A Message From Your Chaplains to Retired Clergy and Spouses . . .

Q: What is the worst plan for your retirement and for your estate?
A: The one you have been contemplating for a while but not acted upon.

On page 445 of the Book of Common Prayer provides the following rubric:

*The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses.*

At this time of year, when many of us have made New Years Resolutions or been advised to review our financial plans, it is a great time to review your estate planning documents to make sure they meet your current circumstances:

- Have there been any major life changes in the past year? Marriages, divorces, births, deaths, significant changes in health or ability?
- Does my current will / trust reflect the present circumstances of my family and others for whom I care?
- Do my beneficiary designations on any life insurance, pension plans, IRAs, 403(b), 401(k) or other types of investment vehicles and accounts match my current circumstances and intent?
- Do I have a valid durable power of attorney, power of attorney for health care and living will that reflects my current situation? Does anyone besides me know where they are? Are the designated agents still willing and capable of carrying out their duties if needed?

NOW is a great time to ask yourselves these and any related questions they might trigger for you. Remember, *thinking* about these things does not make them happen. Remember also, that Jesus teaches us “but about that day and hour no one knows,” (Mt 24:36), no matter how healthy we may feel at the moment.

AND, if any of your reflection indicates that some change is desirable, seek out the counsel of competent legal and financial advisors who can guide you through the process of making any necessary revisions. Now.

Let’s face it: Life these days is complicated enough. We can avoid making it even more complex – for ourselves OR our loved ones – by making sure our own plans are in order.