

get excited when I hear kids in the background of a phone conversation. When those calls are about planning for life's contingencies, I know that people are on top of their game, juggling the stuff of a happy life: birthday parties, family outings, constant change.

Talking with Rachel and Josh Boyko about their wills was an eye-opening experience. A young couple living in Lacombe and attending College Heights church with their two boys- Judah,

age 5 and Reuben, age 1-Rachel and Josh bring a refreshing perspective to the questions of "Why have a will?" and "How do you want to divide your legacy?"

## Why a Will Now?

"For us," says Rachel, "the biggest reason for having a will is to make sure the kids are taken care of. There's a wide range of how people live their lives even within our families, and those differences become very important once you have kids. This is the only

way we can have control of the kind of upbringing our kids would have."

## You're Giving Away— How Much?

Perhaps their perspective on how to divide their legacy is influenced by Rachel's entrepreneurial upbringing; it's definitely influenced by Josh's observation that paying his own way through college was the best thing that could have happened to him. But these young people value the Sabbath School that nurtures their children, and the

You can see and hear Josh & Rachel Boyko along with other real Alberta Adventists featured in the Means & Meaning column by going to www.albertaadventist.ca/ means&meaning. These Means & Meaning videos will be released on DVD for use in your local church as they appear in the Alberta Adventist News.



Giving to the Alberta Conference in your will can reduce income tax for 2 years and actually retrieve money for your estate from Canada Revenue Agency. If the gift in the will exceeds the tax payable in the final tax return, the extra tax credit can be carried backward to the prior year as well!

church community that enriches their lives. They want to strengthen that community as well as their children. They want to foster a healthy balance between self-reliance and communitymindedness and responsibility.

"I don't believe that giving children everything is the best thing for them," says Josh, who met Rachel while working, as a student, at her family's business. That experience changed Josh's life in more ways than one. "I saw the difference between my friends who had their whole school bill paid and those who had to pay for it themselves."

The Boykos see so many positive things in the church community that is helping them raise their sons, and a portion of their estate will help ensure that specific church programs remain strong. But they also see things that could be strengthened; depending on what life holds for them and the boys, a portion of Rachel and Josh's estate may help the Conference to fill a gap that the couple sees.

After all, a will is for the living. Josh and Rachel want their boys—and the community that supports their values—to stay strong.

See the ad below for more details on the NEW "no cost" Wills @ Camp program.



Lynn McDowell Director of Planned Giving I Philanthropy Alberta Conference



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