

Being prepared is important

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We parents of young children are so busy with the activities and stressors of daily life that we tend to put off accomplishing what is indisputably a critical parenting responsibility — providing for our children in the event that we die. For those of us who are relatively young and in good health, the odds of this happening are slim. However, none of us is immune from tragedy and there is no guarantee that both parents will live for the entire 18 years that it takes a child to become a legal adult. Should we dwell on our own mortality? No, but we should be proactive in providing for our children in the event that something happens.

How do we do that? One easy way to help ensure the well-being of our children is to select guardians for them — for their persons and for their estates. While a future article will focus on the latter, 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 — do their homework with them, take them to the doctor, cheer them on in sports, and provide them with a safe, supportive and loving home. In other words, they will do the things that you would have done if you had survived.

If you die, a judge will appoint a guardian of the person for your children. Do you want that judge to decide who will raise your children without any input

from you? Absolutely not. No one better knows the needs of your children and the parenting styles of your family and friends than you do. But unless you put your choices down in writing, this is exactly what will happen — the judge will choose from the pool of your family and friends, and you won't be there to agree or disagree.

To ensure that your voice is heard after your death, you should nominate guardians of the person for your children and memorialize those choices in writing. Make it a priority — because you never know what the future holds.

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