



Estate Planning Part 1 of 3

“A good man leaveth an inheritance to his children's children...” Proverbs 13:22

“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.” 1 Timothy 5:8

“And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing.” Luke 12:42-43

We are called to be wise stewards over those things which God has placed within our stewardship, and we are expected to provide for our own. Both of these biblical directives find application in the often neglected area of estate planning. For some, the idea of planning for the disposition of assets and the guardianship of children sounds too morbid for consideration. It's almost as if by making arrangements for our deaths we are telling God it is okay for Him to go ahead and take our lives. For others, there may be the assumption that since they believe they have few worldly possessions, there is no need to set up a plan to disburse them. “When I'm gone, it doesn't matter what they do with my things.” For others, there is little concern because they are young and death seems far away in the distant future.

“Boast not thyself of tomorrow; for thou knowest not what a day may bring forth.” Proverbs 27:1

In reality, every adult, single or married, should have some end-of-life planning in order. The obvious first priority is the preparation of the soul for eternal life; beyond that are children who need to be provided for as well as other family members and friends who will be left behind. Even though we fully realize that all earthly possessions will burn someday anyway, nevertheless, someone will be required to tackle the job of handling your estate whether or not you put appropriate plans in place. Without proper estate planning, your assets and children will be divided and/or provided for according to the laws of the state in which you reside. This will likely **not** be according to your desires and may be very inconvenient for your family and detrimental to your children and heirs.

In this series of three articles, we want to explore some of the basic elements of estate planning and end-of-life issues. It may come as a surprise to some that we at ACCFS would discuss this subject. However, we have seen improperly planned estates and the lack of planning for the end of life often resulting in serious challenges that can threaten to destroy families and relationships. These relationship breaches can lead to depression, anxiety, and a multitude of related conditions which we have seen come to us on the counseling side. Many of these situations are easily preventable with proper communication and planning ahead of time. For these reasons, we feel compelled to share some biblical guidance on the importance of planning for the inescapable end of life.

We will cover four major areas:

1. Communication.
2. Health care.
3. Asset distribution.
4. Child guardianship.

The information we provide will be general in nature with only the intent to increase awareness and emphasize biblical principles. Each one of you will need to visit with your lawyer, estate planner, or financial planner for specific guidance. Every situation is unique and needs individualized assistance.

“Where no counsel is, the people fall: but in the multitude of counsellors there is safety.” Proverbs 11:14

Even though we believe it is important to make end of life decisions that affect our health and earthly possessions, we want to keep our focus in the right place. The spiritual legacy we leave behind is of infinitely greater importance than any kind of financial inheritance that we can amass.

Completely separated from physical wealth, we can leave behind memories of a good home, a solid work ethic, integrity, honesty, a respect for authority, and a desire to follow Jesus. These principles are the types of things that really matter and can help our posterity be prepared to live a godly life and leave a similar priceless inheritance to their children and grandchildren. In fact, we can leave this kind of inheritance in each passing moment of our lives.

“And ye shall teach them your children, speaking of them when thou sittest in thine house, and when thou walkest by the way, when thou liest down, and when thou risest up.” Deuteronomy 11:19

Communication

“...a time to keep silence, and a time to speak;” Ecclesiastes 3:7b

Surely there are times in which to remain silent, but communicating our wishes to our heirs is not one of them. All of the best laid plans we may put together in preparing our estates may not be properly carried out if we don't communicate and share them with others. Depending, of course, upon the ages of your children, they should know your desires. Have a family meeting and take some time to explain to them where the family heirlooms came from and label them. Share your plans for their future. Let them know how you expect your assets to be split up. Give them a copy of your will or estate planning documents. Make sure that *all* of the children are present so there is no confusion. Allow each one to ask questions to clarify your wishes.

We cannot stress this idea of communication too much. So many misunderstandings can develop among siblings and within families because the wishes of the deceased weren't made known. “Mom wanted me to have the lamp in the living room.” “No, she told me I could have it!” Even though we are encouraged to remember that *“...a man's life consisteth not in the abundance of the things which he possesseth” (Luke 12:15)*, in many cases hurt feelings and misunderstandings can still occur easily. Unless adequate and thorough communication exists before death, no amount of guessing and discussion later will accomplish your wishes. The goal of communication should be that there are no surprises once the time comes to work through an estate.

We agree that having these kinds of discussions aren't easy or desirable. However, the minor discomfort endured now can help to ensure that your heirs won't be arguing later when you're no longer there to intervene. Families have enough to process as they deal with grief and transition and do not need the added difficulty of working through conflict resolution over an estate which has not properly been prepared.

In the next article we will explore the various implications of health care within the context of end of life planning.



APOSTOLIC CHRISTIAN

Counseling and Family Services

Guidance on Using Technology 2014

A number of years ago, the Technology Committee of the Elder Body developed a document to help further the understanding of technology and to provide guidance in its appropriate use. This document has been updated each year and the current 2014 version of the Guidance on Using Technology has been released. It is available on our website along with several other resources designed to encourage, teach, and edify our church family in this area of technology (www.accounseling.org/technology). On the website, you can also sign up for ACCFS resource emails and newsletters.