

Consider The End!

by Staff

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In reading Leo Tolstoy's book, *The Death of Ivan Ilych*, I became familiar for the first time with the Latin maxim, "*Respice finem*" which in English means, "Consider the end!" (see Deuteronomy 32:29 for a similar admonition from God). Spiritually, we all know that we must do this. We hear at least some reference to it virtually every Sabbath and holy day at church services. However, we should be considering the end physically too—the end, of course, of our physical lives. As Hebrews 9:27 reads, "It is appointed for men to die once, but after this the judgment. . . ."

Although, this second reference may initially seem unconnected with the first, Herbert W. Armstrong frequently opined that Christians can express God's way of love by living His *way of give*. Every act of God is done in love, and the Bible frequently admonishes us to imitate the manner in which He lives.

How do these two concepts, considering the end and living God's way of give, tie together? For this article, these two major principles converge when we live God's way of give by preparing for old age and death. Although it may be unpleasant for us to think about it in such practical terms, we can do a great deal of giving by preparing for our end!

Lately, I have learned some worthwhile lessons from helping some good friends with the financial and estate aspects of their senior years. They are well worth considering. (*Nota bene*: This article is not meant to replace or to serve as legal advice. If one should need legal advice on estate or any other matters, the individual should contact a lawyer or other legal expert.)

Mentioned in Scripture

Although this article may appear to tackle a rather physical subject, we all realize that living God's way of give is a spiritual matter. The physical and the spiritual are interwoven through our lives, and separating them leads to unwholesome extremes and away from God's true path toward His Kingdom.

Are such things as preparing for death and for the distribution of our earthly goods mentioned at all in the Word of God? Yes, as these examples prove:

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 share in His eternal inheritance. Knowing that we are to emulate our Elder Brother in all things, these verses give an implied recommendation that each of us should prepare a will as He did.

The Old Testament contains two well-known references to men organizing their affairs before they died:

Now when Ahithophel saw that his counsel was not followed, he saddled his 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. The very *right* thing that he did was to put his house—his physical and financial house is implied—in order.

The subject of the second reference to preparing for the eventuality of death 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 repeats it for emphasis in Isaiah 38:1. If He recommended this to King Hezekiah, arranging for it to be recorded twice in His Word, perhaps He recommends it to us too.

Many of us have believed—and perhaps still do believe—that Jesus Christ would return in our lifetimes, and so we would not have to suffer old age and that death we have called "the first death." Perhaps He will—it is certainly our sincere hope that He will! Yet, if God's timing is otherwise, He might then be saying to us, as He said to Hezekiah: "You shall die and not live." Perhaps the wisest One in the whole universe is also advising us, "This being the case, set your houses in order."

Will

At the very least, in order to organize our affairs before we die, each adult should make a **Will**. A *will*, according to Lloyd Duhaime, a Victoria, British Columbia, lawyer, is "a written and signed statement, made by an individual, which provides for the disposition of their property when they die."

One may ask, however, "Why should *I* make a will?" Perhaps we feel we are much too young to be concerned about such a morbid document. Yet, if we ask ourselves the following questions, we will see how much a will is necessary, no matter what one's age: "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 (for example, 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.

To make a will, a person can enlist the expensive help of a lawyer. However, in most nations, states, and provinces, one can, quite legally, do it oneself with the aid of self-help books and/or computer software. In the United States and Canada, Self-Counsel Press publishes an excellent series of publications for this purpose. In addition, a little program produced by Intuit software, "It's Legal," is a simple program, but it works very well (this software package is now titled "Will Expert"). Once the user has answered a series of plain-English questions that the program asks him in an interview-style session, it prints out a legally binding will, including all the necessary legal terminology.

Because of changing requirements and family circumstances, a person should ensure that his will is current. Depending on one's situation, of course, it is recommended that an individual review his will and other documents every two or three years. One can make minor changes to a will, without revamping the whole document, by use of an addendum called a **Codicil**.

In most areas, it is advisable for the testator (the person making the 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:

- » In most jurisdictions, the executor can also be a beneficiary in the will (for example, a family member).
- » One or more witnesses are required to observe 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 yet 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.

The Bible records an example of this, when Jesus prophesies of Peter:

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)

We could very well apply His words to our senior years too. When we are old and infirm, we may need help with everyday matters that we take so much for granted when in our strength. As indicated

here, we may need assistance even to dress ourselves and to get around. If we get to this stage, we will also certainly need help with our financial matters. This is where a **Power of Attorney** becomes useful. Mr. Duhaime informs us that this 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 matters beyond 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. In such cases, a **Living Will** might be useful. Mr. Duhaime relates:

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.

We may include other stipulations into a living will, too. For example:

- » Even if I am 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 look after me properly, 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, Valentine's Day, 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 those affected by these decisions and preferences. It would not be an expression of God's love to blindside a relative or friend with responsibilities of this nature.

Life Insurance

Over the years, different points of view regarding the affairs of our senior years have been heard in the church. 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 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 loved ones who survive us. Life insurance can be money extremely well spent, unless:

» one is rich!

» one would rather prepay his funeral expenses. After a recent negative experience with poor customer service by the funeral directors, I cannot recommend this option.

» one would rather put some money away specifically for that purpose. This preference contains a few problems, the most obvious being that it is so easy to dip into these funds to spend on other things.

For obvious reasons, life insurance premiums usually increase with the age of the insured person. Life insurance terminology may differ from area to area, but when purchasing, a person should shop around and make sure that he knows exactly what he is buying. Some plans simply pay out a set amount when the insured dies. Others involve a built-in savings plan that matures after a certain period. Be careful with this type, as a much better savings interest rate may be available elsewhere.

Finally, an individual should keep the payout of his life insurance separate from his 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!

Many of us have seen the humorous saying, "The one who dies with the most toys wins!" Of course, we know that this is not true. Another well-known proverb, which *is* true, contradicts the first: "You can't take it with you." Solomon writes of human beings: "As he came from his mother's womb,

naked shall he return, to go as he came; and he shall take nothing from his labor which he may carry away in his hand" (Ecclesiastes 5:15).

Herbert Armstrong frequently urged the church membership to simplify their lives, pointing out that having and maintaining too much physical "stuff" can even, if we are not careful, impede our spiritual growth. Failing to *downsize* can have its *downsides*! If we die with our whole life's collection of belongings still in our possession, there will be at least two negative effects:

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

As we go through our adult lives, we tend to accumulate "treasures" of all kinds: furniture, tools, literature, hobby materials, cars, etc. Eventually, we find that much of our "stuff" is merely taking up space. In addition, if we, as many seniors do, decide to move to a smaller home, space can become valuable.

Once diminished health and strength no longer allow us to use many of these items, they become completely worthless to us, so we may as well get rid of them. Sell them or give them to someone who can make good use of them. If neither of these courses of action fit the bill, donate them to a local thrift store.

God's way is loving and giving. This is the bottom line. If we love our heirs and want to give them something practical and constructive, consider the end! Begin making preparations for old age and for facing that final enemy, death (I Corinthians 15:26). In a way, we will still be expressing God's way of give from the grave!