Procrastination. So many of us are guilty of putting off obligations and responsibilities until another day, a day we think will be better for attending to such matters. This is especially true in the winter, when the days are shorter and darker, with the stress and frenzied activities of the holiday season behind us. Who wouldn’t prefer to curl up with a good book or watch a classic film and munch on some popcorn? Surely that’s a whole lot more enjoyable than planning your estate. We tend to think that there will always be a time to deal with that sort of thing later.

The fact is, though, that the majority of us put this particular task off until it’s too late; over half of all Americans die “intestate,” without leaving a will. Why does that matter? Perhaps you think that your estate is not large enough to need a will. Or maybe your heirs no longer need to rely on you for their fiscal survival. Regardless of your individual circumstances, do you really want the state to be the one to decide how your assets and property will be distributed? Let’s face it, the government will not be taking your values and priorities into account when they slice up the pie. They may even take half of all you leave for themselves if you don’t have an estate plan. And they certainly will not consider utilizing any of your accumulated assets for charitable purposes.

Leaving a will is a responsibility we should all stop putting off and try to live up to. In addition to ensuring that our heirs will receive their due without being held responsible for an onerous tax burden, it’s also an opportunity for us to declare that which was most important to us in life, to express our most deeply held values and to create a legacy that perpetuates those values. Your will is your ultimate last chance to demonstrate to your family, friends and posterity who you were and what was important to you.

Making a planned gift in your will to your church or one of its ministries is one of the best ways to express your charitable intentions. In fact, it’s a once-in-a-lifetime opportunity. Throughout your life, your generosity has helped sustain and further the good works of your congregation. What would it mean to you if you could help ensure its future? Whether through a bequest or a life-income gift such as a charitable gift annuity or pooled income fund, you can leave a legacy that undeniably exemplifies your hopes for the future. Don’t put it off any longer and risk losing your chance.

For the free booklet, Planning for the End of Life, or for more information about leaving a gift to your parish, contact a Planned Giving committee member or the Episcopal Church Foundation at 800-697-2858, or www.episcopalfoundation.org, for confidential advice. Because wouldn’t it be nice to curl up with the kind of book that can help you leave your legacy?