

FAMILY COHESION: LESSONS FROM LITTLE HOUSE ON THE PRAIRIE

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Thanksgiving is one of my favorite times of the year, when we have the opportunity to spend quality time with family and friends. It is a time to be thankful for our many blessings, especially the gift of family.

My husband and I have been watching “[Little House on the Prairie](#)” episodes with our three children on Amazon Prime, learning how the Ingalls family worked through the trials and tribulations of running a farm in the late 1800s. I am amazed that the life lessons are as relevant and valuable today as they were when the show originally aired. This bonding time highlights lessons and discussions about respect, kindness, generosity, honesty and perseverance.

I have also found these lessons serve as guide posts in our work as trustee or executor, as we guide beneficiaries and families through life events and discuss with them their estate plans, family trustee selection and family legacy planning.

Here are my takeaways from the episodes:

- 1. Take on family responsibilities with a happy heart.** Appreciate what you have and shift your mindset about family responsibilities. View chores with a positive attitude in order to demonstrate how much you value your relationships. This is also important if you take on a role in your family's business or as a co-trustee or co-executor. You were designated because someone trusted you and believed in you. Receive that honor from your loved one with gratitude and care.
- 2. Lead with generosity.** Charles Ingalls, or "Pa," helps others and follows through on his commitments, no matter what. He teaches the importance of helping others by giving his time and treasures back to the community. Charitable giving strategies may be incorporated into estate plans. Families who start early by teaching children to give back throughout their lifetime make the most impact and instill a legacy of generosity.
- 3. Think of others before yourself.** In one holiday episode, Laura Ingalls sells her pony to buy a stove for Ma for Christmas. Then, ironically, she receives a horse saddle as a Christmas present. While the saddle was no longer useful to her, she did not mind as she was able to give Ma something important and special. This teaches humility and thinking of others before yourself - a valuable mindset when managing family transitions or family business succession.
- 4. Be a lifelong learner.** School teacher Miss Beadle inspires Laura and others to value learning. They understand the privilege of attending school and finding joy in learning. We value continuing education and preparing future beneficiaries. We encourage families to learn from their CPAs, attorneys, financial advisors and trust administrators. It is important for beneficiaries to gain an understanding about market dynamics, legal documents and changing tax and trust laws to make informed decisions.
- 5. Be loyal to family.** In the Ingalls household, family always comes first. At the end of an action-packed episode, Pa says, "We can get through anything as long as our family sticks together." Be intentional about building family cohesion. We encourage family meetings to share estate planning intentions and to develop group decision-making skills.
- 6. Family dinners are sacred.** No matter what adventures the Ingalls have, they always make it back to the table for supper. Laura says, "Home is the nicest word there is." Time spent in a safe place learning what is important and what everyone holds dear is important to building family cohesion. Family stories are vital to legacy planning and building and strengthening the bonds between individuals and generations.
- 7. Learn how to interact with Nellie Olsens.** You may encounter bullies like Laura's classmate Nellie. In reference to Nellie, the most financially well-off child in town, Laura says, "She's poor. She has no

happiness inside.” Through multiple trials, Laura learns to stand up for herself and to stay true to her values. Families may have “bullies” who strike at times of great vulnerability and change, but a trustee’s role is to stay the course as directed by the trust document and estate plan, and to stay true to the trust maker’s intent.

- 8. Surround yourself with good people.** Neighbor Mr. Edwards is a loyal family friend and he is always there to support the Ingalls. Think of loyal and technically savvy partners when selecting your financial and estate planning team. Ask yourself: Who or what entity is best positioned to carry out my wishes and provide and protect my family as executor and trustee?

The Ingalls are very clear on what is important to them. It is our duty as an independent trustee to help our clients reach the same clarity in their estate planning process. These “Lessons from Little House” are just a few great guideposts to start that journey.



*About the author: **Betsy Brown** is CEO of Pendleton Square Trust Company. She has a passion for helping families develop and carry out thoughtful and dynamic legacy plans. Nothing in this article should be construed as providing financial advice regarding your specific situation.*