



# MONTHLY NEWSLETTER



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## ESTATE AND END-OF-LIFE PLANNING

It is essential to understand that wills, living wills, and powers of attorney are not the most pleasant and exciting topics for people to discuss, but they can bring clarity and direction in the most difficult moments. Many of the problems families endure in the last stages of a parent’s terminal illness or after a death can be avoided if these instruments have been drawn up.

During my pastoral ministry, I observed in counseling that these topics can arise as preparation or as regret. People who anticipate the need for these tools can lower levels of stress, but often those who have failed to create them endure additional heartache in the most painful times of their lives.

### What is a will about?

A living will guides the distribution of assets after a person dies. In several cases it is the most important written legal document that a person creates during her lifetime. Sadly, many people do not like to face their own mortality. Therefore, they try to avoid this topic, but they can do their families great harm by their passivity.

Many forms of wills are available, and each one has different aspects for the testator and the executor of the will. The testator is the person who creates the will, and the executor is the person appointed by the testator to execute the will.

### What is a power attorney and when is needed?

A power of attorney is another written legal document that is used when a person is no longer able to manage her own financial affairs. This document is notarized, tailored, and revocable. It can involve one or more people, but when more than one person is involved, getting consensus for decisions is sometimes difficult.

### Here are three types of power attorney:

1. A durable power of attorney remains in effect during incompetence or disability.
2. A standby power of attorney is implemented in the event a person is unable to manage her affairs.
3. A temporary power of attorney applies only if an emergency arises.

Unfortunately, some family members value money and possessions more than the love of the dead and the living. This is the reason a will is important, so people will have to respect the wishes of the one who has died.

"Whoever scorns instruction will pay for it, but whoever respects a command is rewarded."  
Proverbs 13:13



"Those who study and practice the principles of right living will be greatly blessed, both physically and spiritually. An understanding of the philosophy of health is a safeguard against many of the ever-increasing evils."

### The Review and Herald, 4601.

Contact us to learn more about how NJC can help you with estate planning: Planned Giving and Trust Services, 609-802-0864.

<https://www.newjerseyconference.org/trust-services>

Serious illness and death are extremely difficult events for a people to face, and quite often they are complicated by many other factors, including the pain of watching helplessly as a family member deteriorates physically and/or mentally, the anticipated loss at the person’s death, conflict with family members about how to care for the loved one, and conflict over assets from the estate.

We may not want to face the facts about the incapacity of a parent or our own mortality, but it is “good judgment” to be honest about the realities of life. If we fail to address these things with dignity and truth, we can enflame, instead of minimizing, heartache, and conflict.

The time to think about wills, living wills, and powers of attorney is before we need them. Like the builder who needed to count the cost of the project before he began, we should count the cost of not acting in providing for our family by having these vital legal documents.

