

# It is well with my soul: Wills that keep the peace

## Giving to God and Family



Klatts &  
Lorensons



[www.albertaadventist.ca/means&meaning](http://www.albertaadventist.ca/means&meaning)



Boykos



# Goals of an Adventist Will



- Take care of those you love in a fair way
- Demonstrate through your last Testament (Testimony) your faith
- Acknowledge and return the “talent” God entrusted to you





# Ellen White's Will

"Bible Sacrificion"

Also, my personal library, and all manuscripts, letters, diaries, etc., herein devised.

## Last Will and Testament of Ellen Gould White



IN THE NAME OF GOD, AMEN.

I, Ellen G. White (widow), a resident of Sanitarium, Napa County, California, of the age of eighty-four (84) years, and being at the date hereof of sound and disposing mind and memory, and not acting under duress, menace, fraud, or undue influence of any person whomsoever, do make, publish and declare this my last will and testament, in the manner following, that it is to say:

**FIRST:** I direct that my body shall be interred with appropriate religious services of the Seventh-day Adventist Church, without undue ceremony or ostentation.

**SECOND:** I desire and direct that as soon as possible, payment shall be made of the expenses of my last sickness and funeral, and in order that no property belonging to my estate shall be disposed of or sold as a sacrifice, I earnestly request all my creditors to waive and relinquish their claims against my estate and accept payment thereof under the provisions, which I am hereinafter making, for the liquidation of their claims through the hands of my trustees.

**THIRD:** I hereby give, divide and bequeath to my son, James Edson White, now residing at Marshall, Michigan, the sum of Three Thousand Dollars (\$3,000).

**FOURTH:** I hereby give and bequeath to my son, William C. White, now residing at Sanitarium, California, all my right, title, and interest in the copyrights and book plates in and pertaining to the books entitled: "The Coming King" and "Past, Present and Future," and also all manuscripts (and right to publish the same) pertaining to the following books and proposed books:

- "Life Sketches of Elder James White and Ellen G. White"
- "Life Incidents of Elder James White"
- "Spiritual Gifts, Volumes 1-4"
- "Facts of Faith"
- "How to Live"
- "Appeal to Youth"
- "Experience and Views of Ellen G. White"
- "Experience of Ellen G. White in connection with the Health Reform Movement among Seventh-day Adventists"
- "Movement among Seventh-day Adventists"
- "Story of Mrs. White's European Travels"
- "Story of Mrs. White's Australasian Travels"
- "Mrs. White's Letters to Mothers and Children"
- "Youth's Life of Christ"
- "The Southern Work"
- "Education"
- "Christian Education"
- "Special Testimonies on Education"

- "Of Ages"
- "Right and Prophets"
- "Views of the Apostles"
- "Controversy"
- "Writings"
- "Object Lessons to the Church, volumes 1-9 inclusive"
- "Workers"
- "Object Lessons for Healing"
- "Christ"
- "Blessing"
- "Saviour"
- "Lessons for Sabbath-school Workers"
- "Carvers"
- "Testimonies"

manuscript file and all indexes pertaining to the tenements, hereditaries and the appertaining in trust nevertheles

**HOLD:** the said real and personal property to enter into and upon an property, to collect and receive said real and personal property, a portion of said real and personal property of re-investing the same in and after paying all taxes, as well as the expenses of repairing, copying and handling said papers, manuscripts and conducting the proceeds from the rents and profits and selling said books and

my son, James Edson White, of the net proceeds of or on his death to Emma L. White, my daughter, who shall receive him.

my son, William C. White, five per cent of the net pro

natural life, and upon his death, to Ethel M. White, his wife, during natural life should she survive him.  
(c) To pay over annually to William C. White, Ethel M. White and D Robinson as trustees five (5) per cent of the net proceeds of the properties to be devoted to the education of my grandchildren, or grandchildren and other worthy individuals.  
(d) The said trustees shall use the remainder of said net proceeds for following purposes:

1. For the payment of creditors with accruing interest upon it indebtedness to the extent to which my creditors have agreed to relinquish their claims against my estate; such payments to be made to continue until all remaining indebtedness has been fully paid.
2. If the entire remainder of said net proceeds from my said more than sufficient to pay my said debts, with interest, claims, then my said trustees shall use the over-plus for the improvement of the books and manuscripts held in trust herein provided; for the printing and printing of new tr treatise; for the printing of compilations from my many general missionary work of the Seventh-day Adventist Seventh-day Adventist General Conference; for the support of mission schools, under the negro di schools for the illiterate Whites in the southern states; however, that said property or so much thereof as may pay the following sums:--to my granddaughter, Ella Loma Linda, California, the sum of five hundred dollars (\$500); to my granddaughter, Mabel E. Workman, California, the sum of five hundred dollars (\$500); to my faithful friend and helper Sara McEnerster, now res now residing at Sanitarium, California, the sum of five hundred dollars (\$500); and to my faithful friend and helper, Clara sum of five hundred dollars (\$500).

**SIXTH:** After the death of both James Edson White and his wife, hereby empowered and directed to apply the amount prescribed in paragraph FIFTH toward the discharge of any legal claims against the Edson White, and then after the full discharge of such claims, the subdivison (a) shall be applied to the maintenance of the mission conducted by the negro department of the Seventh-day Adventist

**SEVENTH:** After the death of both William C. White and his wife, hereby empowered and directed to pay over to their surviving any, the respective amounts prescribed in subdivision and if there be no children or grandchildren of shall be devoted and used for the purposes of FIFTH of this will.

**EIGHTH:** Upon the termination of this will, from any cause whatsoever, the property mentioned in paragraph

released or relieved from said trust to my said son, William C. White; or if he be not living, then to his heirs at law.  
**NINTH:** My household furniture, dishes, carpets, pictures, photographs and clothing; I give and bequeath in equal parts to my sons James Edson White and William C. White.  
**TENTH:** All the rest, residue and remainder of my estate, real, personal and mixed, of which I may die seized or possessed, I give, bequeath and devise to my son, William C. White.  
**ELEVENTH:** I hereby appoint William C. White and Charles H. Jones the executors of this my last will and testament, without bonds, and my executors are hereby authorized to sell any property of my estate without order of court, and at either public or private sale, and with or without notice as the executors may determine.  
I also direct that no bond be required of any of the trustees named or their successors.

**TWELFTH:** If a vacancy shall occur for any reason among said trustees, or their successors, a majority of the surviving or remaining trustees are hereby empowered and directed to fill such vacancy by the appointment of some other fit person, and in the event that the majority does not agree upon the appointment, then such vacancy shall be filled by the Executive Committee of the Seventh-day Adventist General Conference; and the new trustee or trustees, so appointed, shall have the same power touching the trust premises and in the execution of the trusts, herein contained, as the original trustees named herein.  
**THIRTEENTH:** I hereby revoke all former wills by me made.

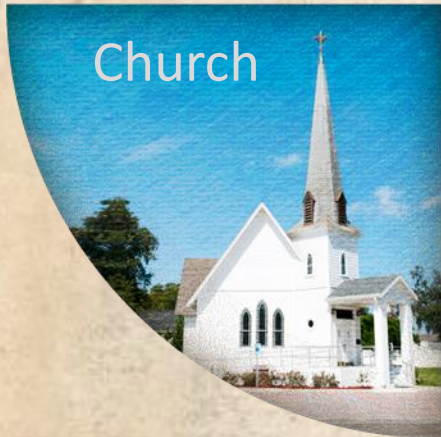
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 9th day of February, 1912.  
(Signed) *Ellen G. White*  
The foregoing instrument consisting of five pages, besides this, was, at the date hereof, and by the said Ellen G. White signed, sealed and published as, and declared to be her last will and testament in the presence of us, who are her request, and in her presence, and in the presence of each other, have subscribed our names as witnesses thereto.  
(Signed) by Witness Residing at Sanitarium, California

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# How Much Should I Give?



# Equal or Fair?

- Parable of the Labourers
- Family Relief Act
- Gifts during life





# Fears about Giving to the Church in a Will



- My children will be upset
- The Church will not use the gift as I wish
- There won't be enough for my family if I give to the Church



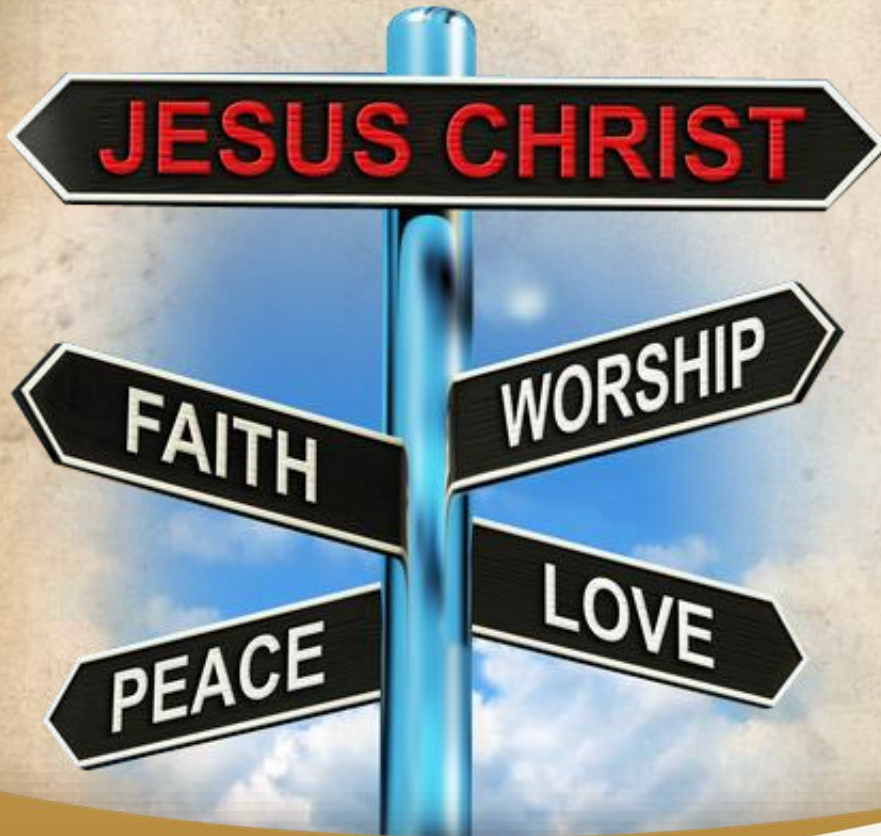
# Minimize Potential for Hurt Feelings

- Use Conference resources and talk to the Director of Planned Giving
- Keep your will up-to-date
- Include a Statement of Faith in your will and involve a child in drafting the statement
- Let your children know that they are very important and have been included in your will, which reflects what you value





# Share Benefits of Naming Conference as Beneficiary



- Tax benefits to estate – Shift \$ from Government to God
- Potentially, more available to family
- Opportunity to make a larger gift to God's work than could in life
- Demonstrate and perpetuate your values



# The Church's Duty as a Beneficiary

All gifts are to be treated as sacred. They are gifts to the Lord.



- No waste
- Used only for purpose spelled out in the will
  - Specific ministry, project, or church
  - As Conference sees fit or where most needed
  - Entire gift may be restricted, or only part of it restricted as to use





# Replacing & Growing Gifts to God

- Planning ahead can increase what you return to God without significantly decreasing what is given to family
- Let a child, trusted friend, or financial advisor know
  - Your values
  - The tool(s) you are using to increase the overall value of your estate and gift to the Church



# Other Planned Giving Tools to Minimize Conflict

Consider making your major gift to the Church outside your Will

- Residual Interest in Home or other real estate
- Charitable Remainder Trust
- Designate Conference as beneficiary - Life Insurance, RRSP/RRIF
- Charitable Gift Annuity

LAST WILL AND TESTAMENT





# Will Organization Checklist

## Things you should put in a Will:

- An Executor (who will administer your estate, take care of business details)
- Guardian for your children under age 18
- Consider all classes of Beneficiaries to be included (ex.: children, a specific charity)\*
- How much each individual, club, charity, etc. is to receive (percentage or fraction terms are best)
- Distribution of chattels where direct conveyance is important(ex: mineral rights)
- Alternate Beneficiary(s), who benefit if someone in the first group of Beneficiaries is not alive
- If responsible for adult or minor children, a trust or other provision for maintenance

## Things better put in a letter stored with the Will:

- Individuals that you would like to see get specific personal effects
- Funeral and burial preferences, service order and participants, grave plot location
- List of assets and their location (ex.: RRSPs, shares, bank accounts, life insurance, mineral rights, valuable collections, etc.)
- Contact information for your accountant



# Other 21<sup>st</sup> C Estate Documents

POA-2  
FORM P-2

**AFFIDAVIT OF ATTESTATION  
OF AN ENDURING POWER OF ATTORNEY  
(Powers of Attorney Act)**

I, \_\_\_\_\_ of the \_\_\_\_\_ in the Province of \_\_\_\_\_ make oath and say:

1. I was personally present and did see \_\_\_\_\_ who is personally known to me, duly sign the within (or annexed) Power of Attorney on behalf of, and at the direction of, the donor and such signing occurred in the presence of myself and the donor.
2. I believe that the person signing on behalf of the donor is not an ineligible person within the meaning of section 2(3) of the Powers of Attorney Act. \*
3. I signed the Power of Attorney (as witness) in the presence of the donor.
4. The Power of Attorney was signed at \_\_\_\_\_ and I am the subscribing witness thereto.
5. I believe the donor is at least eighteen (18) years of age.
6. I am not an ineligible person within the meaning of section 2(4) of the Powers of Attorney Act. \*\*

SWORN before me at the \_\_\_\_\_ )  
of \_\_\_\_\_ )  
Province of Alberta, this \_\_\_\_\_ ) in the )  
day of \_\_\_\_\_ ) \_\_\_\_\_ )

A Commissioner for Oaths in and for the Province of Alberta. My Commission Expires: \_\_\_\_\_

\* Section 2(3) Powers of Attorney Act

The following persons may not sign an enduring power of attorney:  
(a) a person designated in the enduring power of attorney;  
(b) the spouse of a person designated in the enduring power of attorney.

- Power of Attorney
- Personal Directive





# Digital Estate

**Your Digital Estate**

Will drawn up? **Check.**  
Trusts created for the kids? **Check.**  
Executor of the estate named, health directives signed, and funeral arrangements specified? **Check, check, and check.**

With all that done, you may think your work is finished. But there's one key facet of 21st century estate planning that many people overlook: a **digital estate plan.**

Data that can be inherited may include passwords, instructive memos, digital contracts, digital receipts, pictures, medical information, or anything else that a user has access to primarily in digital form. Many of these rely on media that are not owned by the data owner but by service providers such as Google, Apple, Microsoft and Facebook who have varied methods of dealing with the account of a deceased.

Some U.S. states now have laws authorizing executors to access a deceased's digital assets, but Canada does not yet have such laws. Depending on the circumstances, your executor may need court approval to access your digital assets. You may wish to document if it is your intention that your executor should access certain online accounts.

Digital inheritance can also pose a challenge for many data heirs who have limited IT skills themselves. A further challenge comes with the fact that an average person has 25 online accounts in addition to data physically stored on their computers and phones.

**Risk of Identity Theft and Content Theft**  
The need for people to be able to pass on their digital assets has given rise to several companies that specialize in providing consumers with ways to allow their heirs to inherit their digital assets after they die.

Here are some recommended basic steps to follow:

- 1 Make inventory lists of your digital assets and how to access them. Don't store your online account numbers and passwords on the same list.
- 2 Find a safe place to store this information. This could be a safe at your bank, lockers or with a trusted person, such as a digital executor.
- 3 Name a "digital executor." This individual needs to be mature, trustworthy and technologically savvy.
- 4 Write out instructions for what should happen to your digital assets after you die. There may be files or confidential information you wish to have deleted.
- 5 Consider whether you want to have a digital message on your tombstone. This can be a good idea for some people.

SEVENTH-DAY ADVENTIST CHURCH  
Alberta Conference



# For more information

*On Wills and how to combine your personal values and charitable goals...*

Contact

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