

Straight Talk About Wills

Deciding not to have a will or other such document is choosing the state to disburse your estate. And if you have minor children, the state will also decide who will raise them. Suppose you want to leave certain assets to specific persons or make charitable gifts to various causes, without a will, the state will follow its own agenda with no disregard to your wishes.

Most states have their own written policies for distributing estates. The state will assign someone to oversee the probating of your estate. It will all be done “by the book.” No special gifts to the church or other causes you would want to support. No special gifts to people outside your family. No concern for your values and desires.

Just envision the difficulties this may cause for your family or friends. Imagine this added expense for an additional layer of oversight and the people you never knew making decisions about your most personal items.

There are many reasons people never create a will: fear of death; uncertainty about estate distribution; family conflicts; difficulty doing an estate inventory; inconvenience; expense; procrastination; no lawyer; etc. For the sake of your survivors or to support the ministries most important to you, don't let these excuses prevent you from making these final plans.

You don't need all the answers to get started. Start with what you know and make changes and/or additions as you progress. Better to have something workable in place than nothing at all. The Presbyterian Foundation offers two publications that are helpful in your planning: *Composing a Legacy* and the *Estate Planning Workbook*. You can order these from your local Presbyterian Foundation Ministry Relations Officer, call us at 800-858-6127 or order online at www.PresbyterianFoundation.org.