

Put your house in order!

In reading Leo Tolstoy's book, "The Death of Ivan Ilych" recently, I became familiar for the first time with the Latin maxim, "Respice finem" which, in English, means, "Consider the end!"

Spiritually, all Christians know that they must do this. We hear at least some reference to it virtually every Sabbath and holy day at church services. But physically too, we should be considering the end... the end, of course, of our physical lives.

Although, my second quote may initially seem unconnected with the first, allow me to mention something that Herbert W. Armstrong frequently opined: that Christians can express God's way of love by living His *way of give*.

In this article, I would like to tie together these two concepts: considering the end and living God's way of give. And conversely, living God's way of give *by* considering the end! I would like to encourage you to live God's way of give by preparing for your old age and, although it may be unpleasant for you to think about it in such practical terms, by preparing for your death.

In recent weeks and months, I have learned some very worthwhile lessons through helping some good friends with the financial and estate aspects of their senior years.

I should mention at this point that this article is not meant to replace or to serve as legal advice. If you need legal advice on estate or any other matters, please be sure to contact a lawyer or other legal expert.

Mentioned in the scriptures

Although this may appear on the surface to be a very physical article, let me stress that living God's way of give is a very spiritual thing. But are such things – i.e. preparations for one's old age and death – mentioned at all in the Word of God? Yes, they are. Here are just a few examples:

And for this reason He is the Mediator of the new covenant, by means of death, for the redemption of the transgressions under the first covenant, that those who are called may receive the promise of the eternal inheritance. For where there is a testament, there must also of necessity be the death of the testator. For a testament is in force after men are dead. (Hebrews 9:15-17)

The author of the book of Hebrews tells us that Jesus Christ, the Testator mentioned here, made a testament – another term for a will – for the benefit of His heirs, those called to receive His eternal inheritance. Knowing that we are to emulate our Elder Brother in all things, these verses give some implied recommendation that each of us should prepare a will as He did.

The Old Testament contains two well-known references to men putting their houses in order before they died:

Now when Ahithophel saw that his advice was not followed, he saddled a donkey, and arose and went home to his house, to his city. Then he put his household in order, and hanged himself, and died; and he was buried in his father's tomb. (II Samuel 17:23)

This man did one thing right and one thing wrong. The very *wrong* thing he did, of course, was to break the sixth commandment by murdering himself. Please follow my advice with regards to this article because I don't want to end up like poor Ahithophel!!! The very *right* thing that he did was that he put his house – his physical and financial house is implied – in order.

The subject of the second reference to putting one's house in order is King Hezekiah:

In those days Hezekiah was sick and near death. And Isaiah the prophet, the son of Amoz, went to him and said to him, "Thus says the LORD: 'Set your house in order, for you shall die, and not live.'" (II Kings 20:1)

This command must have been quite important because God had it repeated for emphasis in Isaiah 38:1. If God made this recommendation to King Hezekiah, and arranged for it to be recorded twice in His Word, perhaps He is making the same recommendation to us too.

There was a time that many of us believed that Jesus Christ would return in our lifetime, and that we would not have to suffer old age and the death that we have called "the first death." Perhaps He will. I sincerely hope that He will! But if God's timing is otherwise, then He might be saying to us, as He said to Hezekiah: "You shall die and not live." And perhaps the wisest One in the whole universe is also advising us, "This being the case, set your houses in order." To set our financial houses in order prior to death, each adult should make a will.

Will

The definition of a will, according to Victoria, British Columbia lawyer, Lloyd Duhaime, is:

A written and signed statement, made by an individual, which provides for the disposition of their property when they die.

"But," you may ask, "why should I make a will?" Perhaps you think you are much too young to be working on such a morbid document. If you ask yourself the following questions, however, you will see how necessary a will is, no matter what your age is. Ask yourself:

If I were to die tomorrow:

- What would happen to my minor children?
- Who would look after them?
- Would their guardians maintain God's standards (e.g. with respect to the keeping of the Sabbaths and holy days, clean diet, church attendance, etc.)?
- What would happen to my belongings?
- What would happen to my money?
- Who would perform my funeral or memorial service?
- What would happen to my remains?
- Would my wishes regarding burial or cremation be adhered to?

All of these concerns, and many more, can be determined beforehand by making and maintaining an up-to-date will.

In order to make a will, you can enlist the help of a lawyer or a notary public. These can be somewhat costly, however. In most nations, states and provinces, you can, quite legally, prepare a perfectly legal will yourself, with the aid of self-help books and/or computer software. In the United States and Canada, *Self Counsel Press* (See <http://www.self-counsel.com>) publishes an excellent series of publications for this purpose.

In addition to *Self Counsel Press* publications, I use a little program produced by the Intuit software company, called, "It's Legal Canada" (N.B. the newer version of this software package is titled "Will Expert"

See <http://www.intuit.ca/store/en/willexpert/index.jsp>). There are lots of choices of software. They are usually quite simple programs, and very easy to use, but they work very well. Once the user has answered a series of plain-English questions the program asks him in an interview-style session, they print out a legally-binding will, including all the necessary legal terminology. Living Will and Power of Attorney (discussed below) modules are often included with Will software packages.

Because of changing requirements and family circumstances, be sure to keep your will up to date. Depending on your individual situation, you may wish to review your will and other documents every two or three years. You can make minor changes to your will, without revamping the whole thing, by use of an addendum called a "codicil."

In most areas, it is advisable for the testator (the person who is making his will) to have an executor. An executor, according to Lloyd Duhaime, is:

A person specifically appointed by a testator to administer the will ensuring that final wishes are respected (i.e. that the will is properly "executed"). An executor is a personal representative.

Although this may not be the case in all areas, here in British Columbia:

- The executor can be a beneficiary in the will; e.g. a family member.
- Two witnesses are required to witness the signing of the will by the testator. These witnesses should *not* be beneficiaries in the will.

Power of attorney

A will sets out our wishes for the period after we die. But what if an individual is still alive, but is unable to look after his affairs? It is not at all unusual for people, due to old age, illness or accident, to become unable to make proper decisions – about finances and other matters. Jesus said this:

Most assuredly, I say to you, when you were younger, you girded yourself and walked where you wished; but when you are old, you will stretch out your hands, and another will gird you and carry you where you do not wish. (John 21:18)

Verse 19 explains that Jesus was here prophesying about Peter's future and death. But we could very well apply His words to our senior years too. When we are old and very infirm, we may need help with everyday matters that we take so much for granted when we are younger. As indicated in this scripture, we may need assistance even to dress ourselves and to get around. If we get to the stage where we need assistance with such things, we will also certainly need help with our financial matters. This is where a Power of Attorney comes in useful.

Mr. Duhaime informs us that a Power of Attorney is:

A document which gives a person the right to make binding decisions for another, as an agent. A power of attorney may be specific to a certain kind of decision or general, in which the agent makes all major decisions for the person who is the subject of the power of attorney. The person signing the power of attorney is usually referred to, in law, as the donor and the person that would exercise the power of attorney, the donee.

In most cases, a close family member is usually advisable for such a post. For church members, a close family member who is also a fellow church member is an even better choice.

Living will

There are other matters than money to be considered for the time when we get old and are less able to make decisions. For instance, there is the concern of medical preferences. This is where a Living Will might be useful.

Over to Mr. Duhaime, once again:

A living will is a document that sets out guidelines for dealing with life-sustaining medical procedures in the eventuality of the signatory's sudden debilitation. Living wills would, for example, inform medical staff not to provide extraordinary life-preserving procedures on their bodies if they are incapable of expressing themselves and suffering from an incurable and terminal condition.

However, we may put other stipulations into a living will, too. Here are some examples:

- Even if I'm in poor physical and/or mental shape, I want to keep attending Sabbath and holy day services with a solid church of God congregation as long as I am reasonably able.
- I wish to continue to tithe and to give offerings to the church.
- If I still have minor children, but become unable to look after them, I would like *such-and-such a person* to be their guardian.
- Rather than going into a care home when the time comes that I can no longer look after myself, I would prefer to stay with one of my children, for as long as they are reasonably able to look after me.
- When the time comes that my children are no longer able to properly look after me, I would like to go into *Such-and-such* Care Home.
- Whether with my children or in a care home, I would like arrangements to be made to maintain a clean and healthy diet, to observe God's Sabbaths and holy days, and to avoid celebrations such as Christmas, Easter, Valentines, Halloween, etc.
- When it becomes obvious that I am getting close to the end of my life, I would like advance arrangements to be made for me to be looked after by the palliative care people, and eventually to go into the local hospice.

Many of these arrangements must be discussed with and approved by the other people affected by these decisions and preferences.

Life Insurance

Over the years, I have heard many different points of view with regards to the affairs of our senior years. Two of the most disturbing are these:

- "I won't be around, so why should I worry about it?"
- "I have faith that God will heal me but, if He chooses not to, the church will look after everything!"

Neither of these approaches expresses God's way of give. Contrary to the opinions of some, the purchase of life insurance does not indicate a lack of faith in God and His ability to heal. Rather, it is an act of love and concern for your loved ones who survive you. Life insurance can be money extremely well spent, unless:

1. You are rich!
2. You would rather prepay your funeral expenses. After a recent negative experience with poor customer service by the funeral directors, I cannot recommend this option.
3. You would rather put some money away specifically for that purpose. There are a few problems with this preference, the most obvious being that it is so very easy to dip into these funds to spend on other things.

For reasons which should be obvious, life insurance premiums usually increase with the age of the insured person. Life insurance terminology may differ from area to area but, when purchasing, be sure to shop around and make sure that you know exactly what you're buying. Some plans simply pay out a set amount when you die. Other plans involve a built-in savings plan that matures after a certain period. Be careful with this type, as you may be able to obtain a much better savings interest rate elsewhere. Keep the payout of your life insurance separate from your will so that, when required, the funds will not be tied up until the probate (the proving of the validity of the will) is complete.

Downsize!

You have probably seen the humorous saying that reads, "The one who dies with the most toys wins!" You and I know that this is not true. Another well-known proverb, which *is* true, expresses an opinion contrary to the first: "You can't take it with you when you go."

Many readers will remember Herbert Armstrong frequently urging the church membership to simplify their lives. He pointed out that owning and maintaining too much physical "stuff" can even, if we're not very careful, impede our spiritual growth. Failing to *down-size* can have other *down-sides!* If you die with your whole life's collection of belongings still in your possession, there will be at least two negative effects:

1. They add to the value of your estate, and therefore increase the amount of the taxes and/or probate fees your heirs must pay to the government.
2. Your beloved heirs may have to tidy this stuff up, sort it, move it, store it, inventory it and, if they don't want it, they have to get rid of it somewhere.

As we go through our adult lives, we tend to accumulate lots of articles of all kinds: furniture, tools, literature, hobby materials, cars, etc. Generally speaking, the usefulness of these items is directly proportional to the size of our families. But, as we get into later life and we see our children moving out to set up homes of their own, the usefulness of many of our belongings tends to diminish. Eventually we find that much of our "stuff" is merely taking up space. And if we, as many seniors do, decide to move to a smaller home, that space can be valuable. Once our health and strength no longer allow us to continue to use many of these items, they become completely useless to us. So there comes a time when we may as well get rid of them. Sell them or give them to someone you know will be able to make good use of them. If neither of these courses of action fit the bill, give them to one of your local thrift stores.

God's way of loving and giving. This is the bottom line. If you love your heirs and you want to give something very practical and constructive to them, Consider the end! Consider *your* end. Work at making these preparations for your old age... yes, and for your death too!

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