

PREPARING AHEAD for the LOVED ONES YOU LEAVE BEHIND

Why should you get your
final affairs in order now?

by MIRIAM NEFF

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HOW MUCH DO YOU love your family? Let's look at that question in a new way. Let's think ahead, far ahead, but not about love languages for those we care about today, though that's a good thing. Think of that time we don't like to consider. How can we show our love for those we leave behind?

As much as we'd like to avoid it, to not plan ahead is an uncaring thing. When we leave this planet, others — especially family — will face many things. Addressing what we can decide and taking the necessary steps to plan ahead for our family is an act of love at a time they need care greatly, even desperately.

THE REASON WE SHOULD PLAN

I often speak to couples about finances. I ask this question of the men: "Do you love your wife?" They nod. "Then she needs to know everything about family finances, budgeting, bills, investments, and debt. Everything. If she does not, you are placing a burden on this person you love."

LOVING OTHERS: So I ask the question of you regarding your family and friends. How much do you love them? Some simple actions on your part can help them through that time when you leave this planet.

Love is a compelling, energizing emotion. We need that compelling emotion to get us started with the simple steps and move through the hard decisions. To help, we'll be looking at what you can do in a series of four articles this year. I'd suggest collecting all four articles for future reference. This month, we want to encourage you to begin praying about the decisions you'll be making and how you can leave not just a notebook of helps but also a testimony of love.

HONORING GOD: So here's another compelling reason to prepare ahead for the family you leave behind: All we have is on

loan from God: "Everything in the heavens and on earth belongs to you. Yours, LORD, is the kingdom, and you are exalted as head over all" (1 Chron. 29:11). We are simply stewards of all God has entrusted to us in this fleeting season called life.

Matthew 25 gives us examples of stewards who were entrusted with various amounts of resources. One had five talents, another two, and another had one. The first two stewards doubled their resources and were praised. The last one hid what was entrusted to him, and it gained nothing. He was not commended. We want to be like those commended stewards.

Knowing that what we have is from God compels us to oversee assets in a way that pleases Him today. What will happen to those assets when we leave this planet? The same principle applies. Provide a plan for those assets to be distributed in ways that honor God.

THE REALITY IF WE DON'T PLAN

What happens when we don't prepare for that time, when we leave no instructions? Rarely does peace follow.

CREATING RIVALRIES: Children who have at times seemed connected and caring can morph into disputing over large things and even over minuscule things like an object or small amount of money. It's not uncommon for family members to never speak again after the death of their parents.

RELINQUISHING RIGHT: Another important motivator is realizing that if you do not create a plan and execute that plan, the government will. The probate court, guided by local intestate succession laws, will determine who will receive your property. "You" (in absentia) will hire

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lawyers you did not chose. You will be paying from your assets a judge, a lawyer representing the state, and a lawyer representing you, though he does not know you. Do they share your values? Hardly. God has entrusted you with all that you have. The government's plan for your assets is not based on God's principles. Think of the money paying probate costs as your resource, like the one mentioned in the parable: Not only is it *not* gaining interest, but rather it is being thrown to the wind. Wasted.

THE WAY WE CAN GET STARTED

Can we control it all? No. But we can to some extent by directing assets. Yes, it's work on your part. But it's work that will not only show your love but will also give you comfort knowing you've made the best plans you could to please God.

GIVING GIFTS: Here's a tip to help you roll forward. "Do your giving while you're living so you're knowing where it's going."¹

Check with a reliable tax accountant for guidelines on gift taxes. Then give an asset, some money, or an item to a loved one. How does the recipient spend that gift? If you've given a vehicle or family memento, does he sell it or give it away?

Remember, it's a gift. No strings attached. But it's information. A trip to Vegas is information. An addition to living space or home improvement: information.



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STARTING LISTS: Hopefully, you are thinking!

A simple exercise for starters is to create two lists. In the first list, write the names of people or groups — churches, organizations, philanthropic groups — that are important to you.

The other list is your assets: home equity apart from mortgage, family mementos whether worth great value or small, portfolios, bank accounts, artwork, jewelry, even an old car. Start these lists; you'll find them growing, even shrinking with life and its seasons. But you've started. I'm not calling this homework — which is usually an *ugh*. Think of this as a positive beginning for preparing ahead for your loved ones.

COLLECTING PAPERS: Keeping in mind "why" you're working ahead to gather information and create your lists, start collecting important papers like deeds to what you own, bank and savings account information, portfolios, and other assets. With those in hand, you'll be ready for the next article coming in May that addresses the "what" part of settling final affairs: documents such as wills, trusts, power of attorney, advanced care, and directives. Making good use of the weeks ahead will take the pressure off of you as you pray for guidance and seek godly insight from professionals and legal advisors. One helpful resource I recommend is *Splitting Heirs* by Ron Blue.

Meanwhile, enjoy the contentment of knowing you are honoring God by preparing ahead for the loved ones you leave behind. ☺

¹Anonymous

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With 23 years of professional counseling experience, MIRIAM NEFF is the founder and president of Widow Connection and the author of 11 books. She has two daily one-minute radio features, *New Beginnings* and *Starting Over Financially*, and speaks nationally and internationally on navigating unwanted life change and widow issues. Miriam is the widow of Robert Neff, a mother, and a grandmother.

GETTY IMAGES



The LORD  
will watch over  
your coming  
and going  
both now and  
forevermore.

PSALM 121:8, NIV