



Chapter 1: Estate Roadmap

Abts, Henry W. III. (1989). *The Living Trust*. Contemporary Books, Inc.

American Pet Products Association. (2026) Insights from the 2025 Pet Owners Survey, The State of the Industry. <https://hs-45876655.f.hubspotemail.net/hubfs/45876655/APPA%202026%20Research/APPA%E2%80%99s%202026%20State%20of%20the%20Industry%20Report%20PREVIEW.pdf>

Aurelius, Marcus. (2002, May 14). *Meditations: A New Translation*. Translator, Hays, Gregory. Modern Library.

There are multiple translations of *Meditations* in circulation. Some are more literal, some more literary. This version has been popularized in recent decades by Ryan Holiday who also provides a forward.

Baker, Nena. (1990, October 11). Delaware values Howard Hughes estate at \$1.1 billion. UPI. <https://www.upi.com/Archives/1990/10/11/Delaware-values-Howard-Hughes-estate-at-11-billion/3127655617600/>

The Hughes estate was probated in many states, including California, Louisiana, Delaware, Nevada, and Texas. "...an incredible windfall for New Castle County (the Delaware county)."

Berdousis, Demetrios. (2025). Trusts & Estates in the US Industry Data and Analysis. IBISWorld. <https://www.ibisworld.com/united-states/industry/trusts-estates/1343/>

The report estimates that 35% of the \$290.1 billion is spent on estate planning, 25% on trust administration, 20% on probate & estate administration, and 20% on tax planning & litigation. That's \$58 billion on probate & estate administration.

Burns, James. (2021). Where Did the Living Trust Come From? Law Offices of James Burns. <https://www.jamesburnslaw.com/where-did-the-living-trust-come-from>

This is one example of many attorney websites that refer to the creation of the first living trust in the Americas by Patrick Henry. The site offers up multiple documents advocating for the use of trusts.

Character.org. (2023). 2023 Parent Survey: Raising Good Kids. <https://heyzine.com/flip-book/82d0742f10.html#page/1>

- Dean, James. (2020, September 10). Pillemer: Family estrangement a problem ‘hiding in plain sight’. *Cornell Chronicle*. <https://news.cornell.edu/stories/2020/09/pillemer-family-estrangement-problem-hiding-plain-sight>
- Deseret News. (1990, October 13). Hughes Estate Settled 14 Years After His Death. <https://www.deseret.com/1990/10/13/18885775/hughes-estate-settled-14-years-after-his-death/>
This article is remarkable for its brevity in contrast to the dates. Hughes died in 1976, but the estate of the world’s wealthiest person, an obsessive-compulsive, was still not settled in 1990.
- Diment, Dmitry. (2025, August). Estate Lawyers & Attorneys in the US Industry Data and Analysis. IBISWorld. Retrieved May 14, 2026 from <https://www.ibisworld.com/united-states/industry/estate-lawyers-attorneys/4807/>.
- Goralka, John M. (2017, July 21). Philip Seymour Hoffman’s \$12 Million Estate Planning Mistake. *Kiplinger’s*. <https://www.kiplinger.com/article/retirement/t021-c032-s014-philip-seymour-hoffman-s-estate-planning-mistake.html>
- Horton, David. (2014, August 16). In Partial Defense of Probate: Evidence from Alameda County, California. *The Georgetown Law Review*. 103, 605-664.
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2480719
- Hudson, Kris. (2010, September 2010). GGP, Howard Hughes Heirs Settle Las Vegas Payment. *Wall Street Journal*.
<https://www.wsj.com/articles/SB10001424052748704416904575502292011174892>
Many news outlets reported that the Howard Hughes estate finally closed with this agreement in 2010, thirty-four years after his death. Few estates are as convoluted as that of Howard Hughes—lots of money, no planning, and ultimately no will and no trust—but it is common that loose ends, taxes, family disputes, and creditor’s claims drag out the close of even a common estate.
- National Funeral Directors Association. (2025, September 29). Statistics. Retrieved April 20, 2026, from <https://nfda.org/news/statistics#>
- Pew Research Center. (2024, January 25). Parent’s relationship with their young adult children. <https://www.pewresearch.org/social-trends/2024/01/25/parents-relationship-with-their-young-adult-children/>
- Pillemer, Karl. (2021). *Fault Lines: Fractured Families and How to Mend Them*. Avery.
- Reczek et al. (2022, December 1). Parent-adult child estrangement in the United States by gender, race/ethnicity, and sexuality. *Journal of Marriage and Family*. 85(2), 494-517.
<https://onlinelibrary.wiley.com/doi/10.1111/jomf.12898>
- Schwartz, Ruth. (1989). *More Work for Mother*. Free Association Books.

Smith, Dylan. (2022, August 2). After Six Long Years—And Multiple Lawsuits—the Prince Estate is Finally Settled. *Digital Music News*. <https://www.digitalmusicnews.com/2022/08/02/prince-estate-settlement>

The Atlantic Philanthropies. (2023, October 13). Former Billionaire Chuck Feeney, Philanthropist Who Pioneered Giving While Living, Has Died at Age 92. Retrieved April 20, 2026 from <https://www.atlanticphilanthropies.org/news/former-billionaire-chuck-feeney-philanthropist-who-pioneered-giving-while-living-has-died-at-age-92>

U.S. Senate Special Committee on Aging. (2000, July 11). Death Planning Made Difficult: The Danger of Living Trust Scams (S. Hrg. 106-31). U.S. Government Printing Office. <https://www.aging.senate.gov/imo/media/doc/publications/7112000.pdf>

Chapter 2: Why Plan? Why Now?

Aladangady, A., Bricker, J., Chang, A., Goodman, S., Krimmel, J., Moore, K., Reber, S., Volz, A., Windle, R. (2023). Changes in U.S. Family Finances from 2019 to 2022: Evidence from the Survey of Consumer Finances. Washington: Board of Governors of the Federal Reserve System. <https://doi.org/10.17016/8799>

Carnegie Corporation of New York. (2015). Andrew Carnegie's Story. Retrieved on April 21, 2026 from <https://www.carnegie.org/interactives/foundersstory/#!/>

ChildStats. (2023). Forum on Child and Family Statistics. <https://www.childstats.gov/americaschildren/tables/pop1.asp>

Magnussen, Margareta. (2018). *The Gentle Art of Swedish Death Cleaning*. Scribner.

Pew Research Center. (2026, February 11). Are Baby Boomers wealthier than previous generations of older adults? <https://www.pewresearch.org/short-reads/2026/02/11/are-baby-boomers-wealthier-than-previous-generations-of-older-adults>

The median wealth of U.S. households headed by 58- to 76-year-olds in 2024 dollars was \$432,200 for Boomers, \$335,900 for Silent Generation in 2001, and \$185,300 for Greatest Generation in 1983. Reportedly the Boomers are worth \$85 trillion. Baby Boomer households without a bachelor's are NOT wealthier. Boomers: \$77,200. Silent Generation: \$125,100. Greatest Generation: \$100,300.

Pew Research Center. (2026, January 9). The oldest Baby Boomers turn 80 in 2026. <https://www.pewresearch.org/short-reads/2026/01/09/the-oldest-baby-boomers-turn-80-in-2026>
Baby Boom generation: 76 million births from 1946 to 1964. July 1, 1964 they accounted for 37% of the population, their peak share. 79 million boomers peak at 1999. As of July 1, 2024, there were 67 million Boomers, accounting for only 20% of the nation's population. Only 1 million Boomers left in 2062, per the Census Bureau, when the youngest Boomer turns 98.

Najmabadi S. & Cocco Federica. (2025, November 18). How baby boomers got so rich and why their kids are unlikely to catch up. Washington Post.

<https://www.washingtonpost.com/business/2025/11/18/baby-boomer-wealth/>

“Americans 75 and older bought homes and invested in stocks well before such assets exploded in value, according to Edward Wolff, an economics professor at NYU...People over 70 have steadily increased their grip on wealth. 2025 Q2: Boomers held around 38% of equities and mutual funds, 28% of all assets, 24% of real estate, 10% of home mortgages. Under-40’s have lost ground in housing and financial assets: around 6% of equities and mutual funds, 8% of assets, 12% of real estate, and 26% of mortgages. (All numbers approximated from graphs). “By age 30, the average millennial had about twice as much debt as their baby boomer counterpart, said Jeremy Ney, a professor at Columbia University’s business school.” Per the Federal Reserve, Boomers held \$85.4 trillion in wealth through the second quarter of 2025, twice as much as Gen X and four times more than millennials.”

Federal Reserve. (March 27, 2026). Distribution of Household Wealth in the U.S. Since 1989. Retrieved on April 21, 2026 page <https://www.federalreserve.gov/releases/z1/dataviz/dfa/distribute/chart/> This is a commonly-cited dynamic chart. The numbers widely quoted over the last few months are from March 27, 2026: Boomers possessed 51.2% of all U.S. wealth worth \$85.68 trillion dollars. Equally interesting, the .1% wealthiest Americans control 14.1% of all wealth, the 99-99.9% 17.1%, 90-99% 36.4%, 50-90% 30.1%, and the bottom half only 2.5%. A less cited stat is the fact that the college-educated control 75.1% of all U.S. wealth, those with some college 14.4%, high school 9.2%, and no-high school only 1.5% of all U.S. wealth.

Flack J., Rettig, J., Jansen, E., Bodner, T. (2025). *PwC Global Family Office Deals Study 2025*. PwC. <https://www.pwc.com/gx/en/services/family-business/assets/global-family-office-deals-study-2025.pdf>

PwC reports 7,160 family offices in the U.S. out of over 20,000 worldwide. Singapore claims the most family offices of any city: 2,720. As a country, Singapore is second, after the U.S.

PK. (2026). Average, Median, Top 1%, and all United States Net Worth Percentiles. DQYDJ. <https://dqydj.com/net-worth-percentiles/>

Here are simple visualizations and tables of the data from the Federal Reserve Survey of Consumer Finance (SCF) compiled in 2023.

Tejada-Vera B, Bastian BA, Curtin SC. (2024, July). *Deaths: Leading Causes for 2023*. 74(10). National Vital Statistics Reports, National Center for Health Statistics (US). <https://www.ncbi.nlm.nih.gov/books/NBK618297/>

Xu, J.Q., Murphy, S.L., Kochanek K.D., Arias E. (2026, January). Mortality in the United States, 2024. NCHS Data Brief. 548, 1–14. <https://dx.doi.org/10.15620/cdc/174641> 3,072,666 U.S. deaths were recorded in 2024. 14.4% were due to accident.

United States Census Bureau. (2023, February 13). Losing Our Parents.
<https://www.census.gov/library/visualizations/interactive/losing-our-parents.html>

Chapter 3: Commitment

King James Bible. (2017). King James Bible Online. <https://www.kingjamesbibleonline.org/> (Original work published 1769)

Seneca (2005). *On the Shortness of Life: Life Is Long If You Know How To Use It*. Penguin.
<https://www.amazon.com/Shortness-Life-Penguin-Great-Ideas/dp/0143036327> (Originally published around 49 AD)
The Stoic philosopher Seneca lived from approximately 5 BC to AD 65.

Seneca. (2018, January 10). *Seneca On the Shortness of Life*. InternetArchive.org. Retrieved on April 21, 2026 page
https://ia601402.us.archive.org/24/items/on_the_shortness_of_life_Better_life_publication/on_the_shortness_of_life_.pdf (Originally published around 49 AD)

Shelley, J. Andrew. (2025). *Estate: To my once darling child*. Tenzi. <https://www.amazon.com/Estate-my-once-darling-child-ebook/dp/B0F95X2NZD>

U.S. Census Bureau. (2023, May 25). Census Bureau Releases New 2020 Census Data on Age, Sex, Race, Hispanic Origin, Households, and Housing. Census.org.
<https://www.census.gov/newsroom/press-releases/2023/2020-census-demographic-profile-and-dhc.html>

Chapter 5: Golden Rule of Life

Abercrombie, Joe. (2017). *Before They Are Hanged*. Gollancz.

Bonny, Dominick. (2025, March 3). Grace City Church: Empathy is a Sin and Husbands Should Control Who Wives Have Contact With. Source One News. Retrieved on April 22, 2026 page
https://www.yoursourceone.com/columbia_basin/grace-city-church-empathy-is-a-sin-and-husbands-should-control-who-wives-have-contact/article_0712cd74-f883-11ef-9727-9f76e2e48dc5.html

This report from Columbia Basin News discusses the “sin of empathy” concept attributed to Joe Rigney, a Christian author, and includes video of Grace City Church Pastor Josh McPherson explaining that, “Empathy is dangerous. Empathy is toxic. Empathy will align you with hell... Women are especially vulnerable to this... It is not ungodly for a man to speak into who his wife is friends with, who she can hang out with...”

Holy Bible: New International Version (2011).
<https://www.biblegateway.com/passage/?search=Matthew%207%3A12&version=NIV>

Sohn, Lydia. (2018, July 11). What Do 90-Somethings Regret Most? *Medium*.

<https://humanparts.medium.com/what-its-like-to-be-90-something-368780082573>

Singju Post. (2025). Joe Rogan Experience: #2281 with Elon Musk. Retrieved on April 21, 2026 page

<https://singjupost.com/transcript-elon-musk-on-joe-rogan-experience-podcast-2281/>

Around 1:16:30 we hear Elon Musk's discussion of empathy on the Joe Rogan Experience podcast. To be fair, before saying, "The fundamental weakness of western civilization is empathy," we hear Elon declare, "I believe empathy is good, but we should think it through... Weaponized empathy is the issue." This discussion is well worth listening to. Elon & Joe state facts, feelings, and falsehoods that sound like two guys shooting-the-shit over beers. Their discussion embodies much of the American zeitgeist. "I just want to keep civilization going a little longer," that's the reason Elon gives for why he does what he does.

The Babylonian Talmud (1935). (I. Epstein, Trans.). Soncino Press.

The Golden Rule Project. (2020). The Golden Rule is Universal. Retrieved on April 21, 2026 page

<https://www.goldenruleproject.org/formulations>

Yoder-Short, Jane. (2025, April 4). A plea for empathy. *Iowa City Press-Citizen*. <https://www.press-citizen.com/story/opinion/columnists/2025/04/04/a-plea-for-empathy-column/82866884007/>

A discussion about the Elon & Rogan discussion on empathy. It refers to the empathy discussion and also the quote "Empathy almost needs to be struck from the Christian vocabulary," attributed to Josh McPherson, Pastor, Grace City Church, Wenatchee, WA.

Wolf, Zachary B. (2025, March 5). Elon Musk wants to save Western civilization from empathy. CNN

Politics. <https://www.cnn.com/2025/03/05/politics/elon-musk-rogan-interview-empathy-doge#>

Chapter 6: Golden Rule of Estates

Bluck, S., Mroz, E.L., Cogdill-Richardson, K., McDarby, M., Carpentry, B. (2022, August). Journal of Research in Personality. 99(104238).

<https://www.sciencedirect.com/science/article/abs/pii/S0092656622000514>

The authors tackle the assertion that it's primarily people near the end of life who are interested in a virtuous life. This small but in-depth study observes that when adults of all ages are asked to consider "how they want to be remembered," they are more likely to relate life stories that emphasize a virtuous, good life, suggesting that people do see some virtue in virtue.

Perkins, Bill. (2021). *Die With Zero*. Mariner Books.

Spitznegg, D. & Schnell, T. (2020, August 26). Effects of mortality awareness on attitudes toward dying and death and meaning in life—a randomized controlled trial. *Death Studies*. 46(5), 1219-1233. <https://www.tandfonline.com/doi/full/10.1080/07481187.2020.1808737>

These researchers are less persuaded about the impact of "mortality awareness" education. They observed only a small change in their controlled experiments.

University of Missouri-Columbia. (2012, April 30). The bright side of death: Awareness of mortality can result in positive behaviors. *ScienceDaily*.

<https://sciencedaily.com/releases/2012/04/120430164359.htm>

This involves a review of “dozens of studies” and states that “researchers found that thoughts of mortality can lead to decreased militaristic attitudes, better health decisions, and reduced divorce rates.”

Vail, K.E.III, Juhl, J., Rutjens, B. (2012, April 5). When Death is Good for Life: Considering the Positive Trajectories of Terror Management. *Society for Personality and Social Psychology*. 16(4).

<https://doi.org/10.1177/1088868312440046>

“Overall, the present analysis suggests that although death awareness can, at times, generate negative outcomes, it can also function to move people along more positive trajectories and contribute to the good life... after the Oklahoma City bombing, divorce rates went down in surrounding counties. After some stimuli escalates one’s awareness of death, the positive reaction is to try to reaffirm that the world has positive aspects as well.”

Wellman, Jodi. (2023, October 31). 10 Profound Benefits of Embracing Your Mortality: How “memento mori” can wake up your life. *Psychology Today*.

<https://www.psychologytoday.com/us/blog/4000-mondays/202310/ten-profound-benefits-of-embracing-your-mortality>

Wellman is profoundly convinced of the benefits of “memento mori” and shares ten of them.

Chapter 7: Probate

Abts III, Henry W. (1989). *The Living Trust*. Contemporary Books.

California Courts. (2026). Self-Help Guide: Check if you can use a simple process to transfer property.

Retrieved April 21, 2026 page <https://selfhelp.courts.ca.gov/probate/simple-transfer>

Casey, John D. (2019, August 15). Probate and Family Court. Boston Bar Association. 63(3).

<https://bostonbar.org/journal/probate-and-family-court/>

Cruz, B. & Petrino, G. (2026). 2026 Cryptocurrency Adoption and Sentiment Report. Security.org.

Retrieved on April 21, 2026 page <https://www.security.org/digital-security/cryptocurrency-annual-consumer-report/>.

DeMouly, John H. (1980, September 19). Memorandum 80-79, New Topics. California Law Revision Commission. https://clrc.ca.gov/pub/*Not%20Searchable/1980/M80-079.pdf

This document leads with a typed memo addressing possible “New Topics” for the Law Revision Commission to consider. Item (6) is most pertinent: “We have received a number of communications urging the need for probate reform.” Attached are letters about California probate and an article about Norman F. Dacey. It includes his quote stating that the mob boss Al Capone would choose to reincarnate as a probate lawyer.

- Giardina, Jonathan Michael. Who Was Norman F. Dacey? (2023, November 23). *Old Bluffer Blog*.
<https://oldbluffer.com/old-bluffer-blog/f/who-was-norman-f-dacey>
- Hallgring, Robert W. How to Avoid Probate! Book Review. (1966). *Washington Law Review*. 42(1).
<https://digitalcommons.law.uw.edu/cgi/viewcontent.cgi?article=1696&context=wlr>
- Hunt, Lauren Davis. (2025, September). The Legislative Update: Estate, Guardianship, and Trust Law. *Texas Bar Journal*. *Texas Bar*. (2025 September 1)
<https://www.texasbar.com/AM/Template.cfm?Section=articles&ContentID=69081&Template=/CM/HTMLDisplay.cfm#>
- Dacey, Norman F. (1965). *How To Avoid Probate!* Crown Publishers Inc.
- Langbein, John H. The Nonprobate Revolution and the Future of the Law of Succession. (1984). *Harvard Law Review*. 97(1108).
https://law.yale.edu/sites/default/files/documents/pdf/Faculty/Langbein_Nonprobate_Revolution.pdf
- Lyons, Richard D. (1994, March 19). Normal Dacey, 85: Advised His Readers To Avoid Probate. *New York Times*. <https://www.nytimes.com/1994/03/19/nyregion/norman-dacey-85-advised-his-readers-to-avoid-probate.html>
- Ohio Bar. (2021, May 20). OSBA's Weekly Legislative Report: OSBA Probate Reform Bill Signed Into Law. Retrieved on April 21, 2026 page <https://www.ohiobar.org/advocacy/2021-weekly-reports/weekly-report-HB7-probate-bill-signed/>
- Pariser, Brian. (2023, November 7). Reimagining Justice in the Probate and Family Court. *Boston Bar Association*. 67(4). <https://bostonbar.org/journal/reimagining-justice-in-the-probate-and-family-court/>
- Raftery, William. (2019). The Disappearing Probate Court. *Judicature*, Bolch Judicial Institute, Duke Law School. 3(2). <https://judicature.duke.edu/articles/the-disappearing-probate-court/>
- Smith, Talmon Joseph. (2023, May 23). The Greatest Wealth Transfer in History Is Here, With Familiar (Rich) Winners. *New York Times*.
<https://www.nytimes.com/2023/05/14/business/economy/wealth-generations.html>
- Stout, Matt. (2023, May 14). With probate court plan, Mass. lawmakers back the largest one-time expansion of the state bench in decades. *The Boston Globe*. <https://www.boston.com/news/the-boston-globe/2023/05/14/massachusetts-lawmakers-largest-expansion-state-bench/>
- Uniform Law Commission. (2026). Probate Code. Retrieved on April 21, 2026 page
<https://www.uniformlaws.org/committees/community-home?CommunityKey=35a4e3e3-de91-4527-aeec-26b1fc41b1c3>.

Uniform Law Commission. (2026). Final Act Uniform Probate Code (1969).
<https://www.uniformlaws.org/viewdocument/uniform-probate-code-2019-conformin?CommunityKey=35a4e3e3-de91-4527-aeec-26b1fc41b1c3&tab=librarydocuments>
The url accesses a PDF of the Uniform Probate Code. As of 2026, this code has been largely adopted by 18 U.S. states. Some of its concepts have been adopted by other states.

Chapter 8: Making It Happen

Administration on Aging. (2023, May). 2023 Profile of Older Americans.
https://acl.gov/sites/default/files/Profile%20of%20OA/ACL_ProfileOlderAmericans2023_508.pdf

Care Ethics. (2026). Care Ethics. Internet Encyclopedia of Philosophy: A Peer-Reviewed Academic Resource. <https://iep.utm.edu/care-ethics/>
The ethics of care offer a helpful lens for applying The Golden Rule: Do unto others as you would have done unto you. The Golden Rule is central to most every theory of morality embraced by Judaism, Christianity, Islam, Utilitarianism, and Stoicism. Oddly, though, the modern, educated person commonly ignores the Golden rule while they invest in mastering justifications for NOT following the Golden Rule as they practice war, business, sports, and academics—as they embrace “competition.” The concepts of a duty to care, a duty to share, and responsibility represent The Golden Rule from an angle that is particularly helpful when we consider passing on the best of our estate and ourselves to our loved ones.

Disfarmer.Org. (2024). Official Website of the Disfarmer Project. <http://www.disfarmer.org>

Jones, C.H. & Dolsten, M. (2024, April 6). Healthcare on the brink: navigating the challenges of an aging society in the United States. *NPJ Aging*. 10(1) 25.
<https://pmc.ncbi.nlm.nih.gov/articles/PMC10998868/>

Kondo, Marie. (2014). *The Life-Changing Magic of Tidying Up: The Japanese Art of Decluttering and Organizing*. Ten Speed Press. <https://www.amazon.com/Life-Changing-Magic-Tidying-Decluttering-Organizing/dp/1607747308>

Lubow, Arthur. (2026, March 12). An Artist Renounced His Family. They Sued to Acquire His Life’s Work. *New York Times*. <https://www.nytimes.com/2026/03/11/arts/design/mike-disfarmer-family-legacy.html>

May, Todd. (2019, September 2). *A Decent Life: Morality for the Rest of Us*. Chicago Press.
<https://ndpr.nd.edu/reviews/a-decent-life-morality-for-the-rest-of-us/>
The above link is to the University of Notre Dame review of the book. It’s easy and good.

The New York State Senate. (2021-2022). Assembly Bill A5775.
<https://www.nysenate.gov/legislation/bills/2021/A5775>
“Relates to requiring the court to consider the best interest of a companion animal when awarding

possession in a divorce or separation proceeding.” An example of legislation elevating the level of care offered to pets in estate proceedings.

Tronto, Joan. (2014). *Who Cares?* (Brown Democracy Medal). Cornell Selects.

<https://www.abebooks.com/9781501702747/Who-Cares-Reshape-Democratic-Politics-1501702742/plp>

Joan Tronto is one of the shapers of the ethics of care. *Who Cares?* Is her most recent book. It is particularly short, an easy read. This book is chosen not for its political bent but for the applicability to the relationship logic that makes for successful transitions of our estates from one generation to the next: care, share and responsibility.

Uniform Law Commission. (2026). Fiduciary Access to Digital Assets Act.

<https://www.uniformlaws.org/viewdocument/final-act-with-comments-40>

Here you can access the Revised Uniform Fiduciary Access to Digital Assets Act, commonly referred to by the acronym RUFADAA. Most U.S. states have adopted a version. The act grants a fiduciary (conservator, personal representative, trustee,...) the right to access emails, photos, social media, and online accounts of the deceased. Released initially in 2015, it was more focused on email than social media and other content. The digital world is moving fast no matter the law.

Chapter 9: Classic Estate Planning

Cahn, Naomi and Weisbord, Reid Kress. (2025, July 30). Gene Hackman had a will, but the public may never find out who inherits his \$80M fortune. *The Conversation*. Retrieved on May 20, 2026, from page <https://theconversation.com/gene-hackman-had-a-will-but-the-public-may-never-find-out-who-inherits-his-80m-fortune-259650>

Fersch, Patricia. (2024, Jan 15). Is Your Pet A Piece of Property Or A Beloved Family Member? *Forbes*. Retrieved on May 20, 2026, from page <https://www.forbes.com/sites/patriciafersch/2024/01/15/is-your-pet-a-piece-of-property-or-a-beloved-family-member/>

Hodge, Scott. (2022, November 7). Putting a Face on America’s Estate Tax Returns. Tax Foundation. Retrieved on May 20, 2026, from page <https://taxfoundation.org/data/all/federal/estate-tax-returns-data/>

Mayoras, Danielle and Mayoras, Andy. (2019, Novmember 4). The John Singleton Estate Teaches Why No One Should Procrastinate Updating Their Will. *Forbes*. Retrieved on May 20, 2026, from page <https://www.forbes.com/sites/trialandheirs/2019/11/04/the-john-singleton-estate-teaches-why-no-one-should-procrastinate-updating-their-will/>

National Archives and Records Administration. (2026, May 1). Title 12 / Chapter III / Subchapter B / Part330—Deposit Insurance Coverage. Code of Federal Regulations. Retrieved on May 20, 2026, from page <https://www.ecfr.gov/current/title-12/chapter-III/subchapter-B/part-330>

Sparks, G., Lopes, L., Montero, A., Presiado, M., & Hamel, L. (2026, April 16, updated from 2021). American's Challenges with Health Care Costs. KFF. <https://www.kff.org/health-costs/americans-challenges-with-health-care-costs/>

United States Census Bureau. (2019). Census Will Help Policymakers Prepare for the Incoming Wave of Aging Boomers. Census.gov. <https://www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html>

United States Census Bureau. (2023). Older Population and Aging. Census.gov. <https://www.census.gov/topics/population/older-aging.html>