

Step 3: Essential Documents

I was called to the lobby to meet with a walk-in client. I had recently heard her husband was in the hospital and that it wasn't looking good. After I greeted her, she asked if she could get a health care power of attorney and living will for her husband. I asked if he was lucid and she said he was not. My heart broke as I told her there was nothing we could do if he was unable to sign a document. It was too late.

Having just a few basic essential documents in place can help avoid situations like this. Unfortunately, we don't often want to think about our own mortality. So we put things off. But just a little bit of time right now can protect the plans you have put in place and provide for your family when you cannot.

It is recommended that, at a minimum, everyone should have the following documents in place:

- *A Last Will and Testament* names the person you want to be in charge of your estate when you die and gives that person directions on how to distribute your earthly wealth. It is also the place where you can name guardians to care for your minor children.
- *A General Durable Power of Attorney* allows you to name a person to be in charge of your finances during your lifetime in case you cannot participate in financial transactions or make financial decisions for yourself.
- *A Health Care Power of Attorney* names someone to make health care decisions for you if you cannot communicate in any way. Be sure to also have *living will provisions* that allow you to state your preferences regarding end-of-life medical treatment.

If you knew an emergency was coming, wouldn't you do all you can to prepare to make it easier on those you love? The good news is that you don't need to wait for an emergency. You can take care of it today. These basic documents will give the assistance your loved ones need in a variety of unexpected circumstances. They can help prevent arguments and unnecessary court involvement. They tell your loved ones who to look to for guidance and help them know what decisions you would have made yourself. They make sure the stewardship of assets and relationships you have practiced during your life continues.

In John 16:33, Jesus said, "I have told you all this so that you may have peace in me. Here on earth you will have many trials and sorrows. But take heart, because I have overcome the world." These words were part of what is commonly known as His "Farewell Address" (John 14-17). Jesus was preparing his disciples for a time when He would no longer be with them. They were some of His final words of instruction and hope and have comforted His disciples time and time again.

Think of these essential documents as part of your "Farewell Address". You are making them to prepare your loved ones for what you know will be some difficult times if you are incapacitated or taken from the earth. Give yourself and your loved ones peace of mind and the freedom to live life abundantly. Having these documents in place is one of the most loving things you can do.