



## Children and Wills

People sometimes say, “I can't leave anything to the church in my will; I've got children to look after.” For every person who says this out loud, there are probably dozens who have a similar concern.

Most parents feel that taking care of their children's needs is their number one priority, and who would disagree? Even though our children grow up and leave home, our concern for their well-being does not diminish. When our kids marry and have kids of their own, we start to think of how we can help our grandchildren.

But leaving a gift to the church need not mean disinheriting children, grandchildren, nieces or nephews. Stewardship means exercising proper care over all the resources God has entrusted to us. Does God expect us to care for the friends and family we love? Of course. It's a question of finding the right balance between family and church.

One factor in that balance is the age of the children at the time of the donor's death. Small children have greater needs and for a longer time. Teenagers need an education; young adults may need help buying a first house. Lawyers can provide language in a will that makes appropriate provision for age and special circumstances.

But in Canada, today's forty year-olds have a statistical expectancy of living into their eighties. By the time they die their children may be over sixty! Most people in their fifties and sixties don't expect the same kind of financial help as they did in their twenties.

Another factor is distinguishing needs from wants. One donor expressed it this way: “I've been a tither all my life and I've tithed in my will too. Ten percent of my estate is going to the church, and the rest is divided among my kids. If they don't think ninety percent of my estate is enough, too bad — they probably wouldn't be happy with one hundred percent either.”

Whatever way you choose to divide your estate, remember the mathematics of charitable giving. Out of every dollar you donate to the church, forty to fifty cents comes back in the form of income tax credits. So if you leave ten percent of your estate to the church, your other heirs will still share roughly ninety-five percent of the total, thanks to the tax credits.

Finally, it's a good idea to discuss your will with your children. For one thing, this may avoid surprises and difficulty later on. It's also an opportunity to tell your children why you've done what you have, and why the work of the church is important to you. Think of it as another chance to talk about your faith.

By all means, take care of your loved ones as you draw up your will. But please remember your church too.

*For advice when making a will contact a lawyer who specializes in wills, your financial planner and/or your accountant. You may also contact Lorraine Kalis, Stewardship Consultant, at 780-490-0882 or [lorrainekalis@shaw.ca](mailto:lorrainekalis@shaw.ca) for further discussion.*

