

*This opinion is nonprecedential except as provided by
Minn. R. Civ. App. P. 136.01, subd. 1(c).*

**STATE OF MINNESOTA
IN COURT OF APPEALS
A25-1725**

In re: Ratzlaff Family Trust.

**Filed July 13, 2026
Affirmed
Johnson, Judge**

Dakota County District Court
File No. 19HA-CV-23-3347

Michelle K. Kuhl, Lommen Abdo, P.A., Minneapolis, Minnesota; and

David G. Keller, Grannis & Hauge P.A., Eagan, Minnesota (for appellant John G. Ratzlaff)

Erica A. Holzer, Evan A. Nelson, Carly J. Johnson, Maslon L.L.P., Minneapolis,
Minnesota (for respondents Jill Woxland and Angela Brickley)

Considered and decided by Johnson, Presiding Judge; Bond, Judge; and
Chutich, Judge.*

NONPRECEDENTIAL OPINION

JOHNSON, Judge

The district court found that a person exerted undue influence over his parents when they transferred ownership of a lake cabin to him, to the detriment of his two siblings. We conclude that the district court did not clearly err by finding undue influence. Therefore, we affirm.

*Retired justice of the Minnesota Supreme Court, serving as judge of the Minnesota Court of Appeals by appointment pursuant to Minn. Const. art. VI, § 10, and Minn. Stat. § 2.724, subd. 3 (2024).

FACTS

The facts stated below are drawn from the district court's findings of fact or from undisputed evidence in the trial record.

Gerald Ratzlaff and Joan Ratzlaff passed away in August 2024 and March 2025 at the ages of 90 and 91, respectively. They had three children together: Angela Brickley, Jill Woxland, and John Ratzlaff.

In the 1980s, Gerald and Joan purchased a cabin on Deer Lake in Itasca County. In 2015, Gerald and Joan created a revocable trust and named their three children as beneficiaries. Gerald and Joan placed the cabin and their townhome in the trust. In their later years, Gerald and Joan spent a considerable amount of time at the cabin, especially during the summertime. Gerald and Joan enjoyed close relationships with their children, all of whom visited them at the cabin.

In 2018, Gerald fell and broke a leg, which required hospitalization. While he was in the hospital, John and Jill had an argument about Gerald's care. In an e-mail message, John told Jill to "stay away" from him and his wife, including when they were at Gerald and Joan's cabin. Before John's and Jill's argument, John and his wife visited his parents approximately once per week or on a biweekly basis. After Gerald's hospitalization, John and Angela took turns caring for him at his home. Jill helped her parents typically only when John was not present. Angela testified that she felt that she was "not allowed" to bring meals to her parents or help them because John usually was with them. Angela explained that her decreased involvement with her parents was "not [by] choice" and that,

when she offered to help, her parents usually declined because John was available to help them.

In the summer of 2019, John and his wife spent most weekends at the cabin with Gerald and Joan. Jill also spent time at Deer Lake in the summertime because she owns a cabin near her parents' cabin. But Gerald and Joan visited Jill's cabin, and Jill visited Gerald and Joan, when John was not at the lake. During that summer, John and his wife expressed interest in buying a cabin for themselves nearby. Gerald and Joan expressed concern that if John had his own cabin, he no longer would be available to help them.

In August 2019, John asked Angela whether she would consent to a division of assets that would allow John to receive the cabin, Angela to receive their parents' townhome in the Twin Cities, and Jill to receive cash. Angela did not give her consent.

By the fall of 2019, John and his wife continued to spend more time with Gerald and Joan. They visited Gerald and Joan at their Twin Cities townhome four to five times each week. As a result, Jill did not visit them as often as she had in the past. When the family got together for Thanksgiving in 2019, John's wife said that she and John had gone to look at another cabin. Joan reacted by saying, "Why would you do that when you have a perfectly good cabin here?"

On two occasions in late 2019, Gerald and Joan met with an attorney (who is Joan's first cousin) to discuss a transfer of the cabin to John. On December 17, 2019, John accompanied Gerald and Joan to a third meeting with the attorney, during which Gerald and Joan signed documents transferring the cabin from the trust to John. Jill and Angela did not become aware of the transfer until the following summer.

In January 2022, Jill and Angela commenced a civil action against John. They asserted claims of undue influence and duress and requested an order invalidating the cabin transfer and requiring John to transfer it back to the trust. In April 2023, one day before trial, John moved to dismiss the case for lack of jurisdiction. In July 2023, the district court granted the motion and dismissed the case without prejudice.

Jill and Angela commenced this action in August 2023. They again asserted claims of undue influence and duress and again requested an order invalidating the cabin transfer and requiring John to transfer it back to the trust. In September 2023, an attorney representing Gerald filed a letter stating that Gerald, in his capacity as trustee, objected to the complaint but would defer a decision about whether to join the action. In January 2024, the district court directed interested parties to seek intervention within 21 days, after which Gerald filed a formal objection to the complaint. In May 2024, Gerald moved for summary judgment. He passed away in August 2024, four days before a scheduled hearing on the motion, which was rescheduled. The attorney who had represented Gerald filed a motion to substitute John in his capacity as successor trustee. The district court denied the motion on the ground that John had a conflict of interest. The district court appointed a special fiduciary to act on behalf of the trust in the lawsuit. The special fiduciary elected not to pursue the pending summary-judgment motion, which the district court dismissed.

The case was tried to the district court on three days in November 2024 and one day in April 2025. Joan passed away in March 2025, shortly before the final day of trial. Seven witnesses testified, and the district court received 27 exhibits, including the transcripts of

depositions of Gerald and of the attorney who assisted Gerald and Joan in the December 2019 cabin transfer.

In September 2025, the district court filed an order with findings of fact, conclusions of law, and an order for judgment. The district court concluded that Jill and Angela proved their claim of undue influence but did not prove their claim of duress. The district court declared the December 2019 cabin transfer void and ordered John to convey title to the trust. John appeals.

DECISION

John argues that the evidence presented at trial is insufficient to support a finding of undue influence and that the district court clearly erred by making such a finding. Jill and Angela (hereinafter respondents) have jointly filed a responsive brief.

A.

Undue influence is “influence of such a degree exerted upon the testator by another that it destroys or overcomes the testator’s free agency and substitutes the will of the person exercising the influence for that of the testator.” *In re Wilson’s Estate*, 27 N.W.2d 429, 432 (Minn. 1947). A party seeking to prove undue influence must prove that the influence “was so dominant and controlling of the testator’s mind that . . . he ceased to act of his own free volition.” *In re Reay’s Estate*, 81 N.W.2d 277, 280 (Minn. 1957).

The supreme court has observed that “undue influence is not usually open and visible” because it “is commonly exercised behind the scene.” *In re Olson’s Estate*, 35 N.W.2d 439, 446 (Minn. 1948) (quotation omitted). Accordingly, “undue influence can usually be shown only by circumstantial evidence.” *In re Peterson’s Estate*, 168 N.W.2d

502, 504 (Minn. 1969). “The existence of undue influence in a particular case is to be determined by ascertaining the effect of the influence, which in fact was exerted, upon the testator’s mind, considering his physical and mental condition, the person by whom the influence was exerted, the time, place, and all the surrounding circumstances thereof.”

Wilson’s Estate, 27 N.W.2d at 432.

Among the factors important as bearing upon the fact of undue influence are the opportunity to exercise it, active participation in the preparation of the will by the party exercising it, a confidential relationship between the person making the will and the party exercising the influence, disinheritance of those whom the decedent probably would have remembered in his will, singularity of the provisions of the will, and the exercise of influence or persuasion to induce him to make the will in question.

Id. In addition, the supreme court has identified additional “factors which the courts will consider in determining whether the grantor’s free will has been overcome,” which include “age, intelligence, experience, physical and mental health, and strength of character.”

Agner v. Bourn, 161 N.W.2d 813, 818 (Minn. 1968).

While the burden of proving undue influence is upon the party asserting that it was exercised, the existence of a confidential relationship makes the burden of proof somewhat simpler. Where a confidential relationship exists, a showing of an opportunity to exercise undue influence, an inclination to do so, and a resulting disposition of property which ignores the natural recipients is usually sufficient to establish undue influence.

Norlander v. Cronk, 221 N.W.2d 108, 111-12 (Minn. 1974).

The existence or non-existence of undue influence is a question of fact. *Agner*, 161 N.W.2d at 819. As a general rule, a district court’s findings of fact “shall not be set aside

unless clearly erroneous.” Minn. R. Civ. P. 52.01. Findings of fact are clearly erroneous only if “they are manifestly contrary to the weight of the evidence or not reasonably supported by the evidence as a whole.” *In re Civil Commitment of Kenney*, 963 N.W.2d 214, 221 (Minn. 2021) (quotation omitted). Importantly, “an appellate court need not go into an extended discussion of the evidence to prove or demonstrate the correctness of the findings of the trial court”; rather, its “duty is fully performed after it has fairly considered all the evidence and has determined that the evidence reasonably supports the decision.” *Id.* at 222 (quotations omitted). In this specific context, the supreme court has stated that it “will not set aside the findings of the trial court as to undue influence unless they are manifestly and palpably contrary to the evidence as a whole.” *Reay’s Estate*, 81 N.W.2d at 282.

B.

In this case, the district court expressed its decision in a detailed 32-page order. The district court made 223 paragraphs of findings of historical fact and organized its analysis of the evidence with headings that correspond to the so-called *Wilson* factors. The district court determined that five of those six factors—opportunity, confidential relationship, unexpected disinheritance, singularity, and inducement—weighed in favor of a finding of undue influence and that one factor—active participation—did not weigh either for or against such a finding.

On appeal, John similarly organizes his principal brief to align with the *Wilson* factors. He challenges the district court’s findings on each of the five factors that weighed in favor of a finding of undue influence, and he argues that a proper analysis of those factors

compels a finding that he did not exert undue influence over his parents. In effect, John treats the *Wilson* factors as a multi-factor balancing test. But we do not interpret *Wilson's Estate* to have prescribed such a test. It appears that the six “factors” listed in that opinion are examples of “the surrounding circumstances” that may be considered in determining whether undue influence exists. *See Wilson's Estate*, 27 N.W.2d at 432. But the supreme court has never discussed or applied the *Wilson* factors in the manner of a multi-factor balancing test. The supreme court consistently has identified and discussed the most pertinent evidence in the particular case, without separately analyzing each *Wilson* factor and without counting the number of factors weighing for and against a finding of undue influence. *See, e.g., Norlander*, 221 N.W.2d at 111-13; *In re Peterson's Estate*, 168 N.W.2d at 504 (Minn. 1969); *Agner*, 161 N.W.2d at 818-23; *In re Olson's Estate*, 35 N.W.2d at 446. To be sure, this court sometimes has applied the *Wilson* factors in the manner of a multi-factor balancing test. *See, e.g., In re Estate of Opsahl*, 448 N.W.2d 96, 100-02 (Minn. App. 1989); *In re Estate of Overton*, 417 N.W.2d 653, 656-58 (Minn. App. 1988); *In re Estate of Rechtzigel*, 385 N.W.2d 827, 832-34 (Minn. App. 1986); *In re Estate of Anderson*, 379 N.W.2d 197, 200-01 (Minn. App. 1985). But this court also has issued opinions that analyze the issue of undue influence in a manner similar to the supreme court. *See, e.g., In re Estate of Olsen*, 357 N.W.2d 407, 412 (Minn. App. 1984). We believe that the supreme court caselaw does not necessarily require consideration of all six *Wilson* factors in every case and does not dictate a particular result based on the number of factors implicated. *See In re Estate of Engman*, A16-0805, 2017 WL 393895, at *4 (Minn. App. Jan. 30, 2017) (stating that *Wilson* factors are not multi-factor balancing test); *see also*

Minn. R. Civ. App. P. 136.01, subd. 1(c) (providing that nonprecedential opinions are “not binding authority” but “may be cited as persuasive authority”).

C.

We seek to determine whether the evidentiary record, considered as a whole, supports the district court’s inferential finding that John exercised undue influence over his parents when they made the decision to transfer the cabin from the trust to him. The parties presented conflicting evidence in support of their respective claims and defenses. But the district court’s findings validated respondents’ theory of the case. In short, the district court found that John visited his parents more often and exerted more control over their day-to-day lives such that respondents became increasingly isolated from their parents, that John and his wife expressed an interest in owning a lake cabin, that Gerald and Joan were concerned that John and his wife would be less available to assist them if they had their own lake cabin, that John suggested to Angela in August 2019 that the three siblings should divide their parents’ property in such a manner that he would receive the cabin, and that Gerald and Joan transferred the cabin to John approximately four months later. Given these circumstances, the district court found that John exerted undue influence over his parents when they transferred the cabin from the trust to him.

John argues that the district court clearly erred by finding that a confidential relationship existed between him and his parents. The district court found a confidential relationship based on its findings that John was the successor trustee of the trust, that his parents had granted him a power of attorney, and that he assisted his parents with bill-paying and medical care. Those findings are supported by the testimony of the parties.

John testified that he had a power of attorney. He also testified that, starting in 2018, he took both of his parents to all of their medical appointments, that he continued to do so “throughout the rest of their lives,” and that he would go over to their home every two weeks to help with “bills and pills.” John’s relationship with his parents was different from that of his siblings, who did not have similar responsibilities, apart from providing care during health crises. Thus, the district court did not clearly err in finding that there was a confidential relationship between John and his parents.

John also argues that the district court clearly erred by finding that he had an opportunity to exercise undue influence. The district court based this finding on other findings that, during the period before the cabin transfer, John had “ample opportunity” to influence his parents due to his increased role in caring for them, his siblings’ relative isolation from them, and his mother’s decrease in cognitive functioning. Those findings are supported by the evidence. John testified that he started caring for his parents more in 2018, and he also testified that Joan experienced some cognitive decline before the cabin transfer. Angela testified that, starting in 2019, she felt like she was “not allowed” to bring meals to her parents because John already was helping and that he “monopolized their time,” causing her to decrease her involvement with them. Jill testified that it became more difficult to visit her parents because of how often John visited. This evidence shows “an inclination” to “exercise undue influence.” *See Norlander*, 221 N.W.2d at 112. Thus, the district court did not clearly err by finding that John had an opportunity to exercise undue influence.

John argues further that the district court clearly erred by finding that the cabin transfer was an “unreasonable disinheritance of” his siblings. This finding is based on a finding that the cabin transfer “provided [John] a larger portion of the estate than he would have otherwise received.” John does not dispute that he received a larger share of trust assets than his siblings, but he contends that the transfer was consistent with his parents’ desire to keep the cabin in the family. But that contention does not explain why the cabin should be transferred only to him and not to all three of Gerald and Joan’s children.

The district court discounted Gerald’s explanation of his rationale for the transfer by finding that he did not understand the legal effect of the transfer. That finding is supported by Gerald’s deposition testimony that he hoped to “get it back” if John were to pass away. Notably, Gerald did not testify that he and Joan specifically intended for John to receive a greater share of their estate than Jill or Angela would receive. Gerald confirmed that, before the cabin transfer, the estate plan called for each child to receive one-third of the estate. But when asked whether, when he transferred the cabin, he wanted John to receive more than one-third of the estate, Gerald answered by saying, “I don’t know,” and, “It might not be fair enough with the other two kids that John gets an extra third.” No evidence was introduced concerning the total value of all assets owned by the trust and Gerald and Jean personally, which may have explained how the cabin transfer could result in something other than a disproportionate inheritance for John. Accordingly, the evidence reasonably could be interpreted to reflect a “disposition of property which ignores the natural recipients.” *See Norlander*, 221 N.W.2d at 112. Thus, the district court did not clearly err by finding that there was an unexpected disinheritance.

John last argues that the district court clearly erred by finding that he induced his parents to transfer the cabin to him. This finding is based on findings that John “wanted the cabin,” that he sought to obtain Angela’s consent to a distribution of trust assets that would leave him with the cabin, that he “increased the frequency at which he visited and provided parents care to the exclusion of” his siblings, that he was “the only beneficiary of the family trust present at the meeting when the transfer occurred,” and that his siblings did not receive similar dispositions of trust assets.

John concedes the district court’s predicate findings; he contends simply that the evidence does not compel a finding of inducement. He cites caselaw stating that “[e]vidence of affection or intimacy as between persons related by blood or marriage negatives rather than proves undue influence.” *In re Marsden’s Estate*, 13 N.W.2d 765, 767 (Minn. 1944). The alleged influencer in *Marsden’s Estate* was a granddaughter, who received the bulk of the decedent’s estate, to the detriment of the decedent’s children, “who had shown but little interest in her welfare except to preserve her estate for themselves.” *Id.* at 770-71. In that way, *Marsden’s Estate* is distinguishable from this case, in which all three siblings had affection toward and intimacy with their parents. Granted, the mere fact that John and his parents had mutual affection and intimacy does not, by itself, prove undue influence. But neither does it provide immunity from a finding of undue influence. This principle is clear from *Olson’s Estate*, in which the supreme court recognized the possibility of undue influence by a relative despite the fact that the testator and the alleged undue influencer “had a deep and genuine affection for each other, which was manifested

by his calling her ‘granddaughter and by her calling him grandpa,’ and by acts of service, kindness, and thoughtfulness for each other.” 35 N.W.2d at 442, 445.

In sum, the district court’s findings are supported by evidence in the trial record. We must defer to the district court’s opportunity to assess the credibility of the witnesses and to make findings resolving contested issues. *See* Minn. R. Civ. P. 52.01 (stating that “due regard shall be given to the opportunity of the [district] court to judge the credibility of the witnesses”); *Kenney*, 963 N.W.2d at 221-23 (stating that appellate court may not engage in fact-finding, reweigh evidence, make credibility determinations, or reconcile conflicting evidence). This likely was a close case at trial because the parties presented different versions of events and gave testimony based on their various perspectives. But the district court resolved conflicts in the evidence by making findings consistent with respondents’ theory of undue influence. On appeal, we review the district court’s findings in a deferential way. As the supreme court wrote in *Olson’s Estate*, “When the record reasonably supports the findings at issue on appeal, it is immaterial that the record might also provide a reasonable basis for inferences and findings to the contrary.” 35 N.W.2d at 444. Accordingly, we conclude that the district court did not clearly err in its findings of fact and that the evidence is sufficient to support the district court’s judgment.

Affirmed.