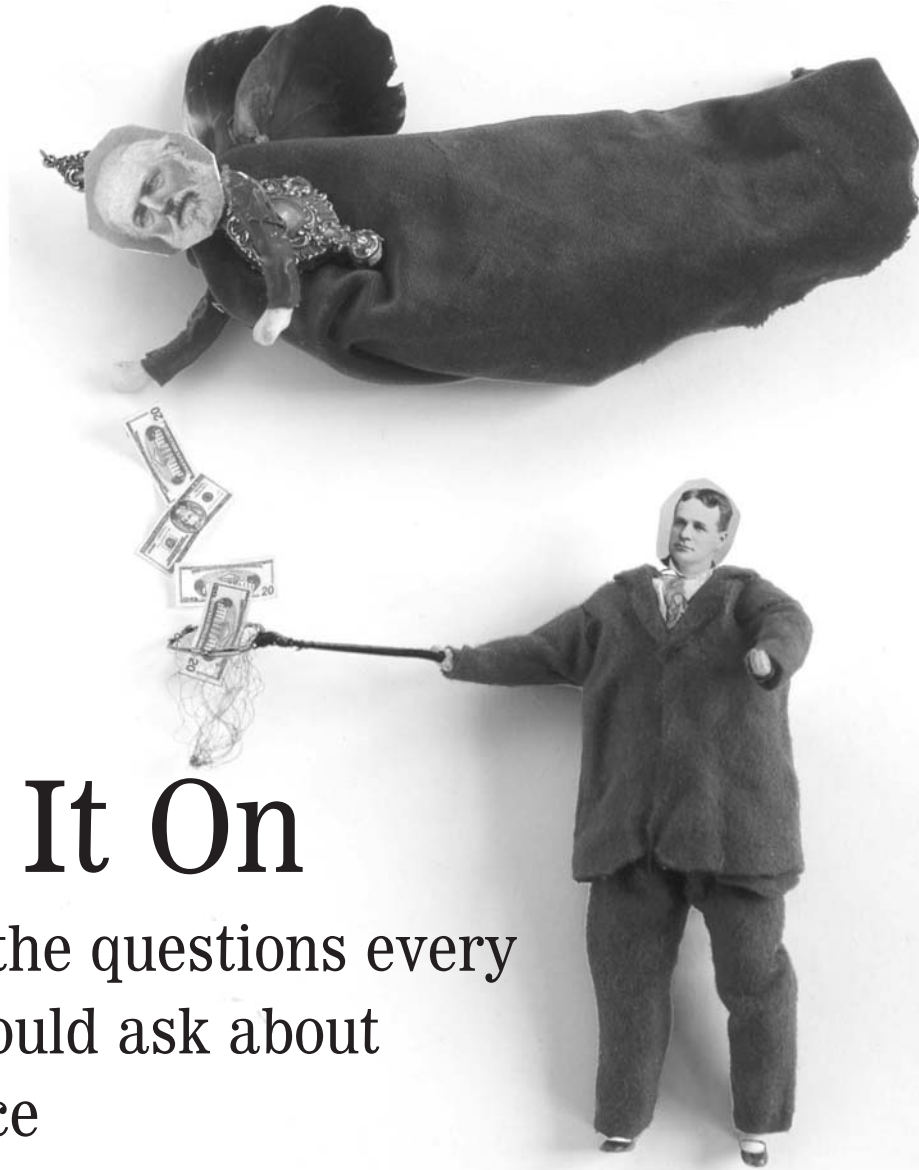


THE WALL STREET JOURNAL REPORTS.

THE WALL STREET JOURNAL

MARCH 25, 2002

ENCORE



Pass It On

A look at the questions every family should ask about inheritance

Polly Becker

SPECIAL ENCORE REPRINT

THE PUBLISHER'S SALE OF THIS REPRINT DOES NOT CONSTITUTE OR IMPLY ANY ENDORSEMENT OR SPONSORSHIP OF ANY PRODUCT, SERVICE, COMPANY OR ORGANIZATION.

DOWJONES