

Who will be their Guardian?

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By Roger Sorensen

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If you are like most people today, you do not have a will. The reasons for this failure are many, with the most common being along the lines of "I don't have enough assets to worry about", "I don't know how to write a will", or "Lawyers charge a lot of money".

Here's my answer to the last two - buy a software package that helps you draw up your own will and follow the forms. This software will ask you a series of questions and you supply the answers. When you are done, you have a piece of paper ready to be signed; witnessed and placed somewhere it can be found in the event you die.

As for your lack of asset objection, that might be true if you live in a cardboard box, with only the clothes on your back, as the last surviving member of your family. If this does not describe you, than you do have assets and you really should make preparations for dispersing them when you die.

As you can tell from the title, this is not about your will except to relate as to why everyone should have one. Instead, this writing is about your children. If you are childless, keep reading because someday you may have children. If you know you will never have children, keep reading because someday you may be able to use what you learned here in a discussion with someone who has children.

The biggest reason everyone who has children must have a will is because of the children's guardian. Essentially, a guardianship is an institution created and administered by the court, making the guardian a court-appointed. However, when you name someone to be a guardian in your will, you make it difficult for someone else to be appointed. If you don't name a guardian, a judge will decide who will raise and nurture your children. Most likely, this judge does not know your family, nor does the judge really have the capability to know if any of your extended family members can properly raise your child. It is impossible to stress how important it is for parents who die early to find the right people for the guardianship job. They will be responsible for the upbringing of your children. You should definitely consider things like parenting skills, values, physical environment (apartment/farm), and religion.

Two important questions to ask (and the answers):

1. What if the best person to bring up your child physically is not the best manager of money? While you are planning your will and your children's guardian, you can also plan to separate the functions of guardianship. To do so, you first write your will appointing a "guardian of the person" who will care for your children physically. Then, also in your will, you name the person whom you appoint to be the "guardian of the estate". This person's job is to dole out the resources so that your children are not a

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burden on the person or family taking care of them.

2. What if the guardian you select is overflowing with love and values, but scrape the bottom of the barrel each month to feed their own children? Everyone knows that you do certainly do not intend to add your children to theirs and cause them undue hardship. This leaves only one real solution.

Provide adequate financial resources for the guardian to properly care for your children. At the least, you should provide enough cash resources to feed and cloth your children each month until they complete high-school. Many parents also make an effort to provide the resources for their children to be able to go to college.

Most likely your own asset chart is a little short for providing the amount of cash your children will need or you want to provide after your death, consider using life insurance. Term life insurance to be paid into a trust is relatively inexpensive during the years your children are at home.

If you are leaving a trust with a significant sum of money, you may want to appoint a "guardian of the

estate" to handle the finances separate from the "guardian of the person". This can remove the obvious temptation if someday the guardian encounters personal finance difficulties.

The estate guardian and the person guardian must be able to get along, so it is important you pick the right people for these positions. Even more important is that if you do die early, your child will be brought up in a loving, nurturing home you have chosen.

After all, you wouldn't go through the difficult issues of estate planning and guardian picking if you didn't want the best for your children. That best includes you making out a will, and doing it as early as tomorrow.

Roger Sorensen is a Financial Author and Speaker, and the editor of Money Basics, a monthly personal finance newsletter found online at www.brighterfutures.com. After filling in his own debt pit equal to 150% of his annual income, Roger has turned the experience into Brighter Futures, a Financial Literacy company. "There is hope for you, no matter how large your debt load might be."

Ever Had A Guardian Angel?

By Kirstine Palette

I hear stories all the time about people who were really close to getting in a bad car accident but didn't. Or I hear about people who decided to take a different route into work only to learn that there was a huge accident on their normal route. Many of these people attribute their good fortune to having a trusty guardian angel.

Someone once told me about a time when she only had a small budget to use on groceries for her family. After filling her cart with more items than she thought she could afford, the woman went forward to pay for her items and ended up having spent only a portion of her small budget. How? Because another customer, whom she called her guardian angel, left behind a valuable coupon giving this woman a large percentage off on all her groceries.

Has something like this ever happened to you? Have there been events in your life that have caused you to wonder if you had a guardian angel watching over you?

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I used to think people who claimed they had a guardian angel were a bit crazy in the head. I thought that they had gotten out of a rough situation and given the credit to where credit really was not due. That all changed on the day that I was driving home from a trip to Kentucky with a friend.

We had been on the road for hours and were trying to make it a few more hours before we stopped for food or rest. Trying to keep ourselves occupied by singing to our favorite cd's at the top of our lungs, our trip seemed to be going just fine. That is until our car began making a funny noise and then slowing down to a screeching halt on the side of the highway. We were out of gas. Refilling our tank was something we had never discussed in our plans to get home quick. So here we were, two young women in the middle of nowhere with an empty fuel tank. Fortunately for us, a guardian angel was not far behind.

We were miles from an exit in either direction and we had not seen a car pass since we had come to a stop nearly twenty minutes before. Some highway this was. Out of what seemed like nowhere a man driving a truck pulled up behind us and got out to offer assistance. He drove us to the nearest station, filled a small portable tank with gas and then took us back to our car. No sooner had we finished putting the small amount of gas in our car than we turned around to offer him thanks. He, the man, our guardian angel, was nowhere in sight. He and his car had disappeared without either of us hearing or noticing anything. We looked in both directions and saw no evidence of him on the highway. Before this day I would have said a situation like this was a coincidence, but no longer.

Me and my friend had been helped by a guardian angel. And just yesterday I was three cars away from being in a major pileup. Accident? Coincidence? I don't think so. I guess once you've got a guardian angel it never goes away.

Kirstine Palette is an advocate for the existence of guardian angels in everyday life. Still not convinced? Check out

<http://www.aboutguardianangel.info>

to learn more.

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