



If tragedy strikes, a little planning goes a long way

Most parents have thought about who will raise their minor children if they die. Some of us have even told our families and friends who among them we would want to step in. But is that enough? It is not. It is imperative that we parents understand how the process works and that we take the easy steps to ensure that our wishes will be known.

First, we need to

accept that we are not immune from tragedy at any age. While death may be more likely for the elderly, its consequences are often more severe when it strikes parents of minor children. Thus, it is a critical parenting responsibility to prepare for our deaths. One component of that responsibility is to nominate guardians for our children — for their persons and for their

estates.

By way of background, a guardian of the person is someone who steps in as parent in the event that both parents die. This is the person who will raise your children, providing them with a safe, supportive and loving home. A guardian of the estate is someone (often the same person as the guardian of the person, but not always) who

will look after their property and finances, if any.

Do we get to choose these individuals? We do not. Rather, if we die, a judge will appoint them after investigating and determining what the court deems to be in the children's best interest. The power and responsibility we parents have is to nominate guardians for our children, in writing, so that the

court will know our wishes. No one better understands the needs of our children and the parenting styles of our family and friends than we do. But, unless we put our choices down in writing, the court will choose from the pool of our family and friends, without any input from us.

This is a roll of the dice that no parent should make. The activities and stressors

of daily life are ready excuses to avoid accomplishing what needs to be done. A three-page, relatively inexpensive document that can change the course of our children's lives is well worth the time and energy to execute.

Carolyn J. Vondriska is the mother of three young children and an estate planning attorney with Waite, Jacobs & Atkinson, Ojai.