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## PREPARE TO DIE

### Prepare to Deal with Conflict

### Lesson # 6

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A deer is untouched by the vultures while it is alive and healthy, but as soon as it gets sick the vultures begin to circle. At the moment of death they land and begin to devour the carcass. So it is with many people – even those who profess to be Christians! Before death arrives to a parent the lust of materialism begins to inflame within the heart. Family members greedy for the material kill begin to circle their parent's life long accumulation of stuff. They eagerly await the opportunity to devour what they can as soon the occasion permits.

Now you might be thinking to yourself that this kind of imagery is brutal, hard, unsympathetic, and just plain cruel. It is! It is cruel to treat a loved one who is about to die like a treasure chest with its lock about to be pried open. It is cruel to profess Christ with your lips and serve the idol of greed in your heart. Nevertheless, it happens every day.

We live in a world that is so consumed with materialism that we are blind to it. Our hearts are calloused. We often don't know that the love of money, riches, and things is even a problem in our life. But when the bait of hoped for riches is dangled in front of us the monster is awakened. We are consumed with avarice. It dominates our thoughts and our hopes. It reveals itself to be the master of our soul, the idol of our life. We are more than willing to hate our mother, father, brother or sister to serve our covetous heart.

You may be thinking that what I have said is a bit overstated. I wish that were true, but no mortal pen can put forth with sufficient clarity the depth of man's depravity in the face of hoped for riches. Children who get along just fine while their remaining parent is still alive are often transformed from a meek and mild Dr. Jeckel into the hideously greedy Mr. Hyde.

A parent wanting to make is passing estate easier to liquidate talks to his kind and loving son. He decides to give his house to his son before he dies, but to his horror, shortly after the deed is done, the son tells his father he must leave the house. The father refuses, so the son coldly has him evicted! This is no fiction!

A widow has two children. Both are very loving and kind. The daughter lives close to the ailing mother, the son lives further away. The daughter faithfully nurses her mother. She at great expense to herself to make sure her mother is well cared for. The son rarely calls and never visits. Instead he is consumed with what he is going to do with his part of the estate. He estimates how much he might get. He lusts, dreams, and even begins to right down a list of things he wants to buy with his inheritance. He realizes he is not going to get everything he wants to make him happy. Depression sets in. He lays in bed at night wondering what his sister is doing. He begins to think evil thoughts of her, imagines that she is stealing from the estate and pilfering what she can from their ailing mother. He begins to hate his sister and grow bitter towards her.

The day comes when the ailing mother passes into eternity. A call is made to the son by his sister. Moments after the bad news is shared the son accuses his sister of stealing from their mother. He tells her that if she doesn't give him three fourths of the estate he is going to get a lawyer. With disgust she refuses. He hangs up on her. The next day she calls him to try and work things out. He tells her in no uncertain terms that he would rather use up the entire estate with lawyer fees than have her get any more than one quarter of the estate.

True stories like these are common. All over the world families, once close, are driven to hate each other over riches and things destined to perish. What can you do to keep this from happening in your family? What would God want you to do if something happens to you? The answer to these questions is the same as the other lessons — prepare to die!

## **I. STEPS YOU CAN TAKE NOW TO HELP PREVENT CONFLICT AFTER DEATH**

### **A. Concerning Property**

1. People fight over money and material possessions. The more there is to fight over, the more likely it is that greed will set in, suspicions will be aroused, and litigation will occur. Family members may hate each other over inexpensive knickknacks but they will get lawyers and sue each other over money and more valuable items. Some solutions might be to spend or give away what you can before you die. Some couples begin to liquidate their estate to their children or the Lord's work before they die. This way they get to see their children blessed and observe some of the fruit of their giving.
2. Fights often break out along family divisions especially when there is divorce and remarriage. Step children often don't love their step parents. Adopted children can be treated as second rate family members. If a widow or widower is remarried their second spouses can be suspected of being a gold digger, marrying for the money. The surviving spouse will usually favor their own blood over the deceased spouse's children. You can help prevent conflict between these kinds of parties by communicating clearly to all parties before you die. One solution could be to have a family meeting where your intentions are clearly spelled out and explained to all relevant parties. Maybe you could write a letter with your wishes, motives, and intentions stated on it and have all the pertinent parties sign it in front of a notary and have it attached to your will.
3. Fights will often occur when there is obscurity or irregularities in the will, trust, or estate planning procedure. Complex wills and trusts are often scrutinized for loop holes. The solution is to make sure that your will or trust is as clear and simple as possible, that it is prepared by a professional, that you thoroughly understand it, and that your reasons and motives are verbally stated to your family and/or written down in a concise and clear way before you die – which could be tomorrow!
4. Fights will break out when property is left to anyone outside of the immediate family – even the church. Family members usually feel they have a right to own what was their parents. Even if the parents write them out of their will, they still feel they deserve their parents' estate. Even if they receive a portion of the estate they are often envious and jealous of any outsiders receiving anything that they want. The solution to this is to make sure your family understands your intentions before you die. The greater the riches you leave behind, the more careful you will want to be at making your intentions clear. Notarized letters, explanations, intentions, and motives left with your will can help the judge serve your desires.
5. Fights are exponentially more probable the more children you have in your family. With every additional child the number of relationships increases

exponentially. Each relationship creates increased opportunities for conflict. The solution is to talk to your children, hopefully while they are all together. Ask for questions, clarifications, etc. Maybe have them read a copy of a notarized letter you have attached to your will so they can know what to expect after you die.

6. Fights are more likely to occur in families that have ungodly children. An ungodly child is any child who isn't completely sold out to Christ. A child who doesn't love the Lord, doesn't read the Bible, and doesn't pray, is a child who hates God regardless of what they call themselves. They may be kind and sweeter than pie to their aging, ailing parents, but without Christ they are in fact children of Satan and held captive by him to do his will. When Christ is not Lord of someone's life you can't expect them to behave in a godly Christ honoring way because they can't. The solution is the same as above. Communicate, spell everything out clearly, distribute as much of the inheritance as you can before you die, include letters of explanation, intentions, motives, anything that will prevent them from not allowing your desires to be carried out.

## **B. Concerning Wills, Trusts, and Estate Planning**

1. Get a professional to prepare your will and/or trust. They will be able to help you navigate through the intricacies of estate planning so you end up with what you want.
2. Go over your will at least once every five years and pay to have any necessary changes made. Usually estate planning lawyers will contact you if laws change that affect your will or trust.
3. Avoid making decisions when ill, pressured, or in a hurry. Get counsel and plan carefully and methodically.
4. Never use your possessions or money to manipulate or control your children. They will end up hating and despising you if you do.
5. When you leave property to someone other than "the natural objects of one's affection/bounty", there will be a challenge. If you are making such a disposition (giving it to your friend instead of your child), be especially careful. It would probably be best to have a clear, concise letter of explanation included so that the judge can fulfill your desires.
6. Be precise as ambiguities will be attacked. Go through your will with the eye of avarice and greed and look for ambiguities. Don't assume people know what you mean. Statements like "fair market value of the house" are too ambiguous. Spell it out e.g., "Within a month of death, two qualified realtors/appraisers will be asked to assess the value of the house. The average of their two appraisals will be considered the "fair market value."

Statements like “equally divided between the children” is too ambiguous. Different children put different values on things. One values books, another antiques, another tools, another furniture, etc. Spell out how you want the value of things determined so that you decide what things are worth and how they are to be equally distributed.

7. Since the ones who have the best chance of fighting over your estate are your children, raise your children well. Evangelize them diligently. Never think they are saved until you see them living and loving the Lord, the Word of God, and the people of God. Teach them that things and money are not worth devouring one another over.
8. Be precise if you wish to give to the Lord’s work. Specify a certain church, ministry, or kind of ministry. Maybe include a doctrinal statement that defines the kind of ministry you want to support with what you leave behind. If you have children who do not love the Lord, tell them your desires before you die, include in your will or trust an explanation why you don’t want all or part of your inheritance to pass to your children and instead why you want to give to the ministry.
9. If you have children who are still at home, carefully consider who you want to raise them if you die. Have a second and possibly third string choice. Maybe have the first two be believers and the second the best unbeliever you can think of in case of the rapture. If you decide to leave your children with someone other than family, clearly explain why. Include reasons for not wanting your children to go to family members. Remember the judge will read this and make a decision based on what you tell him in your will.
10. If you are leaving young children behind, consider how you want them to be taken care of and the reasons why. Maybe you want to make sure they are well taken care of and not a financial burden to the people you leave them with. Maybe you want to put them through college. Specify what that means. What college? How many years of college? Do you care how much the college costs? Do they need to have a certain GPA? Do you care if they become professional students, live off campus in a nice apartment, live irresponsibly, get barely passing grades and never graduate until they have sucked your estate dry? If after they graduate, do you want to give them a huge sum of money, or give it to them at certain age intervals, or maybe give them the equivalent of what they earn per year at age 25 and then again at age 30 and then again at age 35 then give the rest to a specified ministry?
11. Pray for the best but prepare for the worst. You may feel you can trust your children to get along and act nobly and honestly towards one another. You may trust them implicitly. Still, it is wise to take precautions so they are not tempted and given an opportunity to expose their dark side. You will be showing your children that you love them by clearly spelling out your desires so as to provide no temptation.

## II. KEY SCRIPTURES TO HELP YOU PREPARE TO DIE

### A. Planning

1. **Prov. 15:22** Without consultation, plans are frustrated, But with many counselors they succeed.
2. **Prov. 16:1-3** The plans of the heart belong to man, But the answer of the tongue is from the Lord. 2 All the ways of a man are clean in his own sight, But the Lord weighs the motives. 3 Commit your works to the Lord And your plans will be established.
3. **Prov. 20:18** Prepare plans by consultation, And make war by wise guidance.
4. **Prov. 21:5** The plans of the diligent lead surely to advantage, But everyone who is hasty comes surely to poverty.

### B. Suing and Strife

1. **Mt. 5:38-42** "You have heard that it was said, 'An eye for an eye, and a tooth for a tooth.' 39 "But I say to you, do not resist an evil person; but whoever slaps you on your right cheek, turn the other to him also. 40 "If anyone wants to sue you and take your shirt, let him have your coat also. 41 "Whoever forces you to go one mile, go with him two. 42 "Give to him who asks of you, and do not turn away from him who wants to borrow from you.
2. **I Cor. 6:1-8** Does any one of you, when he has a case against his neighbor, dare to go to law before the unrighteous and not before the saints? 2 Or do you not know that the saints will judge the world? If the world is judged by you, are you not competent to constitute the smallest law courts? 3 Do you not know that we will judge angels? How much more matters of this life? 4 So if you have law courts dealing with matters of this life, do you appoint them as judges who are of no account in the church? 5 I say this to your shame. Is it so, that there is not among you one wise man who will be able to decide between his brethren, 6 but brother goes to law with brother, and that before unbelievers? 7 Actually, then, it is already a defeat for you, that you have lawsuits with one another. Why not rather be wronged? Why not rather be defrauded? 8 On the contrary, you yourselves wrong and defraud. You do this even to your brethren.
3. **Prov. 17:14** The beginning of strife is like letting out water, So abandon the quarrel before it breaks out.
4. **Prov. 18:17-19** The first to plead his case seems right, Until another comes and examines him. 18 The cast lot puts an end to strife And decides between the mighty ones. 19 A brother offended is harder to be won than a strong city, And contentions are like the bars of a citadel.
5. **Prov. 26:20-28** For lack of wood the fire goes out, And where there is no whisperer, contention quiets down. 21 Like charcoal to hot embers and wood to fire, So is a contentious man to kindle strife. 22 The words of a whisperer are like dainty morsels, And they go down into the innermost parts of the body. 23 Like an earthen vessel overlaid with silver dross Are burning lips and a wicked heart. 24 He who hates disguises it with his lips, But he lays up deceit in his heart. 25 When he speaks graciously, do not believe him, For there are seven abominations in his heart. 26 Though his hatred covers itself with

guile, His wickedness will be revealed before the assembly. 27 He who digs a pit will fall into it, And he who rolls a stone, it will come back on him. 28 A lying tongue hates those it crushes, And a flattering mouth works ruin.

### C. Giving to the Lord's Work and Stewardship

1. **Mt. 6:19-21** "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.
2. **Lk. 12:29-34** "And do not seek what you will eat and what you will drink, and do not keep worrying. 30 "For all these things the nations of the world eagerly seek; but your Father knows that you need these things. 31 "But seek His kingdom, and these things will be added to you. 32 "Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom. 33 "Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. 34 "For where your treasure is, there your heart will be also.
3. **Lk. 16:1-13** Now He was also saying to the disciples, "There was a rich man who had a manager, and this manager was reported to him as squandering his possessions. 2 "And he called him and said to him, 'What is this I hear about you? Give an accounting of your management, for you can no longer be manager.' 3 "The manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig; I am ashamed to beg. 4 'I know what I shall do, so that when I am removed from the management people will welcome me into their homes.' 5 "And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?' 6 "And he said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty.' 7 "Then he said to another, 'And how much do you owe?' And he said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' 8 "And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. 9 "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings. 10 "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. 11 "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? 12 "And if you have not been faithful in the use of that which is another's, who will give you that which is your own? 13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth."
4. **II Cor. 9:6-7** Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. 7 Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.
5. **I Tim. 6:17-19** "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.

## D. Being wronged

1. **Prov. 19:11** A man's discretion makes him slow to anger, And it is his glory to overlook a transgression.
2. **Prov. 20:22** Do not say, "I will repay evil"; Wait for the Lord, and He will save you.
3. **Rom. 12:17-21** Never pay back evil for evil to anyone. Respect what is right in the sight of all men. 18 If possible, so far as it depends on you, be at peace with all men. 19 Never take your own revenge, beloved, but leave room for the wrath of God, for it is written, "Vengeance is Mine, I will repay," says the Lord. 20 "But if your enemy is hungry, feed him, and if he is thirsty, give him a drink; for in so doing you will heap burning coals on his head." 21 Do not be overcome by evil, but overcome evil with good.
4. **I Cor. 13:4-8** Love is patient, love is kind and is not jealous; love does not brag and is not arrogant, 5 does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong suffered, 6 does not rejoice in unrighteousness, but rejoices with the truth; 7 bears all things, believes all things, hopes all things, endures all things. 8 Love never fails.
5. **I Thess. 5:15** See that no one repays another with evil for evil, but always seek after that which is good for one another and for all people.

## E. Priorities

1. **Psa. 37:16-22** Better is the little of the righteous Than the abundance of many wicked. 17 For the arms of the wicked will be broken, But the Lord sustains the righteous. 18 The Lord knows the days of the blameless, And their inheritance will be forever. 19 They will not be ashamed in the time of evil, And in the days of famine they will have abundance. 20 But the wicked will perish; And the enemies of the Lord will be like the glory of the pastures, They vanish—like smoke they vanish away. 21 The wicked borrows and does not pay back, But the righteous is gracious and gives. 22 For those blessed by Him will inherit the land, But those cursed by Him will be cut off.
2. **Prov. 15:16-17** 16 Better is a little with the fear of the Lord Than great treasure and turmoil with it. 17 Better is a dish of vegetables where love is Than a fattened ox served with hatred.
3. **Prov. 16:16, 32** How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver. . . 32 He who is slow to anger is better than the mighty, And he who rules his spirit, than he who captures a city.
4. **Prov. 17:1** Better is a dry morsel and quietness with it Than a house full of feasting with strife.