



## Tools available in estate planning

There are many tools available to you for the planning of your estate. We want to share a brief outline of some of the tools you can use to accomplish the goals and objectives of your estate plan. In this issue, we will focus on the will.

### The will

Writing a will has as much to do with philosophy as it does with detail. Detailed instructions for what should happen at our death should match what we would choose to do if we were living. Our philosophy about life emerged in the choices we made and in our reasons for doing so. We wanted those choices to be consistent with how we live now.

In our parenting, we attempt to model what we teach our boys. With a will, we can continue to model and teach after we die. Thus, how our will calls for dividing our property reflects our family's present giving. We want our children to know that their home is a physically, emotionally, and spiritually safe place where their needs are met and their wants are considered. Our will ensures that if we should die before our boys are old enough to care for themselves, others are ready to lovingly provide that safety. We believe that whether we are healthy or sick, we never exist outside of God's care. So in our will we say that if we are unable to go on without artificial life support, we will continue to trust God rather than machines to determine the length of our lives. In our daily lives, we try to make the most of teachable moments. Our will continues this process.

### Talk with others

We learned a lot from our will-writing experience. Here are five lessons we'd like to pass along:

1. **Talk to God.** Start with God; ask for his guidance in the many decisions you need to make. You'll get lots of advice from friends, family, and experts, but bracket that advice with prayer.
2. **Talk to your children.** Find out their opinions about possible guardians. Explain that everything you have belongs to God. In the unlikely event that you die before your children have grown up, your will becomes your plan for their safety and care and an opportunity to give back what you have to God.
3. **Talk to your family.** Communicate your decisions while you're still available to answer questions. We did that in person and by letter. Let extended-family members know your decision about the care of your minor children, health choices you've made about prolonging your life, and charities you want to support. Tell them whom you've chosen as your surrogate decision makers.
4. **Talk to your chosen advocates.** The experts we talked to advised us to carefully choose guardians, trustees, and health advocates, and then give them as much legal power as possible to do their jobs. Explain to your advocates your desires and where those desires come from.
5. **Talk to experts.** Our lawyer was an immense help in answering our questions. We dealt with questions we would never have thought about without her help.

Making out our will brought home to us the dangers of procrastination. We saw that without it, we would have given up our right to speak. Strangers whom we would never have allowed to make choices for us during our lifetime would have been invited into the decision-making process after our deaths. The welfare of our children could have been left to the conflicting opinions of the many

people who love them. Our assets might not have been used wisely or in our children's best interests.

We were also reminded of the depth of God's love for us and of the value of our faith. Although we are not wealthy by any stretch of the imagination, God has entrusted much to us, giving us more than we deserve. We're thankful that we are assured of our salvation and our eternal life. Sitting in our lawyer's office, we wondered how the spiritually homeless would contemplate these same decisions. And we realized we have the privilege of knowing that what the Heidelberg Catechism says is true:

*"We are not our own, but belong — body and soul, in life and in death — to our faithful Savior, Jesus Christ."*

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