

## **Importance of Guardians**

You spend so much time caring for your children, but do you know what will happen to them if something happens to you? In most cases, a surviving parent will assume the role of sole guardian. But what happens if there is no surviving parent?

If something should happen to both parents while the children are minors (under 18), a court decides who will take care of the children by naming a guardian for them. This court-appointed guardian will be responsible for the care and custody of the children, much like the parent was. A judge will select the guardian he or she deems best for the children. This may not be the person you would want raising your children.

Wouldn't you want to have a say in who raises your precious children? Wouldn't you want to select someone who has the same values and goals as you? Someone who you trust to raise your children almost as well as you would?

If your answers to the above questions are 'yes', you can very easily do something about it. With a little bit of planning now, you can ensure that you have control over who will take care of your children if you are unable to raise them yourself.

By doing something as simple as writing a Will, you can choose who will take over the very important role of raising your children. In your Will you can name a guardian, as well as an alternate (in case your first choice is unavailable). Having a Will is just a part of your estate plan, but it is the document which addresses the most important things in life – your children.

A Will is easy to have set up and it will put your mind at ease that your children will be well taken care of if the unfortunate should ever happen.

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