

# Ethical Will Workbook

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## Introduction

You probably know the importance of executing a Last Will and Testament in order to financially provide for your loved ones. A Will not only ensures the implementation of your wishes regarding your property, but it also streamlines the administration process for your beneficiaries. Furthermore, where there are minor beneficiaries, a Will is an effective means to appoint a legal guardian in the event of death.

Handling your legal and financial affairs should be a priority. After you have addressed these issues, you may want to consider your own personal legacy. If you were gone, would your family know how much you cared for them? Would they know about what was important in your life? Would they feel a continued connection with you?

It is possible to share these items with your family through the use of a traditional planning tool: the ethical will. Ethical wills originated in ancient times and were primarily a Jewish tradition, by which families transmitted moral teachings to future generations. The ancient ethical wills were formally written and could be quite lengthy. However, they were tomes that families were able to treasure for generations. The following excerpt is from a 14<sup>th</sup> Century ethical will:

Be very particular to keep your houses clean and tidy. I was always scrupulous on this point, for every injurious condition and sickness and poverty are to be found in foul dwellings. Be careful over the benedictions; accept no divine gift without paying back the Giver's part; and His part is man's grateful acknowledgement.

An ethical will can be in any format. It may be written or spoken. It may be on an audio tape or a video tape. It can be in the form of poetry, a painting, or a poem. The structure and format of an ethical will should fit the personality of the creator.

You may wish to update an ethical will at many stages throughout your life. As we age, our experiences accumulate and our perspectives change. As with journal writing,

writing and reviewing ethical wills can lend important insight into our own personal development.

An ethical will can be one of the most important gifts that you leave for your family. Your words and affection will be more valuable than any assets that you leave to your loved ones. Please consider taking advantage of the incredible opportunity that you now have to share these sentiments.

## Ethical Will Worksheet

The following questions may assist you in drafting your own ethical will or personal statement. The purpose of these questions is to help you identify what is important in your life and what might be worth sharing with your family and friends.

1. What are the five virtues that you most value in life?

- a.
- b.
- c.
- d.
- e.

2. What is your favorite place in the world?

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3. Who are your favorite people?

- a.
- b.
- c.
- d.
- e.

4. Who are your favorite artists (e.g., musicians, painters, actors)?

- a.
- b.
- c.

d.

e.

5. Why did you choose your current profession/career, or if you are not actively working in a profession, why did you decide to stay home?

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6. You have \$5,000 and are told that you must divide it equally among five charities, which ones do you choose?

a.

b.

c.

d.

e.

7. What is the most important thing you learned from your parents or grandparents?

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8. If you had all the money in the world, what would you do?

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9. If you found out that you were going to die today, what would be your biggest regret in life?

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10. If you were to die today, but had two minutes to leave a note for your family, what would you write?

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11. What do you want your family to know about your religious faith?

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## Frequently Asked Questions

### 1. *Why should young people consider an ethical will?*

An ethical will is important at any age, as we all have unique treasures to share at any given time in our life. An elderly person has stories and a wealth of lifetime experiences that can be shared in an ethical will. On the other hand, a young person may not have the wealth of experiences, but they have hopes and dreams that are also valuable to share. Furthermore, a young person may not have had a chance or opportunity to tell their life story to those whom they love (such as an infant or young child).

### 2. *Do I have to actually write an ethical will?*

Not at all! An ethical will is not a legal document and therefore it can be created in any medium. It may be written or spoken. It can be in the form of a poem or a song. It may even include a painting or a drawing. Basically, the ethical will should be in a format that best suits the creator.

### 3. *I do not plan to die any time soon, why should I write an ethical will?*

Writing an ethical will can be a satisfying personal experience that helps you identify your true values in life, which can lead to a more fulfilling life for you. Furthermore, you may wish to share an ethical will with your family and friends while you are still alive (for example, share the letter you wrote to your unborn child when she turns thirty).

### 4. *Do I need professional assistance in creating my ethical will?*

Not necessarily. Creating an ethical will is a deeply personal and spiritual exercise that is most often best handled on a personal level. However, there are professional advisors, such as financial planners and various types of counselors, that may be able to assist you with identifying those things that are important to you. In addition, associating a professional advisor will help ensure accountability for completion.

### 5. *I have written my ethical will. What should I do with it?*

Keep it in a place where it will be found in the event of your death. You may also want to share it with your attorney or other professional advisor to keep with a copy of your Last Will and Testament. Further, consider sharing it during life.





## Appendix A

The following are actual statements of personal testimony from two Wills:

### PERSONAL TESTIMONY

As a matter of personal testimony, I wish to state I believe the greatest possession that I have to leave my survivors is made up of my love for them, for the precious memories, and appreciation that I hold for them all, and further, to repeat for them the fact that I believe their greatest inheritance, as well as my own, is the presence of God in their lives, His help to all of us, and to encourage my precious loved ones to always love God and to lean upon Him in times of any need, and to live for Him throughout their lives.

### PERSONAL STATEMENT

As a matter of personal request, and not to be legally binding in any way, I desire that any beneficiary of my estate continue to support the following organizations with their time, talents, or treasure: Oxford College of Emory University, Pleasant Hill United Methodist Church (Iuka, MS), Pleasant Hill Cemetery (Iuka, MS), Shoals Habitat for Humanity (Florence, AL), and any other organization whose mission is congruent with the unique personal values of the beneficiary.

As a matter of personal testimony, I wish to express how grateful I am for a loving and loyal family, irreplaceable friendships, unique opportunities, meaningful challenges, and the always interesting ways in which all of these treasured parts of life come together for the purpose of glorifying God. I can leave no greater possessions to my survivors than the comfort they may find in knowing not only my love for them, but how deeply I have always felt loved because of them.

## Appendix B

The following ethical wills are examples that are posted on [www.ethicalwill.com](http://www.ethicalwill.com). Please visit this website for additional resources regarding creating an ethical will.

The following ethical will was written by a terminally ill young person. It was read at her memorial service.

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Dear Friends and Loved Ones,

As I contemplated this memorial service, I felt great gratitude in my heart that each of you would be here to say good-bye to me. Many of you have shared your warmth, kindness and love with me during these last months. I want to say thank you and good-bye and share with you the lessons I've learned through my dying.

I have profoundly experienced that love is all that matters. Like many people, I occasionally got caught in my pettiness and separation, thinking I knew the right answer. I judged others and I have judged myself even more harshly. But I have learned that we carry within ourselves the abundant wisdom and love to heal our weary heart and judgmental mind.

During the time of my illness, I have loved more deeply. My heart feels as if it has exploded. I do not carry anger. I feel we are all doing the best we can. Judging others closes the heart and when one is dying, that is a waste of precious sharing. Life is how we stand in relationship to both ourselves and to others. Loving and helping each other are all that is important.

We are in the fall season. I feel privileged to die as the leaves fall from the trees. There is a naturalness to the cycle of life and death and for whatever reason, it is my time to die, even though I am young. It is OK. It is right and natural. Life is not about how long we live, but about how we live, and I have had a good life. I accept my dying as part of the wondrous process of life.

My sadness is in leaving you. I'll miss the deep comfort and love of gently waking up in (my husband) Peter's arms, giving up our dreams of future years together. I'll miss the sunny days of fishing with my dad, of sharing with my mom her love of life and cosmopolitan savoir-faire. I'll miss giggling with my sister, Maria, over life's impasses. How appreciative I feel when I think of my brother Michael's faith and encouragement of me...

As I lay dying, I think of all of you, each special in your own way, that I have loved and shared this life with. I reluctantly give up walking on this beautiful planet, where every step is a prayer. The glistening sun on the trees, the sound of a brook as it makes its way down the mountain, the serenity and beauty of a gentle snowfall, sitting at the rim of a Utah canyon and catching a glimpse of eternity--these are the things I have loved.

Please do not think I have lost a battle with cancer, for I have won the challenge of life. I have shared unconditional love. I have opened to the mystery of Spirit and feel that divinity is all around us every day and provides us with a path on which our spirit may take flight.

Chief Crazy Horse said upon his final battle, "It is a good day to die because all the things of my life are present." That is how I feel as I think of the abundance, adventure, opportunity and love in my life. When you think of me, know that my spirit has taken flight and that I loved you.

A 47 year-old man wrote the following ethical will for his family.

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To my family:

In reading my ethical will, I hope that you find very few surprises. I believe I've been open about the things that I've valued over time. I've also tried to live my values on a day-to-day basis. I trust that I succeeded much more often than I've failed.

As I matured and accumulated life experience (and life is a great teacher), I think I gained an appreciation of the importance of balance in my life. Balance among the family, work, spiritual, and physical aspects of life. And, having fun. It's easy to let things get out of balance. When they do, life can get out of control and become miserable. Always try to maintain a balance in your life.

Having a good sense of humor is very important. I know you've all moaned and groaned at my puns from time to time. Overall, the laughter was well worth it. It's important to have fun and there is humor in almost all aspects of life.

It's impossible to be successful in everything you try to do. So, don't be afraid of making mistakes. Just be sure you learn something from them. Sometimes you can learn more from a mistake than from always doing everything right.

Respect life- yours and others. I'm a believer in the idea of treating other people the way you want to be treated. This is the proverbial "Golden Rule." My hopes (to you, Alisha and Hannah), are that you find a vocation that adds value to the world. This is my interpretation of Tikkun Olam. I feel very lucky to have worked in the hospice world and devoting some of my energies to issues people face at the end of life. I think trying to relieve suffering has been a worthwhile pursuit for me.

I hope you continue the traditions and faith of Judaism. Although this spiritual aspect of myself was relatively unimportant to me in my younger years, I feel you all have a wonderful foundation and excellent skills and knowledge in regard to the basic tenets of Judaism. I hope you will be able to pass these on to future generations.

I hope you are as lucky as I was in finding a soulmate like Sandy to share your life with; someone with whom to enjoy time together, grow together, solve problems together, face challenges together, support each other, and laugh and love together. It may not last forever, but the effort of staying together is worth it.

As I look back over my life, overall, I am happy with what I've accomplished. I've tried many things and would like to try some more. As long as you live you can always learn new things. This is an important value to cherish.

One of my regrets is that my parents and father-in-law weren't around to share in some of the things we (as a family) have done over the past 5-10 years. Another regret is not spending even more time together as a family. We certainly have taken some incredibly fun vacations: our three car trips (to the west coast, Canada and Niagara Falls, Hershey-Gettysburg-Washington DC-Williamsburg), Pinehurst, and of course Italy. I'm glad we kept journals for all of them. You kids just grow up so fast, and before you know it, you're out there, (or soon will be) and on your own.

You all have been a great source of joy and strength for me. I love you all very much.