

## Next Generation Focus: Governance, Philanthropy & Happiness

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FPA 2006 Retreat  
Scottsdale, AZ

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## Why the next generation focus?

- Enormous transfer of wealth looming
- Parents worried about effect of wealth
- Parents worried about ability of children

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## Three Key Topics

- I. Family Governance
- II. Role of Philanthropy
- III. Pursuit of Happiness

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## I. Family Governance

- Who needs it?
- What is it?
- How does it work?

See "Family Governance: Who, What, and How"  
Journal of Wealth Management, pdf at [www.cwt.com](http://www.cwt.com)

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## Governance—for whom?

- Families who need shared decisions
- Families who want shared decisions
- Who exactly is "in" the family?

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## Governance—is What??

- Politics and Countries
- Corporate Boards
- Families

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## Governance—How?

- Assembly
- Voting
- Meetings—examples of process

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## II. Role of Philanthropy

- To make the world better!
- To share and give back!
- To pass on family legacy!

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## Philanthropy--caveat

- Negative use—to “not give” to kids
- Tax use—to gain deductions
- Family issues—learn with OPM

See “Charitable Giving: Noblesse Oblige, “The Gospel of Wealth,” and Other Shibboleths” [www.cwt.com](http://www.cwt.com)

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## Philanthropy—Involving Kids

- Private Foundation—junior boards
- Site visits
- Control over some distributions
- RFPs

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## III. Pursuit of Happiness

- Importance of Happiness
- Science of Happiness
- Pursuit of Happiness

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## Happiness: A Good Life?

- Emphasis on “work”
- Emphasis on “pay”
- Emphasis on “productive”

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## Happiness:Country Perspectives

- United States
- Correlation with Income
- Historical Changes

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## Happiness and Money

- Treadmill effect
- Comparison is what matters
- Effort feels good

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## Happiness and Talents

“Children test themselves—they see how fast they can run, how high they can climb. Every happy adult does the same—seeks new understandings, new achievement.”

Richard Layard, [Happiness: Lessons from a New Science](#)

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## Pursuit of Happiness

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- Refocus on "work" in a very broad sense
- Money is neutral?
- Money is an "amplifier"?

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## Advice for parents?

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"If you want to build a ship,  
don't herd people together to collect  
wood and  
don't assign them tasks and work..."

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## Cont.

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but rather,  
teach them to long for the endless  
immensity of the sea."

Antoine de Saint-Exupéry

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## Closing Thoughts

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- I. Family governance--can hold the generations together
  
- II. Family philanthropy--can engage and inspire the next generation
  
- III. Pursuit of happiness-- can result in a satisfying, productive life

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"Generations do not cease to be born, and we are responsible to them....The sea rises, the light fails, lovers cling to each other, and children cling to us. The moment we cease to hold each other, the sea engulfs us and the light goes out."

James Baldwin

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# The Next Generation and the Pursuit of Happiness: *Part One*

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*Pleasure is Nature's test, her sign of approval. When man is happy, he is in harmony with himself and his environment.*

—Oscar Wilde

“Pleasure” is not the usual beginning when the subject is the very serious one of the ability of the next generation to handle wisely the enormous amounts of wealth that will be passing to them. The author is quite familiar with, and indeed supports strongly, the many new programs designed to educate the next generation. The author is also familiar, however, with the prevalent belief that “too much” wealth would be bad for the next generation to receive. The prototype statement is Warren Buffett’s—that he plans to leave his children enough wealth so that they can do anything, but not so much that they can do nothing. Our estate tax laws do not favor inheritances left to children; they do favor inheritances left to charity. Put it all together—the belief that wealth harms young people, and the tax law preferences—and the result is that many enormous fortunes will be left to charities, and many children may wonder why.

The argument in this article begins with an examination of the principal assumptions. What is the effect of wealth on young people? What is the behavior of which we approve? What is a life that is well-lived? How does wealth affect the ability to live a good life?

The central focus of this Part One will

be to re-examine the meaning of work and to re-establish its central role in the pursuit of happiness. There is a kind of work that will produce happiness. We can help the next generation in its pursuit of happiness.

## THE EFFECT OF WEALTH

*“[T]he parent who leaves his son enormous wealth generally deadens the talents and energies of the son, and tempts him to lead a less useful and less worthy life than he otherwise would.”*

—Andrew Carnegie  
*The Gospel of Wealth*

The conclusion that large wealth is harmful to children is based on two premises. The first is the assumption that if children have large amounts of wealth, they will have no incentive to work for a living. The second assumption is that someone who does not work for a living is leading a “less worthy” life. Let us examine each of these.

Is it true that wealth removes the incentive to work? If this were true, we would be saying that the only reason that people work is because they need to earn money. This assumes that given a choice people would not choose to work. In other words, built into the argument that wealth removes the incentive to work is the belief that work itself is an unpleasant activity.

A related idea seems to be that work should be difficult, i.e., it should be “work”



and not be fun or easy. Hence the notion that if one were given a choice, one would not choose to work. If work, then, is undertaken only when it is necessary, as the need for food and shelter is necessary, then why should we place such a high value on it in a civilized society? In the classic model of civilization it is progress for a society to rise above the basic needs for food and shelter and to have citizens who can have time to study art, music, and literature.

Parents who believe that their children should work in order to be worthy adults want their children to be required to struggle. Embedded in this is the idea that it is good to struggle, life should be hard. This is the only explanation for the value attached to the struggle to “make it” on one’s own. Wealthy parents worry that if their children do not have to struggle they will not live lives of value.

I have heard many well-respected and well-meaning lawyers encourage their clients to avoid leaving too much wealth to their children, because to do so would deprive them of the benefit of learning how to succeed by their own efforts. In other words, the wealth that the parents had accumulated should not be used to make life easier for their children: children who do not have to struggle would miss a significant benefit. In many of those cases the wealth is left to charities, usually without including the children in the decision-making process. (I mention this point only because so many children in the United States equate money received from their parents with love from their parents, and so are greatly hurt by this approach.)

As I noted in “Charitable Giving: Noblesse Oblige, ‘The Gospel of Wealth,’ and Other Shibboleths” (*The Journal of Wealth Management*, Fall 2004), Charles Collier, author of *Wealth in Families*, often begins his interviews with wealthy parents with the question “How wealthy do you want your children to be?” The assumption throughout is that too much wealth would have a negative impact on the children. He comments that so often “financial wealth contributes to curtailing personal achievement and retarding maturity. The side effects can be toxic, often creating dependency and a lack of competence.”

Bill Gates seems to agree that a proper work ethic cannot be developed by those young people who are wealthy. He, too, seems to agree that too much of the almighty dollar will ruin the child. He acknowledges that his charitable giving is in part motivated by his belief that the money would be bad for his children. As quoted in a *Forbes* article, he admits, “Part of the reason for believing that my wealth should be given back to society, and not,

in any substantial percentage, be passed on to my children, is that I don’t think it would be good for them. They really need to get out and work and contribute to society. I think that’s an important element of a fulfilling life.” In the *Bloomberg Wealth Manager* article “When Enough is Enough” (April 2003), the reporter began with questions that wealthy baby boomers are asking, including “How do I keep my kids motivated while leaving them with more money than I had seen at their age?”

Last fall *Worth* magazine published an article devoted exclusively to the problem of how parents could develop a work incentive in their children who would not have to work. In that article, “A Will to Work,” Mary Lowengard found experts in agreement: affluent children need to have the experience of working to earn their own money, i.e., they need to struggle. The nuance of “struggle” matters. Work is supposed to be difficult. Work is not supposed to be fun.

## AN ALTERNATE MEANING OF WORK

Ever since Studs Terkel’s interviews in his book, *Working*, we know that there are many kinds of work. Not all work is for the purpose of earning money. If money were the primary motivation for work, would not everyone try to work in the highest-paying jobs? It is true that a lot of publicity is given to those with the highest annual salaries. It is also true, however, that a lot of admiration is given to Mother Teresa. Several years ago a lottery winner explained that he would continue to keep his job mowing golf courses because “someone needs to mow them.” People work for many reasons: money, status, recognition, belonging to a community, sharing talents, perfecting talents, trying new talents. Official retirees continue to work, volunteering at any number of jobs, mentoring younger people, studying duplicate bridge, learning Japanese, minding grandchildren, etc. Work is what we do. It can even be invisible to others. As Victor Hugo wrote: “A man is not idle because he is absorbed in thought. There is a visible labor and there is an invisible labor.”

It seems to be a peculiarity of the United States that we define people by their work, and place a preference on traditional jobs for money. Strangers meet and often begin with “What do you do?” This would be intrusive if not rude in most European countries. In the United States, those who do not have a job of working for others or a big company will often give themselves titles: “Founder and CEO,” “CEO and President,” etc. In large companies there might be several hundred “Vice Presidents.”

We know there are other valued ways to spend one's time and talents. We do respect teachers, ministers, rabbis, charity workers, representatives to the United Nations, Boy Scout leaders, and Supreme Court Justices. None of these is highly paid. Would we assume that these people would quit if they inherited large amounts of wealth?

Aristotle taught that one of the four causes of motion or change in the universe is the built-in urge to fulfill one's potential, to achieve one's nature. To achieve one's nature is to be happy. It is not a static result, though. As Mihaly Csikszentmihalyi documented so well in his book *Flow: The Psychology of Optimal Experience*, a person's sense of fulfillment in life shows certain characteristics everywhere in the world. The optimal enjoyment of being alive comes from pursuing a skill that matters to the person and in which there is some capability of success but which, more importantly, is not perfected, perhaps ever.

It is the time, effort, and attention invested in becoming better and better that give a person a sense of really being alive. The pursuit of perfecting skills could look like traditional work for money, but it also could be a pursuit unrelated to money. If it is unrelated to money, the pursuit will not be dropped as a result of receiving unrelated money of any amount.

## ENJOYMENT IN LIFE: "SHALL WE DANCE?"

*To dance is to be out of yourself, larger, more powerful, more beautiful. This is power, it is glory on earth and it is yours for the taking.*

—Agnes de Mille

*We should consider every day lost on which you have not danced at least once.*

—Friedrich Wilhelm Nietzsche

*We ought to dance with rapture that we might be alive . . . and part of the living, incarnate cosmos.*

—D.H. Lawrence

When Suzy Peterfreund and I studied the interviews with young children who answered a variety of questions about wealth for our book, "*Mommy, Are We Rich?*": *Talking to Children about Family Money*, we found one quote that was my instant favorite. The question was "Will you be rich when you grow up?" One child answered: "I might be. How much does a ballerina make?" We ended up using that answer as a chapter title. Readers chuckle and think it is cute, but it is quite serious. Picasso said

that all children are artists, and that it is growing up that pushes that talent out of them. Are all children dancers? Is that pushed out of them? Could learning to dance well lead to a well-lived life? Could learning to dance, even not well, lead to a well-lived life?

Returning to the theme of working, there are many who claim to love what they are doing so much that they are surprised to be paid for it. This is the kind of work we should encourage. A Hasidic saying is that a person should observe which way his or her heart draws him, and then "choose that way with all his strength." As Mark Twain said:

*What work I have done I have done because it has been play. If it had been work I shouldn't have done it. . . . The work that is really a man's own work is play and not work at all. Cursed is the man who has found some other man's work and cannot lose it. . . . The fellows who groan and sweat under the weary load of toil that they bear never can hope to do anything great. How can they when their souls are in a ferment of revolt against the employment of their hands and brains? The product of slavery, intellectual or physical, can never be great.*

Parents and advisors who want wealthy children to work in traditional jobs are selecting other people's work. This is to give children a weary load. This is to put their souls in a ferment of revolt.

Another argument in favor of making wealthy children work in traditional jobs is to have them experience how other people live. This is never a compelling argument. We do not need to experience poverty to have compassion.

One woman interviewed by Studs Terkel, for his book *Working*, was independently wealthy and did not have to work. She said she had given a lot of thought to the issue of work. Some of her conclusions:

*To be occupied is essential. One should find joy in one's occupation. A great poet can make love and idleness fructify into poetry, a beautiful occupation. He wouldn't think of calling it work. Work has a pejorative sound. It shouldn't. . . . [S]o much of what we call work is dehumanizing and brutalizing.*

This woman had a number of different jobs in her life and also had periods during which she did not work. Times of not working were enjoyed as times to reflect,

but if they lasted too long she felt restless. She felt in need of a *raison d'être*. Her ego wanted an outlet. She looked for a justification for life and found love insufficiently satisfying. She returned to work: "I really feel work is gorgeous. It's the only thing you can depend upon in life. You can't depend on love. Oh, love is quite ephemeral. Work has a dignity you can count upon." She described the way work is as a process:

*Work has to be a game in order for it to be well done. You have to be able to play in it, to compete with yourself. You push yourself to your limits in order to enjoy it. There's quite a wonderful rhythm you can find yourself involved in in the process of any kind of work. It can be waxing a floor or washing dishes. . . .*

She mentions the very qualities that Csikszentmihalyi describes when people feel most fulfilled in life. Notice also how she uses the words "play," "game," and "enjoy" in conjunction with the word "work."

## THE PURSUIT OF PLEASURE AND HAPPINESS

Pleasure in its ordinary sense is a passive enjoyment of the senses. A good meal, a sandy beach, a walk in the park. Csikszentmihalyi defines "pleasure" as "a feeling of contentment that one achieves whenever information in consciousness says that expectations set by biological programs or by social conditioning have been met." In his view pleasure is an important component of life "but by itself it does not bring happiness." He distinguishes pleasure from enjoyment: pleasure may be part of enjoyment but enjoyment goes beyond pleasure. Enjoyment comes from a sense of achievement. In his research among Americans, Koreans, Japanese, Thais, Australians, Europeans, and Navajos, he found that although what they enjoyed varied greatly their descriptions of why they enjoyed an activity were nearly identical. The descriptions included:

*First, the experience usually occurs when we confront tasks we have a chance of completing. Second, we must be able to concentrate on what we are doing. Third and fourth, the concentration provides immediate feedback. Fifth, one acts with a deep but effortless involvement that removes from awareness the worries and frustrations of everyday life. Sixth, enjoyable experiences allow people to exercise a sense of control over their actions. Seventh, concern for the*

*self disappears, yet paradoxically the sense of self emerges stronger after the flow experience is over. Finally, the sense of the duration of time is altered; hours pass by in minutes, and minutes can stretch out to seem like hours.*

He calls time spent like this being in the "flow" of harmony with the world. There is nothing passive about it. Key factors are the ability to stretch to meet goals that are attainable even if never attained. One must also receive immediate feedback as to progress. Indeed it is a constant challenge, because in the state of flow "a person is challenged to do her best, and must constantly improve her skills." The achievement and betterment are their own rewards.

Would paradise be the Garden of Eden today? In Genesis we are told that Adam was punished by not only being banished from the garden, but also by being sentenced to earn his bread by the sweat of his brow. As discussed elsewhere in this article, there is a prevalent notion that work must be difficult and not enjoyable.

Csikszentmihalyi found just the opposite. Interviews by Italian psychologists of workers in small villages in the Val d'Aosta region of Italy found people who worked some sixteen hours a day, but who had no clear separation between their work and their daily family life. The entire day was a seamless mixture of activities. The most striking feature the psychologists found was that "those who live there cannot distinguish work from free time." Many of us who seem available now on a 24/7 basis can relate to that.

## WORK AND HAPPINESS

Comparative studies keep showing that in the United States we are working more than people are in most other countries. I think it might be because we like to work and choose to work longer hours. Studies also show that we tend not to be any happier than when we were working less or when we were earning less. I think that we do not fully appreciate why we work and how important that enjoyment is in itself. Instead the popular messages continue to be that work is unpleasant and we would avoid it if we had enough money. On the other hand without work (defining that in its broadest sense) we would have, as the poet Boileau-Despréaux described it, "[T]he painful burden of having nothing to do." If we confine the meaning of work to traditional paid employment, we should reflect on the insights in Robert Louis Stevenson's

essay “An Apology for Idlers.” Stevenson postulates that idleness is not doing nothing, but in doing what is not approved of by those in traditional employment:

*Idleness so called, which does not consist in doing nothing, but in doing a great deal not recognized by the dogmatic formularies of the ruling class, has as good a right to state its position as industry itself. It is admitted that the presence of people who refuse to enter in the great handicap race for sixpenny pieces, is at once an insult and a disenchantment for those who do.*

If people assume that work is unpleasant and to be avoided, they will resent the wealthy persons who do not need to, and therefore will not work—they are the “idle rich.” If people assume that traditional paid work is the hallmark of leading a good and productive life, they will feel superior to the “idle rich.” In her book *The Golden Ghetto: The Psychology of Affluence*, Jessie O’Neill focuses on the “shame” of the idle rich:

*[S]ome reasons for not working are culturally acceptable and some are frowned upon or discredited. High on that latter list is the young person who inherits a fortune and chooses to either quit his or her job or not get one. Consequently, wealthy people often feel compelled to prove to the world that they are, in fact, “working”; e.g., the society matron’s hectic philanthropic activities, a wealthy heir creating and going to an “office” or studio that is totally useless and unnecessary.*

The examples she uses are those of people who are trying to exhibit traditional work patterns, complete with meetings and offices. But there are broader concepts of work. She realizes that there is little latitude given to the definition of “work” in our culture. Failure to meet that definition results in what she calls “toxic shame.” Her plea is that if we could just broaden our understanding and definition of “worthwhile” work, it would lessen the toxic shame that the rich (or poor) jobless must face:

*Work is about making a contribution to society, and there are countless ways of doing that. The spectrum is broad and encompasses all ages and levels of society. From small children who recycle their families’ aluminum cans to the powerful CEOs of major corporations, when people use their talents and edu-*

*cation to the best of their abilities and for the greater good, then they are “working.”*

The one exception I would make is to omit the requirement that we work “for the greater good.” As Robert Louis Stevenson observed, if we just focus on our own pursuit of happiness, the greater good will be increased. In his words, “[t]here is no duty we so much underrate as the duty of being happy. By being happy, we sow enormous benefits upon the world.”

One of the women interviewed in the Alpine village described her activities during the day—cooking breakfast, cleaning house, milking cows, taking them to the pasture, pruning trees, carding wool, telling evening stories, etc.—and was asked how she would choose to spend her day if she had plenty of time and plenty of money. She said she would like to be—cooking breakfast, cleaning house, milking cows, taking them to the pasture, pruning trees, carding wool, telling evening stories, etc. This intrinsic enjoyment of work as a blend of daily activities is important for the boomer generation to think about as they begin to think about not working.

In one fascinating study Csikszentmihalyi found that American workers who reported very positive work enjoyment answered that they would rather have more leisure time and work less. This response was so contrary to logic: during work time they reported being skillful, challenged, happy, strong, and creative; during leisure time they reported their skills were not used and they felt “sad, weak, dull, and dissatisfied.” He calls it paradoxical:

*What does this contradictory pattern mean? There are several possible explanations, but one conclusion seems inevitable: when it comes to work, people do not heed the evidence of their senses. They disregard the quality of immediate experience, and base their motivation instead on the strongly rooted cultural stereotype of what work is supposed to be like. They think of it as an imposition, a constraint, an infringement of their freedom, and therefore something to be avoided as much as possible.*

In the documentary film *Born Rich*, Jamie Johnson interviewed a number of the next generation in wealthy families, trying in part to find how the wealth would affect their drive to find a purpose in life. It turned out that making the film itself was recognized as a very enjoyable experience for him:

*I work because it is fun and it is rewarding. I really loved making this documentary. I learned a lot about my priorities, and myself, but I also learned about filmmaking. It was an extraordinarily rewarding experience for me, and it is something I plan to keep doing—and fortunately I can. . . . If I can continue to make films I think are interesting and meaningful, and people are willing to go see them, that would be great. That is my goal.*

Note how clearly he describes the factors Csikszentmihalyi finds in the optimal experience of enjoyment. Johnson calls it “fun” like playing a game is fun. He has the feedback to know it is “rewarding” and he learned a lot—he had the ability and skill to achieve challenging goals. He has found an activity he enjoys so much, he wants to do more of it. To me, this is more important than any paid work he could have found. It is also very important that he has found his own activity, his own work. Montaigne refers to Plato’s precept “Do thine own work, and know thyself” and explains that each of these tasks includes the other one, for someone who will do his or her own work well “discovers that his first lesson is to know himself and what is his duty.”

## THE PURSUIT OF WEALTH

*We . . . use our income, compared to others’, as a measure of how we are valued and (if we are not careful) a measure of how we value ourselves.*

—Richard Layard

*Happiness: Lessons from a New Science*

The amusing aphorism “Money can’t buy happiness” is receiving scientific buttressing. In his new book, *Happiness: Lessons from a New Science*, Richard Layard, a highly esteemed British economist and founder of the research center at the London School of Economics, has two kinds of proof. One is the relativity of wealth, which affects the happiness associated with it. The other is the adaptation to levels of wealth, which affects the happiness associated with it.

In a 2001 report by Ed Diener entitled “Will Money Increase Subjective Well-Being?,” the finding seems to be that above a certain amount (which will satisfy basic human needs) an increase in wealth seems to result in no significant increase in happiness. In the new *Happiness* book, additional research confirms that finding, based on the relativity of wealth and the adaptation to levels of wealth.

In terms of the relativity of wealth, one of the studies used by Layard involved a group of Harvard students who were asked in which of the following worlds (with all other factors, including prices, being equal) they would like to live: a world in which “you get \$50 thousand a year, while other people get \$25 thousand (average)” or in a world in which “you get \$100 thousand a year, while other people get \$250 thousand (average)?” A clear majority chose the first world.

On the second finding, that people adapt to levels of wealth, Layard found that the amounts of additional wealth that people said would be required kept increasing as their own wealth increased: “A dollar rise in experienced income causes a rise of at least forty cents in ‘required income.’” It becomes very clear that wealth is not what results in happiness. Layard proceeds to analyze the factors that do produce happiness. One is work in the broad sense used by Csikszentmihalyi: “There is a creative spark in each of us, and if it finds no outlet, we feel half dead.”

## THE PURSUIT OF HAPPINESS

When Layard then compares different countries, as a way of finding common factors of happiness among its constituents, I suggest that his points can also be thought of in terms of a family unit. For example, he finds that people are happiest in countries when they say they feel they can trust others. He also refers to a study of different Swiss cantons in which the residents have different degrees of involvement in referenda: “It turns out that people are much happier where they have more rights to referendums.”

Returning to work in the broad sense, Layard finds that we could not be happy without constantly setting goals for ourselves:

*Children test themselves—they see how fast they can run, how high they can climb. Every happy adult does the same—seeks new understandings, new achievements. Prod any happy person and you will find a project. . . . The secret is to have goals that are stretching enough [if not, we would get bored], but not too stretching [or we would get depressed].*

Without work, as in times of unemployment, Layard finds that the real disaster is that happiness is reduced due to a loss of one’s self-respect and the loss of the community of co-workers: “When people become unemployed,

their happiness falls much less because of the loss of income than because of the loss of work itself.”

## PROVIDING HOPE FOR THE NEXT GENERATION

*Hope is a thing with feathers  
That perches in the soul,  
And sings the tune without words  
And never stops at all.*

—Emily Dickinson

As a close to this Part One, I submit that the best way in which we can help the next generation is to focus on their individual pursuits of happiness, on the challenges that interest them and for which they can have sufficient skills to feel motivated and satisfied.

This is radically different from some of the currently accepted approaches, which include withholding wealth in order to force children to work in the traditional sense. One popular permutation of that approach is the “incentive trust” in which the child may be told that trust distributions will only match the amounts earned in traditional work. When work is perceived as an unpleasant endeavor this is a hurtful and counterproductive message to a child. As Henry Wadsworth Longfellow wrote long ago, “A torn jacket is soon mended; but hard words bruise the heart of a child.” The child is likely to suffer in self-esteem. So many of the younger generation who have inherited wealth already feel such a burden from the wealth. As one young family member explained, “It isn’t just that we know we could never match up to the founder (the wealth creator) but we are absolutely terrified that we will make a mistake and that we will be responsible for losing the family wealth.”

Practical ways in which to motivate and encourage the next generation will be the topic of Part Two. But until then we can find inspiration in advice from Antoine de Saint-Exupéry, the author of *Le Petit Prince*:

*If you want to build a ship, don't herd people together to collect wood and don't assign them tasks and work, but rather teach them to long for the endless immensity of the sea.*

The last closing comment will be to circle back to one of the opening questions—what is it to have a well-lived life? And are we not the ones who owe a responsibility to the next generation, instead of lecturing to them about how we say they are to handle wealth wisely or to be good human beings? Can we not all work on this together, in that wonderful broad sense of the word “work”? As James Baldwin said so poignantly:

*Generations do not cease to be born, and we are responsible to them because we are the only witnesses they have. The sea rises, the light fails, lovers cling to each other, and children cling to us. The moment we cease to hold each other, the sea engulfs us and the light goes out.*

I submit that we owe it to each other to support the next generation and their pursuit of happiness.

*To order reprints of this article, please contact Ajani Malik at [amalik@ijournals.com](mailto:amalik@ijournals.com) or 212-224-3205.*