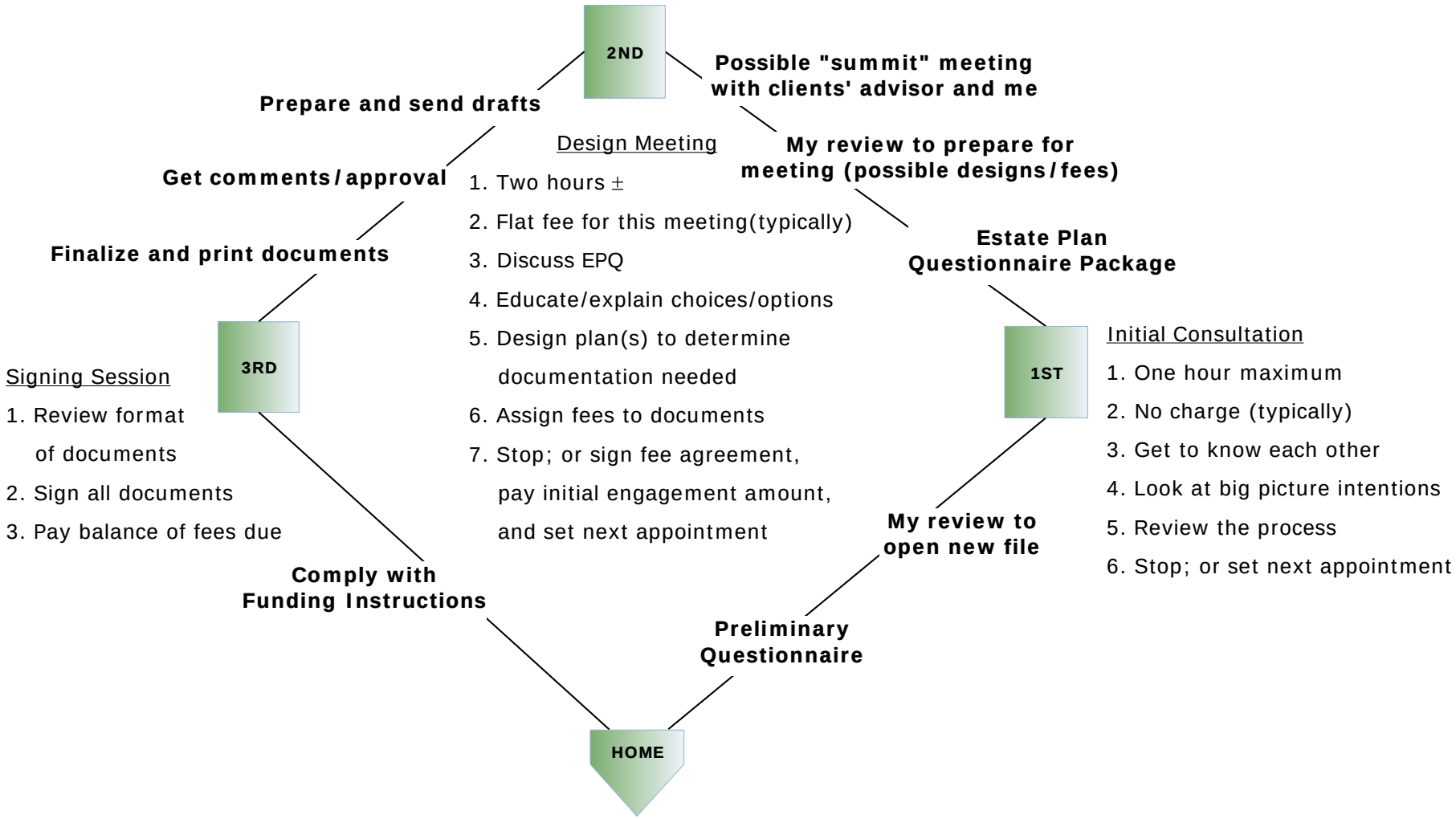Estate Planning Process: "Baseball Diamond" Analogy