life," a guide to writing an ethical will. "In this time when there's a lot of distance between generations, and not just physically, the idea that you can create a container for timeless communication is very appealing." Turnbull also runs the Web site [yourethicalwill.com](http://yourethicalwill.com), which offers scores of tips on how to put together an ethical will.

In ethical wills, writers share what they have learned and what they hope others will take from your life. It can include spiritual, religious and philo-



**An ethical will is really a love letter.**

— Susan Turnbull, 'The Wealth of Your Life'

sophical ideas. "It doesn't have to be long," Turnbull says. "Even a paragraph will do."

As a recent example of an ethical will, Turnbull points to President

Barack Obama's letter to his daughters, Malia and Sasha, written shortly before he took office. In the letter, published in Parade magazine, Obama tells his daughters he expects them to make the country better. "I hope both of you will take up that work, righting the wrongs that you see and working to give others the chances you've had," he wrote.

Barry Baines, a Minnesota-based physician, operates the Web site [ethicalwill.com](http://ethicalwill.com), which has several examples of ethical wills sorted by the age of the writer. Baines has also written the book "Ethical Wills: Putting Your Values on Paper."

Turnbull believes the renewed interest in ethical wills is partly because in our speed-of-light society, instant messages, e-mail and Twitter tweets are replacing memorable interactions.

"Because we're moving so fast, and communication isn't permanent, the thought of slowing down and creating something that's going to last well beyond you is important for people in the second half of their life," she says.



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## The breakfast club: Feel your oats, not your flakes

You may want to hold off putting sugar on your cornflakes tomorrow morning. And you may even want to hold off on the cornflakes.

A new study published in the June issue of Journal of the American College of Cardiology concluded that eating certain kinds of foods for breakfast could hinder what researchers call "relaxed arteries" — basically the opposite of hardened arteries. Relaxed arteries do a better job moving blood around, thereby helping to protect against heart attacks and strokes.

The breakfasts that best promoted relaxed arteries in the study were high-fiber, slow-to-digest foods such as oatmeal or whole-grain cereals. Study participants fed sugar or cornflakes did not display relaxed arteries in the way those who ate the high-fiber foods did.

Why cornflakes? Researchers said cornflakes contain so-called high-glycemic index simple carbohydrates that the body burns quickly. In many cases, these starches are digested almost as fast as sugar. Additionally, most cornflakes brands contain a high level of sugar among their ingredients.

## ask the expert

### How to protect ill daughter's assets

**The problem:** My wife and I have been appointed guardians for our 45-year-old daughter, who has been on life support in a nursing home for two years. Her husband died in 2007, and his company insurance policy has been paying all her expenses. She has life insurance and a home. There are no children. Is it possible to protect her assets in case the insurance policy stops paying?

**The expert:** Beth Polner Abrahams, estate planning, special needs, guardianship and elder law attorney, Garden City.

**The rules:** Federal and New York State law permit guardians to establish a payback supplemental needs trust for the benefit of a disabled individual. All assets owned by the disabled person may be transferred to the trust, which is used to supplement Medicaid's care, therapies and services. Unlike other trusts, there is no five-year penalty for asset transfers to the supplemental needs trust for a person under 65.



Abrahams

**The strategy:** With the guardianship court's permission, a supplemental needs trust may be established for a disabled person's benefit, transferring assets greater than the Medicaid allow-

ance of \$13,800 to legally qualify the person for Medicaid when private health insurance ends. (A home may be transferred by deed to the trust. A life insurance policy with cash value may be surrendered to prepay eventual funeral expenses if the policy's value is more than the Medicaid allowance.) Income, such as Social Security disability, may not be transferred to the trust while a disabled person is cared for in a nursing home.

Upon the death of the disabled person, the trust must repay Medicaid for the cost of care it provided.

**The results:** Your daughter should qualify for Medicaid to pay for her care once private health insurance ends or is no longer sufficient to meet her full medical expenses.

— RONALD E. ROEL

**TO ASK THE EXPERT:** Do you have a question on Act 2 life? Send it to [act2@newsday.com](mailto:act2@newsday.com) or write Act 2 — Ask the Expert, Business Desk, Newsday, 235 Pinelawn Rd., Melville, NY 11747-4250. Include your name, address and daytime phone number. Advice in this column is offered as general guidance. Check with your own advisers for details on your specific needs.



PHOTO BY PETER KING

### A novel idea: Read bestsellers from '69

When it comes to great beach reading, the sands of time are running in reverse.

In a summer where many of us are celebrating the momentous events that occurred in 1969, the bestsellers from 40 years ago still sizzle. Barnes & Noble this summer has a section in many of its stores reserved for "Novels From 1969."

Among the books featured are Kurt Vonnegut's "Slaughterhouse-Five," Mario Puzo's "The Godfather," John Cheever's "Bullet Park," John Fowles' "The French Lieutenant's Woman" and Ursula Le Guin's breakthrough science-fiction classic, "The Left Hand of Darkness."

Some guilty pleasures are also included, notably Irving Wallace's "The Seven Minutes" and the Jacqueline Susann sex romp "The Love Machine."

### Volunteer program for patient advocates

If you are retired and have time to help others, the Long Term Care Ombudsman Program is looking for volunteers.

The federal program trains volunteers to act as patient advocates in nursing homes, adult homes and assisted-living centers. As an ombudsman, you will protect the rights of residents by giving voice to problems or complaints they or their family members have. If you volunteer, you will receive extensive training and then make weekly visits to a facility near your home.

To volunteer in Suffolk, call the Family Service League at 631-427-3700, ext. 240. In Nassau, call the Family and Children's Association at 516-466-9718.