

GOD'S WILL
AND
YOURS

Thinking biblically about
your last will and testament

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 **matthiasmedia**
SYDNEY • YOUNGSTOWN

God's Will and Yours

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Matthias Media

(St Matthias Press Ltd ACN 067 558 365)

Email: info@matthiasmedia.com.au

Internet: www.matthiasmedia.com.au

Please visit our website for current postal and telephone contact information.

Matthias Media (USA)

Email: sales@matthiasmedia.com

Internet: www.matthiasmedia.com

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ISBN 978 1 875245 86 4

Cover design by Annesa Fung.

Typesetting by Lankshear Design.

A TRUE STORY

On an otherwise uneventful day in 2018, my friend John was rushed to hospital in an ambulance.

One day earlier, John was well enough to be driving other elderly people in his community to a meeting. Yet a week or so later, he passed away—still in the intensive care unit, surrounded by his family but unable to talk because of the tube that had been down his throat ever since his first night in hospital.

John was a loving, thoughtful, thoroughly godly Christian man who had been a very capable accountant and tax agent. He was a careful planner and highly detail-minded, especially in financial matters.

But surprisingly, when his family started sorting through his financial affairs after he died in hospital days after being admitted, they discovered that his current will was over 40 years old. As is quite common, it appointed both of his children as his executors.¹ But the will pre-dated the marriage of his daughter, so when he appointed her as an executor he used her maiden name. That might sound of little consequence, but even that small detail made her job of being an executor of his estate just that bit more burdensome.

1 Executors are the people given the job of implementing the will after a person has died.

Also surprisingly for a man who cared for others so faithfully throughout his life, the only beneficiaries under this 40-year-old will were his two adult children, both of whom were now financially reasonably well off already. There were no gifts to charities he loved, nor any provision for Christian causes he supported, including the church he had been part of for decades.

Not only that, John had made a verbal arrangement some eight years prior to his death with a family member. It effectively changed the terms of his will without *actually* changing his will. And the only written proof of the change was a barely legible handwritten note he had written to himself—in pencil!

Now the family had no doubt that it was John's intention to change his will in that way, so it was not something any of them would ever have challenged. But it involved a lot of money and could potentially have been the cause of a very significant relational issue in the family—something which would have deeply distressed John if it had happened.

So why did John not update his will? Or why did he not at least talk to his executors about his intentions?

For that matter, why did he not ever talk to his family about his wishes should health decisions need to be made in a life-threatening health crisis? Because that's where he eventually found himself: in intensive care, gravely ill and unable to talk. Why didn't John make a living will before he found himself in that situation?²

And why did he not reflect his care for others and his Christian faith in the provisions of his will?

2 A living will or 'advance care directive' is a legal document that allows a person to make their future healthcare preferences known if they ever lose their capacity to make or communicate their choices or decisions.

Well, let me confess something now. As I write this, my own will is almost as old as John's was and certainly predates my own daughter's wedding like John's did.³ In fact, my current will gives guardianship of my daughter and son to some good friends of ours, which is probably a little unnecessary given that both are adults and neither of them live with us anymore. Indeed, I suspect it would be a rude shock to our friends to find our adult children on their doorstep expecting to be looked after!

And while I'm confessing, let me add that neither do I have a living will in place.

So rather than point an accusing finger at John, let me rather ask myself why *I* haven't put together an up-to-date, thoughtful and clear will? Admittedly, I'm not yet 83 years old and I'm not a widower. But that's not really a very good excuse. I know my life could end as suddenly as John's did for any number of reasons.

In fact, part of the reason I offered to run a seminar at my church—which was the genesis of this publication—was to push myself to think this issue through and work out what needed to be done. How should I be thinking about it as a Christian? What does the Bible have to say? What is God's will for me and my will?

In doing that work for myself, I hope it proves useful to you as well.

3 A situation I aim to have rectified by the time you are reading this!

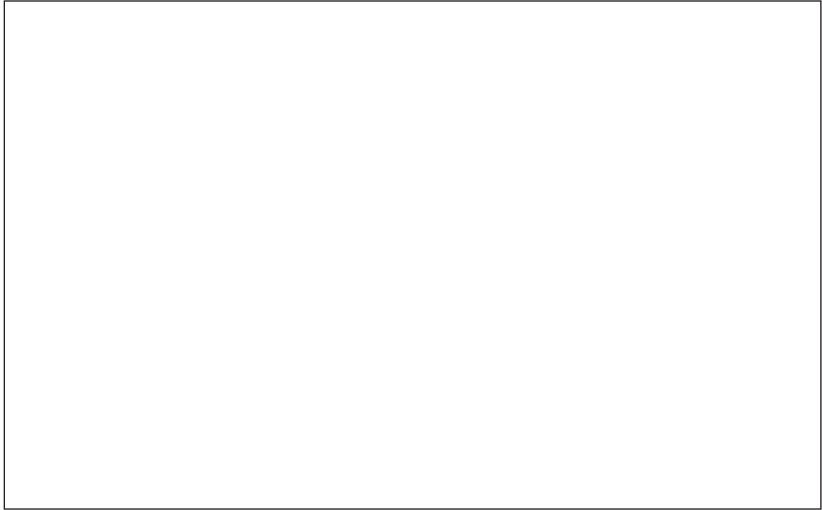
HAVING A WILL: WHY WE DON'T

Apparently about 52% of adult Australians don't have a will at all.⁴ That figure goes up to 80% of Gen Y people, even though most of them have jobs and assets.

Question: Why do so many people not have a will? Not necessarily the reasons *you* might not have a will, but what are some of the general reasons why people don't draw up a legal will or a living will? List some answers below.

Your answers:

4 B Hassan, '10 million Australians don't have a will', *Finder*, 3 October 2018, accessed 3 May 2022 (finder.com.au/press-release-oct-2018-10-million-australians-dont-have-a-will).



Here are some of the answers I came up with:

- fear—people don't want to think about death
- busyness (34% in the Australian survey said they “haven't got around to it yet”)
- laziness
- people thinking they have nothing worth including in a will (14% gave this reason)
- not being sure how to go about it
- concern about the cost of engaging a lawyer
- knowing that it will mean hard decisions and hard conversations
- meaninglessness (as in Ecclesiastes 2:18-19): “What does it matter, I'll be dead!”

If you personally don't have a will, I wonder which, if any, of these reasons might best explain why that is the case? Tick the ones you think are applicable to you.

HAVING A WILL: WHY WE SHOULD

Having explored some of the reasons why we perhaps *don't* put wills in place, let's now think about why we definitely *should* have wills as Christians.⁵ I'm going to give you seven biblical reasons, plus a bonus one at the end.

Reason 1: We have no need to fear death

Christians can look death squarely in the eye, even mock it for its powerlessness over us. Look at what the Apostle Paul says:

“Where, O death, is your victory?
Where, O death, is your sting?”

The sting of death is sin, and the power of sin is the law. But thanks be to God! He gives us the victory through our Lord Jesus Christ. (1 Corinthians 15:55-57)

Death is not to be feared. Its sting has been removed by Jesus.

Furthermore, as we think about the inheritance we give to others in our will, we have assurance of receiving an even better future inheritance from the Lord. The Apostle Peter says:

5 Some of these reasons will be true for both wills and living wills.

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade. This inheritance is kept in heaven for you ... (1 Peter 1:3-4)

So in that sense, Christians should be able to ‘die well’, to die positively, to even see our death as something to look forward to. As Paul says in Philippians 1:

For to me, to live is Christ and *to die is gain*. If I am to go on living in the body, this will mean fruitful labour for me. Yet what shall I choose? I do not know! I am torn between the two: *I desire to depart and be with Christ, which is better by far*; but it is more necessary for you that I remain in the body. (Philippians 1:21-24)⁶

Paul was confident that departing and being with Christ is “better by far”, not something to fear.

In other words, of all people in our society, *we Christians* should be the ones who can face up to our mortality with confidence and not be scared to plan for it.

Reason 2: Our wealth comes from God and belongs to him; therefore, we should be good stewards of what he has entrusted us with

As Christians we know everything belongs to God. Psalm 50:9-12 poetically expresses this when God says:

6 All emphasis added to biblical quotes in this [article](#) is mine.

I have no need of a bull from your stall
or of goats from your pens,
for every animal of the forest is mine,
and the cattle on a thousand hills.
I know every bird in the mountains,
and the insects in the fields are mine.
If I were hungry I would not tell you,
for the world is mine, and all that is in it.

And in Deuteronomy, Moses says to the gathered people of Israel:

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for *it is he who gives you the ability to produce wealth ...* (Deuteronomy 8:17-18)

And because it comes from him and belongs to him, we should aim to be good stewards or trustees of what he has entrusted us with. Listen to what Jesus says as he points out that the wealth God gives us is something we hold ‘in trust’:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So *if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?* And if you have not been trustworthy with someone else’s property, who will give you property of your own?” (Luke 16:10-12)

Our wills are actually our very last opportunity for exercising faithful stewardship of all the wealth God has blessed us with—our last opportunity to show our *trustworthiness*—and we should prayerfully apply the same thought and principles to that last act as to all the other acts of stewardship during our life.

Reason 3: Even in our last act of stewardship we have the opportunity to invest wealth wisely and productively on God's behalf

This is really an extension of Reason 2 for having a will, that we hold our wealth in trust for God, to whom it rightly belongs.

Think, for example, of Jesus' parable of the talents (bags of gold) in Matthew 25, where a master is going away for a while. The master gives his three servants a *lot* of money, and they are meant to manage that money on his behalf while he is away. When he comes back, they report in. And this is what Jesus says about the first servant:

“After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’” (Matthew 25:19-21)

The servant is rewarded for having wisely invested his master's wealth.

Paul also talks about investing in God's kingdom in Galatians, using the metaphor of sowing and reaping:

Nevertheless, the one who receives instruction in the word should share all good things with their instructor.

Do not be deceived: God cannot be mocked. A man reaps what he sows. Whoever sows to please their flesh,

from the flesh will reap destruction; whoever sows to please the Spirit, from the Spirit will reap eternal life. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers. (Galatians 6:6-10)

The Bible calls on us to be sowing to “please the Spirit”—which I think most likely means doing things that glorify the Lord Jesus—and not just in all the acts of stewardship in our lifetime, but also in our last act of stewardship after our death.

Therefore, we need to have wills that make appropriate and generous provision for God’s work in the world that we are leaving behind. That work might include our church, a mission organisation or, for that matter, perhaps a bigger inheritance to a child who has made financial sacrifices to do mission work (with this ‘favouritism’ explained to the other children, of course).

Reason 4: We have a serious obligation to provide for our family

Look at the Apostle Paul’s strong words about this obligation:

Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

In providing for our spouse or our orphaned children, we follow God’s heart. Our God is a God who cares deeply for orphans and widows—just search for those two words in the Bible and you’ll see what a repeated theme it is. For example: “A father to the fatherless, a defender of widows, is God in his holy dwelling” (Ps 68:5). And so, Proverbs 13:22 just assumes it is a good thing to provide

an inheritance for your family: “A good person leaves an inheritance for their children’s children ...”

Given the obligation on us as parents to bring up our children “in the training and instruction of the Lord” (Eph 6:4), part of our planning is to not just provide for them *financially*, but also to not leave them *spiritually* orphaned.

So it’s very important for us to make clear in our wills who we wish to be the guardians of our children if we die while they are still young. Otherwise it will be decided by a secular court that will, I think, tend to favour close family, even if those people are not Christians and will bring your children up with very different values to you.

But coming back to the financial provision for your family, I want to add two caveats or qualifications to the general principle of providing for our kids in our wills.

Qualification 1

Don’t make wealth a stumbling block for your children (or anyone for that matter). The Bible has many warnings about the risks of having wealth, such as the danger of wealth coming too soon from an inheritance: “An inheritance claimed too soon will not be blessed at the end” (Prov 20:21). There are also warnings about the desire for wealth generally, for example:

Someone in the crowd said to [Jesus], “Teacher, tell my brother to divide the inheritance with me.”

Jesus replied, “Man, who appointed me a judge or an arbiter between you?” Then he said to them, “*Watch out!* Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” (Luke 12:13-15)

So *watch out* for your kids, and don't add to the things that could potentially choke their spiritual life. Remember Jesus' words in the parable of the seeds or soils: "The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature" (Luke 8:14).

Some of you may be familiar with and perhaps may even have adopted the wise prayer of Agur in Proverbs:

... give me neither poverty nor riches,
but give me only my daily bread.
Otherwise, I may have too much and disown you
and say, "Who is the Lord?"
Or I may become poor and steal,
and so dishonor the name of my God. (Proverbs 30:8-9)

Wouldn't that be a wise prayer and principle for distributing wealth to our children in our wills? Give them not so much that they will become arrogant and forget the Lord, but not so little that in their poverty they are tempted to cheat on their tax returns.

(Just as a little editorial aside, I rather suspect we in the Developed world err on the side of giving our children too much. Even without our inheritance, our kids rarely will need to live in poverty like many in the rest of the world do.)

Qualification 2

My second qualification to the principle of providing for your family is this: don't define 'family' too narrowly. Why do I say that? Well, for a start, when we follow Jesus, he widens our perception of family:

"Truly I tell you," Jesus replied, "no-one who has left home

or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age: homes, brothers, sisters, mothers, children and fields—along with persecutions—and in the age to come eternal life.” (Mark 10:29-30)

This is all part of seeing the priority of following Jesus: he takes precedence so much that it is as if we ‘hate’ our family. Notice what Jesus also says in Luke:

“If anyone comes to me and does not hate father and mother, wife and children, brothers and sisters—yes, even their own life—such a person cannot be my disciple.” (Luke 14:26)

That verse, I think—although it is probably right to read it as hyperbole from Jesus—must at least suggest that the wills of those who follow Jesus will look quite different to the wills of non-Christians. We’re not going to look like our family is our idol, like it is for so many in our society. More likely, there ought to be a real risk that outsiders may think we don’t love our children that much.

And the Apostle Paul instructs us to think more widely than our own family when we give: “Therefore, as we have opportunity, let us do good to *all people, especially to those who belong to the family of believers*” (Gal 6:10). So, in providing for your family in your will, take a *broad* view of who is in your family.

To give a practical example, those of us who are established homeowners in the Australian property market often have a substantial ability to help our children become homeowners too. But if you have friends who have left home to serve on the mission field, when they come back they are not going to have the same ability to help their children set up home as we do. We could level the Christian playing field a little by providing something for *their*

children, as well as ours. Wouldn't that be a witness to the gospel influence in our lives and thinking?

Reason 5: We don't underestimate the power of sin—even in our own family—and the destructive consequences it can have

Johann Lavater, an 18th century Swiss poet and theologian said, "Say not that you know another [person] entirely, till you have divided up an inheritance with him".⁷ Think, for example, of Sarah's bitter comment about her rival Hagar—"... that woman's son will never share in the inheritance with my son Isaac" (Gen 21:10)—or of the stepbrothers of Jephthah, who said to him:

"You are not going to get any inheritance in our family." So Jephthah fled from his brothers. (Judges 11:2-3)

In fact, Paul warns us about the effect of money on people:

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that *plunge people into ruin and destruction*. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:9-10)

And without doubt inheritances have been the cause of so much ruin and destruction and grief. No, we should never underestimate the ability of an inheritance to divide a family and plunge it into terrible fights.

7 'Johann Kaspar Lavater', *Wikiquote*, accessed 3 May 2022 (en.wikiquote.org/wiki/Johann_Kaspar_Lavater).

Having a clear will won't magically make fights not happen, but in truth the more clarity a will gives, the less scope there is for fights.

To that end, we should also seek to distribute our wealth thoughtfully and equitably. As an example of this principle, in the Old Testament the land was to be divided as an inheritance *in direct proportion* to the number of people in each group:

The LORD said to Moses, “The land is to be allotted to them as an inheritance based on the number of names. To a larger group give a larger inheritance, and to a smaller group a smaller one; each is to receive its inheritance according to the number of those listed.” (Numbers 26:52-54)

We also shouldn't discriminate on the basis of matters that aren't really relevant. There's an interesting example of this in Numbers 27:1-11, where Moses ruled that an inheritance was not to be denied to Zelophehad's daughters just because they were female.

I suppose the principle that we should be equitable is almost obvious, because—as any parent knows—we should never underestimate the potential for kids to say “That's not fair!” And they don't necessarily lose that tendency when they become adult kids receiving an inheritance.

Reason 6: We want to love our family by not leaving them a complicated mess to sort out

Don't leave the sort of mess that *you* wouldn't want to have to sort out if you were the family left behind. That's just the simple 'do unto others' principle: “So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets” (Matt 7:12).

Reason 7: The document we draw up is our last will and testament

The word ‘testament’ derives from the same word as ‘testify’ (see also Old and New ‘Testament’). It’s *bearing witness* to something. So there are two considerations connected to bearing witness in your will:

- i) Actions: Remember that what you do in your will is your last testament, your last chance to bear witness to what is important to you. Does your last will and testament testify to the fact that you only value your children? Or does it testify that you also value God’s kingdom?
- ii) Words: Remember that you can explicitly testify to the truths that your will is founded upon—you have a last chance to be a witness to your family and close friends.

For example, here is the opening statement to the will of a famous American, John Hancock, written in 1802:

In the name of God, Amen. I John Hancock, of the county of Patrick, being in good health and in my perfect memory thanks be to God for the mercies conferred upon me, but knowing the certainty of death and that it is appointed unto all men once to die, I do make constitute and appoint this my Last Will and Testament ... first I commend my soul to the hand of Almighty God who gave it hope through the meritorious cross and passion of my Lord and Saviour Jesus Christ to receive a free and full pardon of all my sins committed, who I trust will not reject me when I come to him for mercy ... my body I give to the Earth to be decently buried according to the will of my Executors hereafter men-

tioned and as for all the rest of my Temporal Estate which it has pleased Almighty God to endow me with I give and bequeath them as followeth ...⁸

If you want your family to know your faith, my understanding is there's no reason you shouldn't include a statement of it in your will.

And as a by-product of that witness, it might also help protect some of your more 'foolish' gospel decisions from being challenged by your non-Christian family members. As Paul explains:

The person without the Spirit does not accept the things that come from the Spirit of God but considers them foolishness, and cannot understand them because they are discerned only through the Spirit. (1 Corinthians 2:14)

Some of your unbelieving family may not understand why you want to give a significant sum to a missionary organisation. That will seem foolish to them. But you can spell out why the message of the Lord Jesus means so much to you and your mission giving should be respected.

So, there we have it: seven reasons for Christian people to have a will.

Of course, there are other reasons for having a thoughtful will that apply to anyone, Christian or not. For example, you may decide you want your assets to go to more worthwhile causes than the government, so through your will you decide to legitimately

8 'Miscellaneous wills', *Pat Patterson's Genealogy*, accessed 3 May 2022 (<https://patp.us/genealogy/wills/misc>). Spelling and punctuation modernised.

arrange your affairs to reduce the amount of overall tax paid. But even without any of those other reasons, I hope I've convinced you—if you haven't already—to take action and put in place a will that reflects your faith and Christian values.

BONUS THOUGHT

Before I finish, I want to throw out to you an even more radical New Testament thought to keep in mind as you draw up a will. And that thought is: you are *already* dead!

Listen to what Paul says about his radical decisions and the truth they are based upon:

If we are “out of our mind”, as some say, it is for God; if we are in our right mind, it is for you. For Christ’s love compels us, because we are convinced that one died for all, and therefore *all died*. And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again. (2 Corinthians 5:13-15)

Do you see what he’s saying? When we become Christians, we are united with Jesus in his death and we die. The life we have comes to an end, and so decision making is no longer essentially about me. This means that the will you are making is not put in place to enact *your* wishes, but to enact *Jesus’* wishes. Which is of course exactly the sort of thinking that will lead people to regard you as, like Paul, “out of your mind”.

Paul says something similar in Galatians:

I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by

faith in the Son of God, who loved me and gave himself for me. (Galatians 2:20)

In fact, for our current purposes, we could change that last verse to: “The will I now make in the body, I make by faith in the Son of God, who loved me and gave himself for me”.

My life ended and I now live—and die—for Jesus. My will ought to reflect the fact that it’s now all about Jesus and what he wants. I encourage you to meditate on that kind of mind-blowing idea.

Perhaps, in conclusion, you’ll join me in this prayer as you (I hope) think further and take action about your last will and testament:

Our Father, we thank you that as Christians we no longer need to fear death—and that we can face up to our mortality with confidence. We thank you for your provision for us in the Lord Jesus that gives us that confidence and certain hope.

We thank you that your word also gives us so much wisdom for our lives and decision-making. Please help us to keep prayerfully thinking through some of these end-of-life decisions about wills and living wills, and then to take appropriate action.

Lord, we thank you that you are sovereign, and that we can trust you to care for those we will leave behind when we die. And we thank you for the eternal inheritance we can look forward to with you in your coming kingdom.

May we glorify you in both our lives and in our deaths. We pray this in Christ’s name. *Amen.*

BEFORE YOU GO...

... can I please ask you to consider the ministry providing this publication to you?

You will no doubt have your own favourite ministries in mind to make provision for in your will. But I want to take this chance to commend Matthias Media to you as a ministry that I believe has an extraordinary impact for the work of the gospel and in making disciples of the Lord Jesus (Matt 28:19), especially having regard to the limited financial resources it has always had at its disposal. Dollar for dollar, I doubt there are many more gospel-fruitful ministries to invest in. Yet they could do so much more with extra financial resources.

I admit, I could be biased: as an employee I led Matthias Media with my friend and colleague Tony Payne for thirty-three years. But rather than shrug off my request because of my lack of objectivity, I hope you will rather interpret the fact that I spent my working life involved in that ministry as an indication of how highly I value it.

If you *do* decide to support Matthias Media, let me assure you that I won't benefit financially, because I am no longer a paid employee but an unpaid contributor, freely giving most of my time to supporting the Matthias Media ministry I love and consider so fruitful.

If you'd like to leave a bequest to Matthias Media, you could use the following wording in your will:

I give, free of all duties and taxes ...

- the sum of \$_____ [or]
- _____% of my estate [or]
- the whole of my estate, [or]
- the residue of my estate [or]
- _____% of the residue of my estate [or]
- my units/shares in _____ Trust/Ltd [or]
- my real property situated at [insert street address]
having the title reference _____

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Or if you don't want to wait until your death to support Matthias Media, you can, of course, donate any time.

Thanks!

Jan

In our culture no-one likes to talk about death. It seems much better to just carry on and pretend it doesn't happen, or, even when it does, that it won't be our problem! But as Christians, this can't be how we live our lives. Death has lost its sting and our assurance is in Christ, which means that our lives and values are shaped very differently compared to the culture around us.

Ian Carmichael explores one aspect of death that for many reasons is often neglected: leaving a last will and testament. He walks through seven reasons (plus a bonus one) for Christians to not only leave a will but to carefully consider how to make provision for their resources to benefit the world they leave as they take their place with the Lord Jesus.

If you are one of the many that have neglected to give enough thought to this important area of stewardship, this booklet is a must read.



ISBN 978-1-875245-86-4



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