



# If only If onllys were money

How many times have we heard this sad refrain, 'If only'? The examination results are out and we hear regrets like, 'if only I had studied harder', 'if only I had paid more attention in class instead of dreaming of my dream car, dream girl, etc.'

Sometimes unpleasant things happen and the 'if onllys' will be heard again; 'if only the CCTV camera had not focused on the wrong place', 'if only a sexist remark had not been made', 'if only statements were stated clearly and not misunderstood'.

The more serious type of 'if onllys' would be, 'if only they had worn life jackets', 'if only they had worn safety belts', 'if only they had worn crash helmets', 'if only the vehicle was properly serviced', 'if only the drivers respected the law', 'if only the warning signs were put up earlier', 'if only the trainers had been properly trained', and 'if only procedures had been followed', etc.

All these 'if only' statements are expressions of regret and show that **prevention is better than cure**. If we are to be masters of our own destiny, we must take action to control and prevent unpleasant things from happening. One of the 'if only' statements we can avoid would be to ensure we have written a Will and appointed guardians for children who are minors. In this way, at least there will be someone to look after the children's monetary interests if the parents are no longer around.

Some loving couples assume that if they were to unfortunately resign from life, their parents or even their brothers or sisters would automatically be the guardians of their minor children. Sadly, this is a false assumption. They have to be appointed before they can act. If no guardians are appointed under the Will, then guardians will have to be appointed by the Court by application.

Every parent wants their young children to be looked after properly and even to be loved when they are no longer around. To make sure that the young children are protected and looked after by someone of the parent's choice and not by other people who could mistreat the children, the parents should write a Will and choose a suitable person to be the guardian. Besides the time required, since the duties of the guardian could be financially demanding, a certain sum of money should also be allocated to the guardian to take care of the young children until they reach the age of 21.

Under the Guardianship of Infants (Amendment) Act 1999, the mother of an infant child is given equal rights with the father on matters relating to the custody or upbringing of a child. With the amendment, a parent can actually appoint someone to be a guardian for the child who is a minor and also to act jointly with the surviving parent. This will

assist those who cannot trust their spouse/ex-spouse for whatever reasons to bring up the child alone.

Most of us have heard the story of Cinderella where the poor child was mistreated by the stepmother and stepsisters. Some of us have even heard more horrifying stories about young children being abused or cases of 'dera'. All of us do not want this to happen to our young children. Luckily for Cinderella, she was saved by her prince and she had a happy ending. Wouldn't it be wonderful if we can plan for the future to protect our young children and avoid the 'if only' situations? Fortunately, we can do this by writing a Will with a Professional Will Writer and appointing guardians of our choice to protect our young children. For more details, call Rockwills for a free consultation.

A contribution by Rockwills International Group on things that matter to you. Please direct feedback and queries to:

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