

## **Who Would Get the Kids?**

*Everything you need to know about choosing guardians for your children*

By Sandra Byrd

In any classroom of 25 kids, only 4 have a legal arrangement outlining who will care for them should both of their parents die. That leaves 21 children vulnerable to feuding relatives, the social service system, and the courts, should they become orphans. Are your kids among them? Mine were.

As parents, we're careful about screening babysitters, providing good medical care for our children, and considering the content of their entertainment. In every way we are eager to protect our kids. However, until an unexpected death in my neighborhood—a dad in his early 30s—I hadn't given much thought to making a will and checking it twice. This man's death motivated my husband and me to get our legal situation in order to make sure our children would be cared for emotionally, financially, and spiritually should something happen to us.

While making a will was pretty straightforward, I was surprised at how difficult it was to choose a guardian for our children. But the more we worked through the question of who would raise our children, the more convinced I became that choosing a guardian is a decision no parent should put off. As you choose a guardian for your children, make sure to consider these crucial guidelines:

### **Put Faith First**

Parents frequently focus on who would be a good money manager for the assets left to minor children, but this is a mistake. The management of the assets can be left to a professional money manager or institutional trustee. The most important role of a guardian is to serve as a "substitute parent." For Christian parents, then, the primary consideration in choosing guardians will be whether the person will help your children know and love the Lord. Proverbs 22:6 says, "Train a child in the way he should go, and when he is old he will not turn from it." Will your potential guardians do that?

As Karen and David Chu considered guardians, they left out Karen's entire warm and loving extended family because none of them went to church, much less lived a life centered on Christ. However, David's sister and her husband were strong Christians, and David and Karen felt most comfortable with their kids living there. David and Karen understood the primary importance of finding someone who shared their values. The other issues—where the family lives, how many children they have, their age, their income—are all secondary to the kind of home environment your children would live in.

That might mean you have to make the difficult choice of whether to name a non-Christian family member or a close Christian friend as guardian. Sarah and her husband, Jack, had initially chosen her brother and sister-in-law as guardians. However, when that couple had children of their own, they began to make lifestyle and parenting choices that made Sarah uncomfortable. She and Jack approached some close friends and asked them to be guardians. Sarah believes she made the best choice for her children and feels much more comfortable knowing that, should anything happen to her and Jack, their children would be raised in a Christian family.

## **Balance Age and Experience**

Because guardianship is a long-term commitment, it's important to look down the road 10 or even 20 years to consider what life might be like for your children. As my husband and I narrowed down our field of choices, we began by considering levels of experience, energy, and willingness.

My parents are Christians and seasoned parents, but we had to consider how old they would be 21 years from now, when our youngest child would be finishing college. Would they have the health and energy required to care for our children until the kids reached adulthood?

On the other hand, my sister and her husband, two loving, young Christians, were still childless. Would they have the necessary experience and patience to deal with little children? With teenagers? If they did have children of their own, would it be too big a burden to add our kids to their family?

There will rarely be a perfect choice of guardians; after all, no one can duplicate you! In the end, we chose my parents, believing that their years of experience and wisdom would help them make good choices for our children. We also trusted that my sister and her family would be involved in our children's lives in some capacity regardless of who we chose as guardians.

You can also gain some peace of mind by having a second set of guardians in place to help support your primary choice. When Angela's husband died of cancer last year, she knew she'd better arrange for guardianship quickly for her four children. Although Angela had some reservations, she arranged to leave the youngest children in the care of their 19-year-old sister. But Angela also arranged for back-up guardians in case the young adult was unable to care for the kids alone.

## **Make Your Decision Clear**

Choosing a guardian is often a deeply personal decision, and yet it's essential that you make sure to discuss your decision with the potential guardian before you sign them up. Once you have their permission, your choice should be something that is openly discussed with those who will be the most heavily impacted by your decision: the guardians themselves, your children and your families (both yours and your spouse's). It's also important to inform someone that they've been removed as guardian so they won't try to assume responsibility if you die. When the will is read it should not be a shock or surprise to anyone.

When Sarah and Jack faced the awkward task of informing her brother that they had changed their decision, Sarah couched the conversation in gentle words, letting her brother know that he was still an important part of their family life. Despite the difficulty of this conversation, Sarah did tell her brother with certainty that she and Jack had switched legal guardians. Sarah knew it was important that there be no potential wrangling or hurt in a time of already overwhelming stress.

You'll also need to tell your children about the plans you've made for them. While this might seem like a morbid conversation, it can actually be quite comforting for children to know what would happen to them if you weren't around to care for them.

We told our kids that while it's extremely unlikely that we would both die before they were adults, it sometimes happens. We told them that if anything should happen to us, Grandma and Popper would care for them in the same way that we do.

Give your children as many details as you can. Explain where they would live and go to school, how often they would be able to visit their old friends, and your reasons for choosing your guardians. Give them permission to ask questions anytime, and make sure they spend regular time with the guardians throughout their lives.

Thinking about the possibility that someone else may raise your children is unpleasant. But once it was arranged, I didn't feel sad; I felt relieved. My husband and I want to take care of our children in every important way, even if we're not around.

Sandra Byrd is the mother of three and the author of numerous books, including

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