

PREPARING AHEAD for the LOVED ONES YOU LEAVE BEHIND

Why should you get your final affairs in order now?

by MIRIAM NEFF

part



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

Taking the necessary steps to plan ahead for your family is an act of love.

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.

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

PSALM 121:8, NIV

# PREPARING AHEAD for the LOVED ONES YOU LEAVE BEHIND

What should you do to get your final affairs in order now?

by MIRIAM NEFF

part



**L**IFE PROVIDES US with wake-up calls. Unexpected, welcomed or disruptive, pleasant or “not so much.” Life is temporary. Work and careers are temporary. Important relationships can be as well.

For many, a major wake-up call is losing a loved one. For me, the departure of my husband to heaven opened my eyes to much I had ignored before. Necessary changes and the urgency of immediate decisions could not crowd out a nagging thought.

I was faced with this question: *What matters to you, Miriam? I mean REALLY matters?*

Can you relate? We have to think about the reality that we are temporary. We will leave family behind. We love them. What are loving actions we can do now before we leave them?

In Part 1 of this series, we acknowledged that because we love them, we need to create a plan that will help them. Because we know all that we have belongs to God, on loan to us, we should steward it well by directing it wisely. Then I encouraged you to create two lists: the people important to you and your assets on loan from God.<sup>1</sup>

Now we need to ask what we should do with what we have for those we leave behind.

Let’s look at seven important steps you can initiate and take to show your love. Remind yourself that this will be time well invested. You can do this. Think ... one step at a time.

## 1 GATHER IMPORTANT DOCUMENTS.

Store deeds, vehicle titles, certificates, contact information for your attorney, portfolio, IRA information, and other such documents in a safe place. A shoe box is not a great idea. An accordion file in a fireproof box is better. I call this a love box. Let your family know where your love box is. Some estate planning attorneys will keep these on your behalf.

**2 CREATE A WILL.** This records who will receive your assets. Yes, you can get

a cheap version online. We get what we pay for. Those can be easily contested. A proper one drawn up by a lawyer is preferable. Everyone should have a will, but sadly 60% of families today do not. Revisit Part 1 of this series to see what happens if you do not have a will. Wills become public records. Should you wish your information to be private, a trust is a private record.

**3 CREATE A TRUST.** This is a legal instrument — think of it as a box — in which you place all assets. You designate a trustee to distribute these according to your direction. Some think this is only for people of great wealth. I disagree. Trusts have the convenience of placing in this instrument all assets: home, portfolio, collections, jewelry, and so on. As life situations change — marriages, divorces, new family members, death of loved ones, as well as selling and acquiring assets — amending the trust is a simple, one-place action compared to changing beneficiaries for everything listed in the will.

**4 APPOINT A POWER OF ATTORNEY.** This person makes decisions for you if you are incapacitated.

**5 APPOINT A HEALTH CARE POWER OF ATTORNEY.** This person ensures your medical treatment wishes are followed and may be the same person as your power of attorney.

**6 AUTHORIZE A REPRESENTATIVE REGARDING HIPAA.** The Health Insurance Portability and Accountability Act (HIPAA) allows the appointed person to speak with medical persons about your condition.

**7 APPOINT A GUARDIAN FOR ANY MINOR CHILDREN.**

You will have a growing sense of contentment that you are showing those you love that they are important to you.

Will taking these seven actions take time? Of course! The time spent thinking and processing is a worthwhile investment considering their impact on the people we love.

Don't delay starting. You will have a growing sense of satisfaction as a faithful steward of what God has entrusted to you. And you will have a growing sense of contentment that you are showing those you love that they are important to you.

If you are hesitating, I'll offer this quick start. Just think three.

The first three will make a great start: a love box, a will, and a trust. You'll be so pleased with just those that you'll be ready to sprint over the finish line, selecting the individuals for the next four steps. In fact, those names will probably come to mind as you accomplish those important first three steps.

Through this process you have undoubtedly considered differences in your children and those you love. We referred in Part 1 to Ron Blue's book *Splitting Heirs*. Financial literacy and management might vary among those you love. Your will and trust might not be a "one-size-fits-all" or an equal percentage split. Inheritance can be given upon your departure, or you can put a plan in place to disperse funds over a period of time. Remember, we want our action to be loving — not enabling or encouraging financial irresponsibility. Don't hesitate to create these documents as you ponder this, knowing you can revisit and change things easily, especially in a trust.

Experience the Holy Spirit's leading you as you reflect on God's goodness and seek His wisdom.

## PLAN IT OUT

Set a date beside each goal to keep track of your progress:

|                               | Start | Finish | Celebrate! |
|-------------------------------|-------|--------|------------|
| Love Box with Documents       |       |        |            |
| Will                          |       |        |            |
| Trust                         |       |        |            |
| Power of Attorney             |       |        |            |
| Health Care Power of Attorney |       |        |            |
| HIPAA Authorization           |       |        |            |
| Guardian                      |       |        |            |

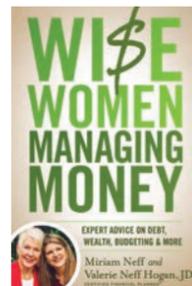
For more help on advanced planning, my daughter, Valerie Hogan (lawyer and CFP), and I wrote *Wise Women Managing Money: Expert Advice on Debt, Wealth, Budgeting and More*, available at Amazon.com.

Your mind may be roaming ahead, wondering how to communicate your plan to your loved ones. Excellent question. Part 3 in this series, coming next month, will offer ideas for how and when. The common denominator is communicate, communicate, communicate. Begin praying now for God to prepare you and your loved ones to honor Him.

Now to get started, prayerfully set goals using the sidebar list and include a way to celebrate completing each step. May this be a journey where you experience the Holy Spirit's leading you as you reflect on God's goodness and seek His wisdom. In return, praise Him for blessing you with assets to steward into the hands of those you leave behind. ☸

<sup>1</sup>Find "Part 1: Preparing Ahead for the Loved Ones You Leave Behind" at [lifeway.com/matureliving](http://lifeway.com/matureliving).

With 23 years of professional counseling experience, MIRIAM NEFF is the founder and president of *Widow Connection* ([widowconnection.com](http://widowconnection.com)) and the author of 11 books. She also has two daily one-minute radio features, *New Beginnings* and *Wise Women Managing Money*, and speaks nationally and internationally on navigating unwanted life change and widow issues. Miriam is a mother, a grandmother, and the widow of Robert Neff.



We wait for  
the blessed hope,  
the appearing of the  
glory of our great  
God and Savior,  
Jesus Christ.

TITUS 2:13

# PREPARING AHEAD for the LOVED ONES YOU LEAVE BEHIND

How can you  
communicate with your  
family about your final affairs?

by MIRIAM NEFF

3 part



**F**AMILY TALK AND money talk seem like oxymorons. Like jumbo shrimp, legal brief, plastic silverware, or working vacation, they just don't seem to match.

While you may be tempted to avoid a family talk, a conversation about money is inevitable. Better sooner than later. Better planned than in an emergency. Family money talk will happen. Let's make it meaningful for you and your loved ones.

Think simple for starters.

It is likely that adult children want to know about their parents' finances. After all, the children may be responsible for supporting their mother or father — caregiving and long-term care. Will there be enough? Some may be curious but hesitant to ask.

Financial resources vary greatly. That talk will be quite different for the family where parental resources are limited and outside aid may be necessary. For the family who has much, there might be reluctance to reveal that. Realizing that family members are different, let me acknowledge that not all of your children need to know your net worth. In fact, some advisors recommend that none do. However, for some families, one adult child may be the designated trustee. (See Part 2 of this series.<sup>1</sup>) That person needs to know.

One widower called a meeting of his children, held at his summer home, and invited his financial planner to be part of the meeting and available for questions afterward. While few would choose this or even need this, it worked well for him and his family.

The main purpose is for a gentle, clear discussion to help avoid future dissension and stress. Ask God to give you wisdom and to give your loved ones open hearts to hear Him.

## THE TOPICS TO DISCUSS

For most families these three questions are important to address:

**1 WHAT IS YOUR PLAN?** The plan should include these three people: the power of attorney for

property, the power of attorney for health care, and the person with HIPAA authorization per the Health Insurance Portability and Accountability Act. Aren't you glad you determined those after reading our last article?

**2 WHAT ARE YOUR RESOURCES?** It is legitimate for adult children to know if you have adequate resources for whatever lies ahead or whether more action should be taken. Addressing this without specific numbers is enough. If resources are not adequate, investigating early is better than procrastinating until an emergency requires action.

**3 WHO IS THE POINT PERSON FOR INFORMATION?** Let your loved ones know who the trustee of your trust fund is (or executor of your will). When you leave family behind, that person will be contacting them. At least one adult child should know who your lawyers and financial planners are. It is likely a lawyer drew up your will and trust. That child should also know where contact information is for banks and brokerage accounts, as well as where passwords are — though you don't share them at this time.

Let your loved ones know you can go into greater detail. Many may not wish to. A one-on-one conversation is good for those with more questions.

## A TIME TO MEET

Don't choose a time that coincides with a birthday or typical holiday celebration. Do think convenience. Some may need to meet virtually using FaceTime®, Skype, or Zoom®. You may invite only your children. When possible, I recommend

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including spouses. Some grandchildren might benefit from being included. Discernment is needed for whom to include. In some cases, a child may not be included. Families are messy. This is a time for information transfer, not necessarily a time to try to heal divisions. It's your call.

Don't expect all matters to be fully covered and all questions answered. Do state a timeline you'll move through and allow time for questions. For family members who are dreading this meeting, they'll appreciate a predicted end.

Move through each topic you've determined. You can entertain questions then or explain, "We'll cover that in more detail in a bit. Let's get through the general information first." Some may want to "escape" the meeting before a deep dive into one aspect.

#### THE LEGACY TO CELEBRATE

Legacy is much more than money, so here was my approach. I determined we'd have a family time to focus on what is being passed on that is most important. I told them in advance it was NOT about a will or trust. That was a relief to many.

This legacy meeting took place well before the family finance meeting. While only eight were present, the character values I shared were true of each adult. I described this kind of "capital" as having greater worth than any earthly asset. I shared with my family three legacy characteristics that were already apparent in them:

First, I reminded them that each person is precious — apart from position, power, ethnicity, ... anything. Our family includes adoption, diversity which is already evident in the third generation. (See Ps. 139:13-16.)

Ultimately, we must do what we sense God asks of us and leave the outcomes to Him.

Next I affirmed their biblical work ethic. I shared some stories of their grandfather's jobs in grade school and the work ethics I saw in each of them. (See 1 Tim. 5:8.)

Then I celebrated how each is hospitable. I gave examples of hospitality I knew each of my children and their spouses shared. (See 1 Pet. 4:8-9.) Then they chimed in with their own memories of hospitality when several children joined us on our cross-country, conversion van adventures. Laughter aplenty!

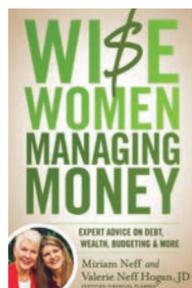
A preliminary meeting like this lays a positive foundation. Remember that the first family discussion won't cover everything. Also be prepared for different reactions: some may want to linger, while others may hastily exit.

Congratulations. You have been bold enough to start planning a conversation with your loved ones. Likely, there will be fewer surprises after you leave them behind. Hopefully, a bit more unity. Family unity is something we cannot really control now and definitely not after we are gone. So we can inform, but trying to control outcomes is probably futile. Ultimately, we must do what we sense God asks of us and leave the outcomes to Him. ☺

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What great love  
the Father  
has given us  
that we should  
be called  
God's children.

1 JOHN 3:1

# PREPARING AHEAD for the LOVED ONES YOU LEAVE BEHIND

part

**When** should you finish your final affairs and start planning your celebration of life?

by MIRIAM NEFF



**A**PPLAUSE! APPLAUSE! You are courageously reading the fourth and final article in our series “Preparing Ahead for the Loved Ones You Leave Behind.”<sup>1</sup>

By way of quick review, in Part 1 we agreed that we prepare because we love our family and know God has entrusted us with all we have. That’s motivation to act.

Next we act! In Part 2, we listed seven actions to take. We prepare important documents — the most important being a will and a trust. How did you do? Have you filed the documents in a “love box”? Still more to gather? At least you’ve started!

Then in Part 3, we covered how to prepare our family. We communicate as clearly and gently as we can. I hope you gleaned some legacy talk ideas.

## FOLLOW THROUGH UNTIL YOU FINISH

So what’s left to do in this preparation process? Urgency describes the tasks left undone, and peace follows when you finish. We’ve mentioned in this series that family talk of finances is often avoided. It’s uncomfortable. People will disagree. Will they understand? Will talking family finances create or avoid hard feelings later?

Procrastination prevails. My recommendation? Act on each aspect yesterday. We don’t know if we have tomorrow. I know of young husbands who died on a treadmill with no life insurance to cover the mortgage. Health emergencies happen with no plan for end-of-life care after a hip fracture or memory loss. Hasty decisions are made when emotions are raw and everyone is exhausted.

Rather than tell more stories, remember why we prepare ahead for the family we leave behind? Because we love them.

Take action! Do you need to meet with the attorney who drew up your trust? Schedule that meeting today. Write your list of questions relevant to decisions you are pondering. We recommend revisiting your trust every five years at least. Life happens and families change.

Do you need an accountability partner? I have been invited to attend that attorney meeting with a new widow. She needed encouragement and another set of ears. She was right on target with her actions. She just needed a bit of affirmation.

## HONOR GOD WITH A CELEBRATION OF LIFE

Have you communicated your desires for your celebration of life? Start a simple list. What would you like said? My mother-in-law had written her life story, short version. That was the foundation for her life celebration. Pictures were added and her favorite songs. We were thankful for her efforts.

I’d suggest creating a life celebration box containing plans you have made for burial and attending costs, phone numbers, and related documents. Indicate whether you’d like flowers or prefer money to be donated to a few organizations you value. If no plans have been made, your family needs to know that as well.

Include in this box your wishes for a celebration that will honor God and offer comfort and hope for your loved ones. Write a brief story of your life and share your favorite songs, Bible verses, and photos. You can indicate a master of ceremonies or pastor to conduct the event. You might include a list of a few friends who know you well. They may be asked for ideas or even invited to share memories.

Let me share some examples with you:

- I remember simple celebrations of my parents at a small-town funeral home two blocks from a little cemetery in Indiana. Farm-fare dishes were brought by friends and arranged buffet style in the next room: fried chicken and fried green tomatoes.

Urgency describes the tasks left undone, and peace follows when you finish.

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- I once attended a unique celebration in an airport hangar. While the memorial table of the pilot and the elaborate buffet were impressive, the flyby of several quiet planes — with one exiting the formation and flying out of sight — offered a lasting image of his life.

- One precious Christ-follower asked that she be buried with a fork in her hand. Her words were, “Dessert, the best ever is ahead.” She wanted the speaker to explain the importance of that fork in her hand: Heaven ahead — the best is yet to come. What a great reminder for her family of her sure faith.

- Another family, known for their hospitality, requested a great buffet when Dad passed. Fabulous food and time together mattered. What a joyful memory!

- After one lover of sweets departed to heaven, baskets of individually wrapped candy were given for attendees to take home with them after the celebration of life.

- With my husband’s homegoing, each of our adult child wanted to share memories and words about him but preferred prerecording. This is a good option for those who don’t want to speak in front of a crowd and become overcome with emotion. It’s also an option for loved ones and friends who can’t travel.

Not every detail can be decided, nor may every wish be honored. Finances, schedules, and situations may change plans. But at least your ideas are a starting point.

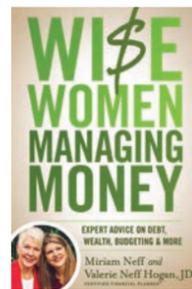
Yes, dare to be creative. After all, each of us is uniquely created by God. That celebration can be as creative as He made us, in His image. So then when our Father welcomes us home, we will have honored Him and loved our family as well as we could. ☺

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God is able to make every grace overflow to you.

2 CORINTHIANS 9:8

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