

Stewarding Your “Stuff”

WILLS, TAXES AND MORE...

Estate Planning from a Biblical Worldview

A Gift from



Stewarding Your “Stuff”

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Estate Planning from a Biblical Worldview

**A FOUR-LESSON STUDY CONSIDERING
BIBLICAL PRINCIPLES OF ESTATE PLANNING**

ALSO INCLUDING:

Select devotionals from the book
Journey Through Financial Crises

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Foreword

The Bible study materials in this book are provided by PhilanthroCorp in partnership with ADVISORS with Purpose. We are North America’s leading firms dedicated to helping friends of worthy churches and para-church ministries consider matters related to gift and estate planning from a Biblical worldview.

We have organized the studies into four easy to understand themes emphasizing:

- What it means to be a steward and how that relates to estate planning
- Inheritance methods and practices
- How to begin to think about transferring estate assets to loved ones or ministries, whether now or at life’s end
- A practical introduction to the tools needed to create or update an estate plan so we can hear His, “Well done, good and faithful servant.”

Stewarding Your “Stuff” also contains selected devotionals from a 40-day devotional book called Journey Through Financial Crises: When the Bottom Line Matters, written by PhilanthroCorp co-Founder Dave Keesling. The devotionals come in sections called “Heart Check”, and encourage the reader to reflect upon our heart responses when the economic health of the country (and of us personally) seem threatened.

“... the world is mine, and all that is in it.” —PSALM 50:12B

They are about thriving spiritually when the bottom line on which our lives have been built seems to have been swallowed up in the financial and political chaos of the age.

Each daily entry will challenge you to live in peace in the midst of financial storms, confidence in the midst of uncertainty, and generosity that can come only from recognizing that He, not our balance sheet, is our Source.

Stewarding Your “Stuff” is provided by ADVISORS with Purpose and a church you attend or a ministry you support. We share in common a deep desire to see God’s people at peace. This book will help you achieve that peace in one important way by considering “Wills, Taxes and More... Estate Planning from a Biblical Worldview”.

For more information from ADVISORS with Purpose or for help with your estate planning phone 866-336-3315 or go to www.advisorswithpurpose.ca

Stewarding Your “Stuff”

Wills, Trusts, Taxes and More...

Estate Planning from a Biblical Worldview

Eventually each of us will face a series of decisions concerning the distribution of our estate. In these studies we will consider four lessons within the context of Biblical principles of estate planning. Below you will find an outline of each lesson. It is our desire that this will be a valuable resource for you and your loved ones as you prayerfully consider the implications of the principles presented.

Lesson 1: Introduction: Stewarding Your “Stuff”

God Owns “It All” What is “It All”

Overview of Biblical Stewardship

Lesson 2: Inheritance

Definition and Types

The Inheritance We Received from Christ

The Inheritance We Pass Along

Lesson 3: Stewarding the “Big Jar”

What is a Christian Estate Plan Options for Giving

7 Principles

Benefits of Giving

Lesson 4: Implementation: OK – Let’s Get Started!

Implementation of Your Estate Plan

The Giving Gateway

LESSON 1



The “Big Jar”

As we consider the concept of Biblical stewardship, tradition leads most of us to think about our chequebook. We focus our understanding and practice of stewardship on the concept of “first fruits,” or in modern language, giving from our monthly income. Biblical stewardship, though, refers not just to income, but to the management and ultimately the transfer of the capital assets of our estate, either through lifetime gifts to loved ones and ministries (or the CRA) or through similar transfers at the time of death. The average Canadian has only about 9% of their total net worth in cash and other liquid investments, while 91% is in such non-liquid assets as the equity in their home and other real estate, retirement plan assets, and the death benefit of life insurance.

Capital assets are generally assets that cannot readily be spent or given. All capital is the result of investing income not spent in meeting daily needs. We tithe, we pay for shelter and life insurance premiums, we buy food, clothing and schooling, all out of our income. Ultimately, whatever is left is invested, turning into such things as RRSP’s and rental properties, stocks, bonds and mutual funds, etc. This study, “Stewarding Your Stuff,” is unique in that it encompasses not only our chequebook (the 9% that’s liquid) but everything with which God has blessed us (the 91% that is non-liquid). Because we will be addressing Biblical principles, they remain true whether your estate is of modest size or something far

more substantial.

Stewardship of capital assets is exercised in large measure through our estate plan. We often hear the comment, “My estate isn’t large enough to need an estate plan,” but this misses the heart of the concept of Biblical stewardship. Any family that has a minor child, for example, needs an estate plan; even if there are little or no financial assets to be concerned with, the most important stewardship responsibility will be the establishment of appropriate guardianships so you, rather than the Government, can determine who will finish raising your children if you should die unexpectedly. So our stewardship responsibility is not merely over the things of this world, but also extends to relationships for which God has given us a responsibility. And always...relationships matter more than money.

Introduction

As Christians we understand that God is the creator and, therefore, owner of all things. This is a fundamental principle of our belief system and has important implications for us as His children.

God has given us a unique role in His creation. He trusts us to manage or steward His resources to sustain our very lives; in the process, we are to honour and glorify Him.

This lesson begins a four-part series designed to encourage us to:

1. Recognize God’s ownership of everything in His role as Creator.
2. Understand and accept our role as steward or manager.
3. Consider the term “inheritance” and its implications for our lives.
4. Understand the definition of a “Christian” estate plan and evaluate whether your existing plans meet this definition.
5. Take action to implement appropriate changes in your plans as needed.
6. Understand that your estate is mainly comprised of “Big Jar” or capital assets.

Biblical Truth

God is the creator and owner of everything and expects us as His stewards to manage it with His priorities, and His precepts, in view.

Principle #1: God owns it all

- God is the Creator (Genesis 1:1, Colossians 1:16). Almighty God, our Heavenly Father, created everything, including man. We have been created for His purposes. He is in complete control of the universe.
- God is owner of all (Psalm 50:12). Imagine the implications of this great truth!
- God is the Sustainer (Colossians 1:17). The universe is held together by the Creator who “is before all things, and in Him all things hold together.” Our world is dependent upon God to sustain it.
- God is the One who works within us to accomplish far more than we can ask or imagine (Ephesians 3:20). We are His chosen vessels for accomplishing His purposes; through Him and in Him we can accomplish far more than we could on our own.
- God is the God of infinite abundance and grace (Psalm 50:10-12; 2 Corinthians 9:8). God blesses us and supplies us with all our needs. He extends His favour and kindness to us without regard to our worth or merit.

Principle #2: What is “it all”?

If it's true that God owns it all, how far do the implications of that truth extend? Does He really own everything, from the smallest of our earthly treasures to the really big things that occupy primacy in life and from which we too often draw our identity? Can we honestly say His ownership extends to things like the appreciated value of our home, our retirement plan assets and the “stuff” we've accumulated over the years?

When we consider our estate, it is important to consider all of our assets. It is easy to overlook things such as:

- Life insurance death benefits
- RRSP's and RRIF's
- Home and other real estate equity
- Investment and savings accounts
- Home contents and vehicles
- Future inheritance

Consider:

What assets (including ballpark values) does my estate include?

Type of Asset	Approximate Value
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Don't overcomplicate this process. While it is important to include all asset categories in preparing to plan your estate, estimated values are fine; any numbers true today will change by tomorrow. So, for planning purposes, just provide your best estimate.

Taxes and Your Estate

Federal and Provincial taxes and Probate fees can take a huge bite out of many estates.

In addition, we may find that certain assets in our estate are subject to income taxes at the federal and provincial level at the time of death. Assets that have been created with pre-tax income during life, such as tax deferred retirement assets (RRSP's), deserve special consideration in estate planning because the ramifications of income tax on these accounts at the time of our death can be significant.

The good news regarding both estate and income taxes is that with proper planning both kinds of taxes can be either dramatically reduced or avoided altogether. Attending to this important area of planning is basic to Biblically sound estate planning.

Principle #3: Definition of Stewardship

The Holman Bible Dictionary defines stewardship as "Utilizing and managing all resources God provides for the glory of God and the betterment of His creation."

God has appointed each of us as stewards over all assets, both cash and capital, that He has entrusted to us. This means that estate planning is the single most significant act of stewardship we will ever undertake. At some level we understand that one day we will stand before the Lord and give an account of what we did, not with "our" stuff, but with His. In the parable of the talents (Matthew 25:14-30) Jesus shows us that Christians will be held accountable for the way in which we manage God's affairs as His stewards.

At its core, estate planning comes down to the art of determining how we will allocate the stewardship of all He owns among the only three destinations possible: (1) people we love, such as children; (2) ministries/ churches that have been important to us; and, (3) the Canada Revenue Agency (CRA) and/or provincial tax authorities.

Heart Check

The following three devotionals are meant to draw you closer to the Source of your supply. As you meditate on each one, we encourage you to answer the questions at the end as a way of maintaining a Biblically sound perspective on your relationship with the Creator and with His creation.

Chasing Her Tail

Hosea 2:6-7(a)

“Therefore I will block her path with thorn bushes; I will wall her in so that she cannot find her way. She will chase after her lovers but not catch them; she will look for them but not find them.”

Observation

Israel is portrayed as an unfaithful wife bearing illegitimate children (verse 5) in alliances that can never satisfy. She is shown crediting her success to false lovers rather than acknowledging that it was her husband (God) who had miraculously and faithfully provided her every need. In response, God declares that He will wall her in, making it impossible for her to dally with the lovers she so avidly pursues.

Application

Think for a moment about the profound protection God offers His beloved. She will not be permitted to find satisfaction in other than Him. Her repeated trysts with substitute lovers will be thwarted. No matter how frantic her efforts to pursue self-debasing relationships, God’s sovereign love will captivate her for her own good.

The Word says, “She will chase after her lovers but not find them,” conjuring an image of a dog fruitlessly pursuing its tail. Perpetually unsuccessful, it seems nevertheless to not tire of the effort.

What is it about the human heart that causes it to seek satisfaction other than in God? Why, against all evidence to the contrary, do we live as though this is our home, and that our chief end is to achieve success as the world measures such things?

It is embarrassing to admit to all the tails I have chased over the years, growling and barking as I circled in unrequited pursuit of “treasures on earth where moth and rust destroy.” (Matthew 6:19) But more embarrassing still, even shameful, is the honest confession that the tendency toward such pursuits has not yet been fully wrung from me.

The great news is this: into the darkness of such discomfiting

admission shines the brilliant truth that my Lord and Saviour, in His absolute commitment to me, has blocked my path. He has walled me in to prevent my most self-destructive tendencies. He has faithfully pulled me from doom's brink so I can say, with Israel, "I will go back to my husband as at first, for then I was better off than now." (Hosea 2:7(b))

Prayer

O Lord, I cannot begin to fathom the depths of Your love for me, passion that loves even as it disciplines. Thank You for multiplied mercies.

Consider

In what, other than God, have you sought satisfaction?

What has been the result?

In what areas are you still doing it?

To whom could you confess it to who could hold you accountable for change?

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Early Hires

Matthew 20:13

“But he answered one of them, ‘Friend, I am not being unfair to you. Didn’t you agree to work for a denarius?’”

Observation

This verse is found within the familiar story of workers hired to labour in a vineyard. Some had been hired early in the morning to work all day for a denarius. Several more times as the day advanced, the owner hired additional men; at day’s end, the foremen distributed wages of one denarius to each man regardless of the length of his workday. The early hires objected to their one-denarius paycheque, claiming it was unfair that others who worked less should be paid the same. But the owner reminded them that there was no unfairness in what they were paid; their wage was exactly as promised at the beginning of their engagement.

Application

Whose side seems right in this exchange? Upon careful reflection, we must confess that the owner is exactly right in what he says to the early hires. Doesn’t he indeed have the right to pay each labourer whatever he wishes for their work?

While it may be easy to concede the owner’s correct response, doesn’t the heart tend toward sympathy with the complaint of the early hires? Despite their agreement to work all day for a denarius, doesn’t something within us empathize with their emotions? Perhaps that is because we too readily think as they think.

When I came to Christ as a single man, there was a time when I declared to God that he alone was more than enough. Each of us, if we have experienced genuine conversion, must have said something akin to that.

Why then, when I see an elderly couple holding hands do I feel pangs of envy as I recall my too-young wife now dead? I must ask myself: Did I mean it when I told the Lord that He is more than enough? For the childless couple struggling with mental images of empty playgrounds, or

the family that has lost son or daughter prematurely thinking of birthdays uncelebrated and grandchildren unborn, the question must be answered afresh. Did I mean it when I said Christ is sufficient? It is in life's empty moments that I must remember my hiring wage—one denarius for a day's work, regardless of what others receive. In that breathtaking moment hangs my destiny: whether to linger in loss and disappointment or to confess again that He is more than enough.

Prayer

Lord Jesus, You know each time I have responded like a worker claiming mistreatment. Forgive me, Lord. You are eternally just and righteous in Your provision for my life.

Consider

Is God indeed enough?

In what areas of your life do you struggle most in answering this question? Why?

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Steeped In Faith's Traditions

Mark 5:40

"But they laughed at Him."

Observation

Jairus, an administrator of the local synagogue, had asked Jesus to lay hands on his dying twelve-year-old daughter. Meanwhile, back at the ranch, mournful wails accompanying death had already begun. Jesus and Jairus were too late, so messengers came from the house to find Jairus on the way. Since his daughter had already died, there was no need to further trouble the Master. Jesus, though, overrode their message by simply saying, "Don't be afraid; just believe" (Mark 5:36), as they continued toward the house. Then, upon arriving and hearing the shrill mourners, He asked, "Why all this commotion and wailing? The child is not dead, but asleep" (v. 39), to which they responded by laughing at Him.

Application

The crowd's reaction to Jesus was in marked contrast to that of some demons earlier in the chapter. A demoniac living among tombs outside the town had run toward Jesus. As he ran, the primary demon possessing the man began a deadly earnest dialogue with Jesus. The demons recognized Jesus' authority, and His presence was no laughing matter to them! The demons begged Jesus "again and again" not to send them away (v. 10).

By contrast, the good believers at Jairus's house dared to laugh at the Son of God. They thought they knew death when they saw it, and Jairus's daughter had been dead long enough for a crowd of mourners to have assembled. What's going on here? Jairus' crowd had plenty of information about Jesus. They understood He could do anything. As synagogue administrator, Jairus surely would have been steeped in faith's traditions, and he apparently had enough knowledge of Jesus' reputation to have been willing to ask Him to lay hands on his daughter in the first place. Yet it was his family and friends who laughed at Jesus, while the

demons had trembled in fear before Him.

Is my faith only good on sunny summer afternoons with soft breezes blowing? What of those darker days when gale-force winds bring awful news crashing in? She's dead. You're fired. He has left you for another woman. She's pregnant. He was so full of cancer they just sewed him back up. We're out of money. You flunked the test. The list of possible bad news is unimaginably long, and there are days, even years, when it seems to come in double or triple doses. What is my response on such a day? Dare I join the jeering crowd at Jairus' house, or might I have at least the wisdom of a minor demon?

Prayer

Lord Jesus, forgive me for the times I have responded as Jairus' friends. When all the niceties are stripped away, when life is reduced to my heart response to Your presence in the midst of a storm, I pray You would find me trusting only in You, believing You, satisfied fully by You.

Consider

What bad news do you most fear?

What has been the worst bad news actually fulfilled in your life?

How did you respond?

In light of this devotional, how might you adjust your response going forward?

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Inheritance

What have you inherited? What might you inherit in the future? The term “inheritance,” in its broadest sense, means anything we have received from someone else. Where financial inheritance is concerned, it usually comes as the result of someone’s death.

Some examples:

- “I inherited my good looks from my mother!” “I inherited this mess when I took the job!”
- “I inherited a set of spiritual values I will always cherish.”

In this discussion about inheritance we will:

- Define the term.
- Discuss the various types of inheritance, including our spiritual inheritance.
- Consider the inheritance we want to pass to others.
- Determine the implications of Biblical stewardship for us as believers.

Biblical Truth

We have received a rich inheritance from Christ. He desires that we carefully steward our inheritance to best convey His values and priorities to succeeding generations.

LESSON 2



Spiritual Inheritance

- The basis of our spiritual inheritance is our relationship with Christ. (Galatians 3:26, 29)
- This spiritual birthright cannot be inherited by sinners. (1 Corinthians 6:9-11)
- We are joint heirs with Christ. (Romans 8:16-17)

The New Testament is rich in the language and imagery of inheritance. Consider the following:

- Galatians 3:29 says our inheritance is not according to what we have done or what we deserve, "... but according to His promises."
- Luke 18:18's story of the rich young ruler presents the Kingdom of Heaven as an inheritance.
- Jesus says in John 17:5, "And now, Father, glorify me in your presence with the glory I had with you before the world began."
- This is a wonderfully insightful verse indicating that Jesus recalled a time when He was rich, when everything in the universe belonged to Him. All heavenly hosts bowed before Him in continuous worship, and countless angels stood at the ready to do His bidding.

In the last lesson we discussed the fact that the world and everything in it belongs to God, yet He willingly entrusts His possessions into our care. Now, Jesus is reflecting upon the time when He owned it all; everything was His and He voluntarily laid it down, intentionally impoverishing Himself. As Paul put it in Philippians 2:8, "He humbled himself" and became a man; a poor man.

Consider:

How does the fact that Christ gave up His heavenly glory and became a poor man relate to me?

Jesus had nothing of His own. He borrowed food, clothing, a coin for illustration purposes, a donkey to ride into Jerusalem and, finally, a tomb was borrowed in which to lay His body. There was one occasion when the Bible says the disciples all went to their own homes, but He went to the Mount of Olives. He had no home to go to, no place to lay His head (Matt. 8:20).

Why did He become poor? Paul reminds us that it was so we might become rich. He desired us to inherit eternal life...His life...that we might be joint heirs with Him in all things.

Why did He become poor?

How has God made my life rich?

The first Biblical priority for giving, whether currently or at the time of death, is dependency.

1 Timothy 5:8 states, "If anyone does not provide for his own and especially for those of his household, he has denied the faith and is worse than an infidel". It is difficult to imagine what Paul might think could be worse than being an infidel, yet that's how he described those who do not meet the needs of dependents.

Paul is saying we have a mandate from God to provide for those whom He has made our dependents, yet Scripture also makes it clear that once we have matured to the point where we can work; our needs are to be met as the result of labour. Genesis 3:19 indicates that we are to have what we possess as the result of our work, while 2 Thessalonians 3:10 says, "If a man will not work, he shall not eat." Children are clearly meant to be "temporary" dependents, maturing into productive, self-sustaining adulthood. At that point we are free to give out of love, but dependence should no longer be a motivation for gifts to adult children who have financial need but do not work if they are physically and mentally able. Our goal should be to bless and benefit those we love, and to do so in ways that enhance rather than undermine a strong work ethic and a Godly value system.

Other dependencies are permanent. A spouse whom we have vowed "to love and to cherish" might feel neither if left to fend for themselves financially. Some of us have children or spouses with physical or mental afflictions, making it impossible for them to earn their own living, making them permanent dependents.

From this we can see how important it is to have the mind of Christ as we plan the distribution of our estate, doing our giving in ways that meet the dependency needs God has given us responsibility for, as well as giving motivated by love. Interestingly, ministries that have been important and through which we desire to impact the kingdom, can fit both categories of dependency and love.

At least as important as the question of how much to leave children, is “how” to leave an inheritance so it is helpful...supportive of our family’s work ethic and spiritual values...rather than leaving an inheritance that might undermine both. Traditions of men would have inheritances left as outright gifts of capital with all beneficiaries being treated the same. Yet while some children could well manage a gift of capital, others might be more wisely benefited with an income stream.

Even more challenging is to consider the possibility that not all of our children ought to be treated the same. One, for example, might have chosen to spend life on the mission field while another chose a career paying far better. One might be deeply committed to the family’s spiritual values and work ethic while another has rejected both. Think about this: we know of no example in Scripture of children being treated the same where inheritances are concerned. Once girls marry they became part of the husband’s financial life going forward. And for the oldest son there was to be a double portion.

We might ask, “Wouldn’t treating children differently cause them to fight?” Actually, no. If fighting results from inheritance decisions you have prayerfully considered, then fighting is simply a symptom of destructive heart conditions. Such a problem may be masked with money for a season, but it can never be “fixed” with money. Put another way, we know of no example where the Lord has equalized inheritances of this world’s goods among His own children; instead, he urges us to learn to be content in a world in which there are wildly varying degrees of wealth held within families. Instead of equalizing inheritances, He urges us to be content in Him and to trust His provision.

Consider:

How much, in today's dollars, would be enough as an inheritance for each of my children?

Is there a ceiling in today's dollars...a point at which getting more could be harmful to them rather than helpful? If so, in today's dollars, what might be that amount?

What form should their inheritance take? (i.e. income stream, lump sum distribution, ownership in a family business, income-producing real estate, etc.)

At what stage in their lives should the inheritance be received?

What about grandchildren? Are they yet old enough to be responsible stewards?

What eternal impacts do I want to achieve with an inheritance to family and/or ministries?

Remember:

Planning inheritances should be a dynamic process. The proper inheritance, if your children are still dependents, may well differ from what you would choose to do once they are grown and launched in life. We believe that planning can best be done in stages; think now about what would be an appropriate inheritance if you were to die in the next three to five years. You can adjust your plans as circumstances or priorities change.

Remember, too, the impact that too much money too easily gained can have on children or ministries.

It's important to reflect Christ and His motive in giving. He gives out of love and promises to meet our every need. He calls us to give out of love, as well as to meet the needs of those He has made our dependents.

Lesson Summary:

- An inheritance is something we leave to others.
- We pass on to others that which we possess and consider of value.
- Our spiritual inheritance, based on our relationship with Christ, is of infinite value.
- What we leave to others, whether loved ones or the churches and ministries we support, is a clear statement of what we value.

Notes and Application:

How does God want me to respond to what He showed me today?

Next Week's Lesson:

In next week's lesson, we will consider the definition of a Christian estate plan and its implications for us. We will also consider the benefits of giving and various options that are available.

Heart Check

We encourage you to read these devotionals with a heart attuned to hearing the Father and obeying.

Shortcomings of Loincloths

Genesis 3:7

“Then the eyes of both of them were opened, and they knew that they were naked; and they sewed fig leaves together and made themselves loin coverings.”

Observation

Sin had been firmly established through the disobedience of Adam and Eve. Having eaten from the tree of the knowledge of good and evil, they gained knowledge as their understanding was opened to their nakedness. Since they lived with both the immediate and the long term consequences of sin, they viewed their nakedness with shame rather than delight, and took steps to cover themselves from one another.

Application

Sin is an awful bedfellow, but in our natural condition it is inescapable. Its consequences are often immediate, always long-term, and unfailingly horrific. The Word says that as they understood their nakedness, they sewed fig leaves together to make themselves loin coverings. In this we must see that they traded God’s covering for a covering they made themselves.

Every aspect of the story is tragic, but none more than this. God’s covering had brought peace and fellowship with Him and delight in one another and in their surroundings. They were soon to be expelled from Eden, sentenced to earn their living by sweat, to bear children in pain, and to live with the loss of intimacy with God. Their own covering was a poor substitute indeed, a false covering which necessarily led to a false identity.

“I can do it myself! I must try harder or work smarter. I’ll have to get up earlier to get a jump on our competitors. I’ll be watching next time, ready for any funny business they might try.” The man or woman who has for a covering their own ingenuity, their own capabilities, is in deep trouble. We get our identity from our covering, and there are only two possible sources: from God or from the place where Adam shopped. Take this challenge: go to the loincloth department of the finest clothing store in town. The best they have will still permit the cold, chilling updraft of reality to blow in. Even the freshest of fig leaves will soon dry and crumble.

Terror of exposure will dog me all my days until I at last confess that I must come under a more substantial covering. I need a cleft in an immovable Rock in which to hide, not the vagaries of a loin covering of my own making. Christ gave His life to purchase for me His kingdom, the me whom He found pitifully covering behind fig leaves of my own design. He again offers me the open doors of Eden. Will I be wise enough to enter into Him?

Prayer

Lord Jesus, all the striving in the world leaves me exhausted and failed. Thank You for re-establishing Your covering over me, and for the peace and rest I find there.

Consider

With regard to finances, what fake coverings have you bought into?

How have they impacted you and those you love?

How should you now respond?

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Knowing His Timing

1 Samuel 24:4

“This is the day the Lord spoke of when He said to you, ‘I will give your enemy into your hands to deal with as you wish’” (NIV).

Observation

Saul has gone into a cave, apparently to rest from midday heat, unaware that David and some of his men were themselves hidden within. Seeing Saul at rest and realizing this was a unique opportunity for David to kill Saul, David’s men urged him to take action, justifying it by claiming it’s what God intended by orchestrating these remarkable circumstances.

Application

Perhaps the first thing we ought to note about verse 4 is that David’s men were flat wrong; God had never said He would give Saul into David’s hands for David to do with as he wished. God had indeed on several occasions given David a promise to one day lead the nation; He had also assured David that the kingdom would one day be taken from Saul. While these promises had surely expanded David’s heart with vision, his men were seriously overreaching in their misrepresentation of what God had actually said.

The second and perhaps more important thing to understand about the story is that even knowing God’s general plan for David’s life still left him in the dark as to its timing. Had David acted to take Saul’s life he would have been fulfilling God’s promise in the flesh. Rather than waiting for God’s perfect timing, David’s acceleration of the implementation of God’s plan would surely have turned intended blessing into an agonizing source of regret for the rest of David’s days.

How easy it is to project myself into this story. Sadly, though, I would often best fit the role of David’s men, rather than that of David. In innumerable ways, God has been gracious to reveal wonderful promises to my heart. Just to know that the God who created the vastness of the

heavens deigns even to consider me is a daily astonishment; to know He actually intends good for me rather than evil is beyond comprehension.

My shortcoming is this: having some sense of His promises for my life, I assume He must intend them for now. Today. "Seize the moment," my heart cries! Make it happen. In such presumption I am almost always wrong. David was wise enough to understand that God's timing is not always revealed as clearly as is God's plan. He had spent enough time contemplating the beauty and majesty of God to know that if God had ordained some good thing for his life, He was perfectly capable of bringing it about in His perfect timing.

Prayer

Father, I shudder in self-disappointment when I think of my presumption in believing that I knew Your timing as well as Your promise. Forgive me for moving ahead of what You have clearly revealed. Cause me to wait in contentment upon You.

Consider

Name an instance in which you were confident of God's plan for you, yet you sought its fulfillment in your own timing.

What were the consequences?

How did you/will you correct the situation?

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Fleshly Navigation

Acts 27:13

“When a moderate south wind came up, supposing that they had attained their purpose, they weighed anchor and began sailing.”

Observation

Paul was prisoner on a ship sailing for Rome under difficult circumstances. Never one to ignore an audience, Paul, though in chains, gave warning to the experienced seamen that great danger lay ahead if they pressed on. Naturally, the men chose to ignore Paul’s advice and to trust instead in their years of sailing acumen. Within ten verses, they had encountered such dire circumstances that all hope of surviving was abandoned, all because they chose to follow a moderate south wind rather than the warning from God.

Application

The crew supposed they had gained their purpose. Such a small phrase, yet one laden with truth as a commentary on how I all too often govern my life. The ship was at risk because they chose to trust their accumulated years of experience to get them to safe harbour. They acted in presumption.

Isn’t this a perfect picture of men exalting themselves above God? They had clear warning against proceeding, but they trusted in their own prowess for deliverance, and it ended in near catastrophe. Perhaps they arrogantly considered the source of the warnings—a man in chains heading for trial in Rome—and decided he could not possibly have important information to share. In any event, a modest south wind came up, so off they went.

How foolish, yet how like me. I ignore clear but inconvenient warnings, thinking my abilities will carry me safely through. As a consequence, I look for a moderate south wind and leap to catch its advantage. But I proceed at my own peril. I feverishly crunch the numbers to set the course of business, asking God to bless my efforts. I rely upon

generational experience to raise children, ignoring hard teachings of Scripture. In deciding that I know better than God what is best, I learn gradually to ignore and ultimately to extinguish the quietly pleading voice of God that would lead into all wisdom. But God doesn't abandon me; He merely requires a course correction. He says, as Paul would tell the people, not to be afraid. Yes, the ship is going to founder, but God will preserve you. He will rescue you if you will obey His voice and turn from the course chosen by fleshly navigation (see Acts 27:22—25).

Prayer

Father God, there is nothing within me that merits Your favour, yet You have granted it nonetheless. You stand at the ready, eager for me finally to follow You rather than my own inclinations. Thank You, Lord, that You are wringing earthly desires out of me and gradually teaching me to hear and obey Your voice.

Consider

How have you acted in financial presumption?

What has been its effect on you and/or your family?

What are the three most important lessons learned from this experience?

1.

2.

3.

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Stewarding the “BIG JAR”

Introduction

Today we are studying the 3rd in a four-part series titled: “Stewarding Your ‘Stuff’: Wills, Taxes & More...Estate Planning from a Biblical Worldview.”

We have already considered “Stewarding Your ‘Stuff’” and “Inheritance”. Today’s lesson is about “Giving Through a Christian Estate Plan.” The objective is to answer the following questions:

- What makes an estate plan “Christian”?
- What are the Biblical principles of giving, whether to children or to kingdom work?
- What are the benefits to the believer to give?

Consider the following quotes:

- “The Lord loveth a cheerful giver. He also accepteth from a grouch.” - Catherine Hall
- “When it comes to giving until it hurts, most people have a very low threshold of pain.” - Anonymous

Suffice it to say that our attitude about giving says a lot about the set of our heart. In Acts 20:35, Paul reminds us of something Jesus had said, “It is more blessed to give than to receive.”

What does this saying of Jesus about giving mean to you?

LESSON 3



What Makes an Estate Plan “Christian”?

Estate planning is the single most significant act of stewardship we will ever perform, so it naturally follows that we should be concerned that we create a plan that is distinctively Christian in its design and outworking.

First, a definition: Estate planning is at its core the process of determining to whom we will transfer the stewardship of the estate when we can no longer manage it due to disability or death. Sometimes lifetime gifts are part of the overall design, but most often we are thinking in terms of end-of-life decisions.

To design an estate plan that is distinctively Christian, we must:

- Recognize God as owner of it all, regardless of how we acquired it.
- Accept management responsibility as His steward. Actively seek His will as guidance for the design of our distribution plan.
- Use estate assets to their fullest potential for our family and His glory.
- Pray to understand God’s plan for stewardship of the estate.
- Plan to meet all financial and guardianship needs for our dependents.
- Transfer assets God entrusted to us to other worthy individual and charitable beneficiaries.

- Plan for the transfer of the estate in a tax-efficient manner with the least amount of confusion, cost or delay.
- Prepare your own statement of faith to accompany your Will or Trust as a witness to all those who will read it.

Review of the “Big Jar”

A key principle from week one was this: for most Canadians 91% of what we have is non-liquid assets and only 9% cash. Stewarding these non-liquid assets is most typically done through our estate plan, usually implemented by a Will at the time of death. An estate plan is not only for wealthy people, it is for all. It is simply a plan to transfer to others the stewardship of what we have been responsible for. It is not limited to the 9% that is the “Little Jar”, but more importantly it includes the 91% in the “Big Jar”.

As I do this, I want to:

- Provide for my family.
- Reduce or eliminate various taxes and fees.
- Steward a portion of the “Big Jar” for Kingdom impact through gifts to responsible children and ministries.

The Basis of Giving

God owns it; we merely are His chosen managers.

Haggai 2:8 “The silver is mine and the gold is mine, declares the Lord Almighty.”

1 Corinthians 4:2 “Now it is required that those who have been given a trust must prove faithful.”

Matthew 25:21 “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!’”

As we consider stewardship of the “Big Jar” we should remember that Scripture tells us in Matt. 6:19-24 that where your treasure is there your heart is also. If we do our estate planning out of a “traditions of

men” mindset we may experience unnecessary taxation and probate as well as family dissension or frustration.

Consider the example of Barnabas in Acts 4:36-37. Here we see a man who not only gave out of his “Big Jar” by selling a field, but later in the book of Acts we find Paul and Barnabas setting out on missionary journeys together. Barnabas has fully committed both his “Big Jar” assets and his very life in service to the Lord.

Matthew 6:19-21 says, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

What is the Lord speaking to you through the idea that “...where your treasure is, there your heart will be also?”

Our Citizenship is in Heaven, not here on this earth.

Hebrews 11:13 says that we are strangers and pilgrims on the earth. Verse 16 goes on to say that we desire a better country (home); that is, a heavenly home.

In what ways does my estate plan reflect this truth? How does it miss the mark?

The Benefits of Giving

Read 2 Corinthians 8: 1-11. Verse 8 says, “I am not commanding you, but I want to test the sincerity of your love by comparing it with the eagerness of others.”

1. Giving Allows Us to Express Our Love

Notice in verse 8 that when we give to the Lord we aren't so much obeying a command as we are expressing our love to Him: “I am not commanding you, but I want to test the sincerity of your love...” How else can we express our love except through giving? Do we love our spouse, friend or parents? Then we have to express that love by giving our time, attention, affection and help. We must give up our own preferences at certain times to look to the needs of the ones we love. Do we love our children? How else can we express it except by giving them time, attention, affection, and love, and by working to meet the material and physical needs they have? Do we love our Lord? How else can we express it except by giving? We give Him our hearts, our praise, and our obedience. In 2 Corinthians 8, Paul is saying that the way we give our money is a test of our love.

2. Giving Exemplifies Our Saviour (Verse 9)

Psalm 50:10 says that God owns “the cattle on a thousand hills”. What an understatement! God owns the cattle on a thousand hills, but He also owns the thousand hills. He owns the seven continents on which those thousand hills are located, and the spinning planet on which those seven continents are placed. The entire universe is His—all the galaxies from here to infinity.

So consider the grace of our Lord Jesus Christ. Though He was rich, yet for our sakes He became poor. The Greek word Paul used for “poor” conveys the idea of crouching and cringing. It was the word used for beggars. He had little money, a sparse wardrobe, no houses or land, not even a pillow on which to lay His head. What little He did have was

stripped away and He was nailed to an upright post and robbed of even the blood that flowed through His veins.

Why? That we through His poverty might become rich—that we might inherit eternal life and be heirs to the Kingdom. The apostle’s point here is that when we give as to the Lord our tithes and offerings and special gifts, we are exemplifying the giving nature of our Lord Jesus Christ.

3. Giving Enriches Our Lives (Verse 10)

Even so, Paul goes on to make another point in verse 10: “Here is my advice about what is best for you...” Paul is concerned for the Corinthians and he wanted what was best for them. How is giving best for us?

In his book, *None of These Diseases*, Dr. S. I. McMillen discusses the life of the great financier, John D. Rockefeller.

“As a young man, Rockefeller was strong and husky, and when he entered business, he drove himself harder than a slave. He was a millionaire by age 33. By age 43, he controlled the largest business in the world. When he was 53, he was the world’s richest man and the world’s only billionaire.

“But he developed a disease called Alopecia, in which he lost most of the hair from his head, his eyebrows, and his eyelashes. He looked like a mummy and his digestion was so bad he could only eat crackers and milk. He lost weight until he looked like a dead man and the newspapers began compiling his obituary. Rockefeller complained of loneliness and depression. He was unable to sleep.

“Someone wrote of him: “An awful age was in his face. He was the oldest man I have ever seen.”

“One night, unable to sleep, Rockefeller had a sudden thought. He realized that he would not be able to take even one of his thin dimes into the next world with him. Everything he had built and accumulated was like a boy’s sand castles, doomed by the inevitable tide. For the first time he realized that money was not a commodity

to be hoarded, but something to be shared for the benefit of others.

“The next morning, he lost no time in transforming his money into blessings for others. He established the Rockefeller Foundation so that some of his fortune could be channelled to needed areas. He gave hundreds of millions of dollars to universities, hospitals, mission work, and to millions of underprivileged people. He was at the forefront of efforts to rid the south of the hookworm and in the development of penicillin. The focus of his life changed from getting to giving.

“The result is that he did not die in his fifty-third year, or in his fifty-fourth or fifty-fifth. He lived to be ninety- eight years old!” Whether or not Rockefeller was a born-again believer, he discovered one of the moral laws God has established in the universe: Giving is good for us. It is for our best. It enriches our lives.

7 Principles of “Big Jar” Stewardship

Principle 1: Stewarding the 91%

Researchers estimate that the average Canadian has about 9% of their net worth in cash and 91% in capital assets. So, as we think about stewardship, we should consider all that God has given us, rather than simply thinking in terms of our paycheque or cash. Most of the 91% is made up of assets that can be difficult or impossible to give to the Lord or to our heirs during our lifetime. Stewardship of these assets then must take place through a properly drafted will.

Principle 2: Use the Canadian tax system wisely.

In Matthew 22:21, Jesus says, “Render unto Caesar what is Caesar’s and unto God what is God’s.” Unfortunately, many of us are doing neither when it comes to our assets. We enjoy the most favourable tax system in the world in terms of encouraging charitable giving and particularly gifts of assets. Yet very few of us take full advantage of these tools. We can experience considerable savings by having a properly drafted and up-to-date will.

Principle 3: Consider your church or ministries as another dependent.

We know that “If anyone does not provide for his relatives and especially for his immediate family, he has denied the faith and is worse than an infidel”. (1 Timothy 5:8) Giving to loved ones such as children is an appropriate fulfillment of this mandate to care for dependents. However, missionaries and other charities that we support on a monthly or regular basis could also be considered dependents, as our faithful support has become essential to their continued effective ministry.

Principle 4: Impact the Kingdom at this unique time in history.

A study published not long ago by Boston College forecast the largest intergenerational transfer of wealth in history, estimating that from 1998-2052 more than \$4 trillion will move from one generation to the next. The vast majority of this wealth transfer will be of non-liquid, “Big Jar” assets. Imagine the impact that could be had if believers across the nation were to do their planning from a stewardship mentality.

Principle 5: “Big Jar” gifts can be made at death.

There are two most common ways that people allocate the estate between children and charitable beneficiaries. The second most common method of dividing the estate is to designate a tithe (10%) of the estate to charity. For folks who are married, this would typically be done at the death of the surviving spouse, thereby leaving full access to the estate for the lifetime of the surviving spouse.

The most commonly chosen option once children are grown and no longer dependent, is “a child called charity”. For example, if a family has three children, they might divide the estate into four equal parts, giving each of the children 25% of the estate and dividing the remaining 25% among their charities. Families like this approach because it makes a clear statement of the value they place on perpetuating and participating in worthy ministries that have merited their support during their lifetime. Sometimes thoughtful planning will result in a decision to cap the children’s inheritance at a certain level, leaving the overage to charity.

The idea is to identify an optimal inheritance for the children...generous, but not overly so, in recognition that receiving too much too soon can be more harmful than helpful to them.

Regardless of the method we utilize, it is important that our estate plan be set up to direct that any charitable giving be funded first through any tax deferred assets in our estate such as traditional RRSP's and RRIF's and qualified pensions, etc. These assets are taxed as ordinary income when distributed through an estate to children or other personal beneficiaries, but the tax is forgiven when distributed directly to charity.

Principle 6: "Big Jar" gifts can sometimes be made now.

Acts 4:36-37 gives us a splendid example of a "Big Jar" gift that took place in Barnabas' lifetime. He sold a field, brought the money and laid it at the apostle's feet, converting a non-liquid asset...a piece of dirt...into a current gift to charity. We might have some stock, rental property or other appreciated assets that could be used as a current gift to help our church's capital campaign or other ministries we care about.

Principle 7: "Big Jar" giving can be a mentoring opportunity for our children.

How can we best transfer our values to the next generation? Whether making gifts to charity or children at death or during our lifetime, it provides an excellent opportunity to impress upon our children the values we hold dear. These include the churches and ministries that are having a real impact for the cause of Christ. Helping our children understand this can bless their lives both now and for eternity.

Lesson Summary:

A "Christian" estate plan (1) expresses God's will for the distribution of our estate; (2) includes thoughtful planning for dependents; (3) transfers assets to individuals and charitable beneficiaries; (4) includes tax-wise provisions; and, (5) a statement of our faith.

Biblical giving is based on the fact that God owns it and we are His stewards. The benefits of giving include the opportunity to express our love, exemplify our Saviour's example, and enrich countless lives.

Notes and Applications:

How does God want me to respond to what He showed me today?

Heart Check

Most mature believers would agree that their most significant spiritual growth has come in life's valleys rather than on the mountaintops. As you spend time in these three devotionals, ask the Lord to show you how to identify and cooperate with the work He is doing in your heart through your current circumstances.

Amble Past the Cemetery

Matthew 8:29

"Have You come here to torment us before the time?"

Observation

As Jesus passed a cemetery, two demon-possessed men confronted him. They were so crazed that locals avoided that section of road. The demons within these men instantly recognized the Saviour; they knew His authority, and they knew their own destiny as demonstrated by their loud cry, "Have You come here to torment us before the time?" Before what time? Those demons knew their place, and they thought they could occupy it for a little longer, but they also knew a time was coming when all would change. In an age to come there would be a season of judgment, when the fruit of our lives would be ripe, and we would have our rewards based upon what we have done with the claims of Christ.

Application

No conceivable thought is more terrifying than to look into the future and know we are doomed to hear, "Depart from Me!" (Matt. 7:23). This is what the demons dreaded, for they knew full well it was deserved. Their objection was not over their destination, but over His timing; their end seemed to come sooner than they had assumed. They had been confident that the Son of God would delay a bit longer.

What goes through my mind as I think about these two sorry demons?

“You’ll get yours! You deserve whatever God has in store for you! How can you be so blind, so stupid?” But somewhere between “blind” and “stupid,” the tumble of thoughts slows a bit as the idea intrudes that I, too, have been as they were. I know my destiny; it is a wedding banquet.

But as good as all that is, I sometimes struggle over the timing of destiny’s fulfillment. That struggle is rooted in only one thing: reluctance to fully abandon pursuits other than Him. I want to teeter on the edge of sin, seeing how many ways my heart can be divided while casting one eye nervously toward the eastern sky, planning against all odds to instantly abandon worldly pursuits when I see Him beginning to split the heavens. But here’s the problem: when He comes, He’ll be really quick about it.

1 Corinthians 15:52 says in a moment, in an eye’s twinkling, everything will be changed. He won’t be on a slow amble past the cemetery next time; rather, He will come for His bride quicker than a blink. Will my response be any different from the demons’, “Lord, have You come here...before the time?”

Prayer

Lord Jesus, Your timing is perfect, and it is unknowable. I repent, Lord, of every scrap of unfinished heart business, every tendency to linger over habits and patterns of life that keep me from wholehearted pursuit of You. Stir zeal for You, O Lord, for You alone.

Consider

When loss comes, do you complain about its timing or welcome it as a helpful chance for course correction from God? Why?

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A Useful Test

Leviticus 26:5, 10

“Your threshing will continue until grape harvest and the grape harvest will continue until planting, and you will be eating all the food you want. . . . You will still be eating last year’s harvest when you have to move it out to make room for the new” (NIV).

Observation

Leviticus 26 is the first place to extensively describe contrasts between those who walk in obedience and those who do not. It begins with God saying that if his people would follow His decrees, He would send rain in its season causing the ground to yield its crops and the trees to produce fruit. As if to drive home the idea of a never ending provision, He said the harvests would be so plentiful that they’d have to move out the old to make room for the new; one harvest would extend to the next, and they would never know hunger.

Application

Think of it: a supply so abundant I would never go hungry! A God-given buffet stretching as far as the eye can see, through every season of need. In this passage, the idea of His provision is that I will find myself living under His constant, generous outpouring, like being surrounded by snowflakes in an unending blizzard.

Do I really believe that? Was it good for the Hebrews but holds no application to my life today? If I say I believe His promise, does my lifestyle put the lie to my words? It is one thing for the poor of the earth to trust in such promises. They have no opportunity to step into my shoes, accumulating for themselves great stores of capital from which to live. The poor have little choice but to rely on a daily provision—manna falling from heaven or an agency handout.

But I who am rich ought to consider if, by laying up more wealth than needed for my daily supply, I have begun inching toward a role of self-provision that God intended for Himself. Have I crossed a line from

being God-dependent, to the cultish view that I will become a god myself?

Here is a useful little test. Settle into a quiet place and imagine that all your capital assets have suddenly been taken away: RRSP's, life insurance, nice home, well-paying job. Understand that you are now utterly dependent upon God for all daily provision. What passes through mind and heart in that moment? Is it terror and fear, or is there a deep assurance that He will keep all His promises? Does the mind begin to nervously consider whether I have kept my end of the bargain, keeping the first commandment first in all things? Am I glad to throw myself upon Him for every need?

Prayer

Father, this useful test has helped to reveal the focus of my own confidence. Forgive me, Lord, for saying I trust You, yet living another way. Make me into a delighted dependent of Your outpouring.

Consider

Who have you credited for any financial success you have had...your own hard work, or God's grace?

If God is credited, does He have the right to take away what He has given?

Why or why not?

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Mostly Dead

Jeremiah 5:1

“Roam to and fro through the streets of Jerusalem, and look now and take note. And seek in her open squares, if you can find a man, if there is one who does justice, who seeks truth, then I will pardon her.”

John 12:24-25

“Truly, truly I say to you, unless a grain of wheat falls into the earth and dies, it remains alone; but if it dies, it bears much fruit. He who loves his life loses it, and he who hates his life in this world will keep it to life eternal.”

Observation

Jeremiah was establishing reasons for the coming judgment. God had commanded that all Jerusalem be searched to seek one righteous person, in which case God would pardon the city from approaching destruction. This passage echoes an earlier challenge to Abraham who had negotiated with God a pardon for another sin filled city if only enough righteous people could be found. Of course, both Abraham and Jeremiah found that God had correctly assessed the hearts of the people, and destruction followed. But just as this verse is an echo of the past, it also points to a future time and place where the Lord Jesus Christ, in the John passage, describes His own coming death as the model for me to follow in receiving an eternal pardon.

Application

There are important similarities as well as differences between these two passages. In Jeremiah, all wicked people were to pay the price for their sin; none would escape. But in John, only One would die for the sins of many. Jesus Himself, the innocent one, would take my sin upon Himself, and His death would be a gateway to eternal life in Him. John 12:25 calls me to lose my life in order to save it, to hate the life of the world and the flesh and all the striving that daily presses in. As a result, He promises I will enter into His life for eternity.

My problem is this: It is a constant battle to die effectively. Like the wizard in Princess Bride who pronounces the corpse only “mostly dead”, so it seems that the tug of the world lingers in the background of my soul, always eager to tempt me again into pursuing temporal pleasures rather than pure unity with God. So the struggle continues with battle lines stark, sharp, and without compromise. Sin cannot be only “mostly dead”; it is either all dead or it is not dead at all. Similarly, there is in God’s economy no such thing as being “mostly righteous”. His call to me is to enter fully into His death, that I might gain His life.

Prayer

Lord Jesus, You have pointed the way. You have told me clearly what must be done to enter into Your life. Search my heart for areas of compromise, Lord. Show me what You see there, that I might make a fresh decision to crucify all that is not of You.

Consider

If Jeremiah had found you in Jerusalem, would God have spared the city?

Why or why not?

What are the three most important changes you need to make in the context of today's devotional?

1.

2.

3.

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OK, Let's GET STARTED

To begin the lesson today we want to review some key points.

Estate planning is the single most significant act of stewardship that we will ever perform.

Definition of an estate plan: Estate planning is at its core the process of determining to whom we will transfer the stewardship of the estate when we can no longer manage it due to disability or death. Sometimes lifetime gifts are part of the overall design, but most often we are thinking in terms of end-of-life decisions.

What makes an estate plan distinctively Christian?

A Christian Estate Plan:

- Recognizes God as owner of it all.
- Accepts management responsibility as His steward and expresses God's plan for stewardship.
- Actively seeks His will as guidance for the design of our distribution plan.
- Uses estate assets to their fullest potential for our family and His glory.
- Provides for all financial and guardianship needs for our dependents.
- Transfers assets God entrusted to us to individual and charitable beneficiaries.
- Transfers our estate in a tax-efficient manner with the least amount of heartache, cost or delay.
- Includes a personalized statement of our faith and values to accompany our Last Will and Testament.

LESSON 4



Ultimately, our estate plan should reflect our values, meaning that we make the same stewardship decisions with our “Big Jar” assets that we have made with “Little Jar” assets during our lifetime. This is the case with respect to both loved ones and charitable organizations we hold dear.

How could my estate plan be improved to better reflect my Christian values?

Basis of Giving

Giving should spring from the understanding that God owns everything and we are simply His stewards.

Benefits of Giving

The benefits of giving include the opportunity to express our love, exemplify our Saviour and enrich countless lives.

Options for Giving out of the “Big Jar”

Traditionally, and especially when thinking of gifts from the “Little Jar”, folks tend to think in terms of outright, current gifts. But “Big Jar” gifts can also be outright gifts, as in the case of Barnabas. Not all “Big Jar” gifts, though, are outright. Many individuals choose to make a gift of a “split interest”, in which they might give an appreciated asset to a charity or to a charitable trust while retaining the right to receive income from the gift over a period of years, or for life. Still others have limited capacity to make current gifts of either an outright interest or a split interest, so they choose to make deferred gifts...transfers that take place in the future such as at the time of death. Gifts of retirement plan assets such as RRSP’s, and qualified pension plans are especially tax-efficient to give at the time of death.

What of these kinds of gifts do I want to learn more about?

Today’s Lesson

Let’s begin by becoming acquainted with the Giving Gateway which is available on your church or on your ministry website (see back cover). The Giving Gateway is a tutorial, a data-gathering tool and includes a process that encourages you to make important decisions about personal and legal matters as well as the distribution of your estate. You can save your work at any time and come back at your convenience. When finished, you can get a referral to a Christian lawyer to draft your documents, or you can take the completed Giving Gateway printout to your own lawyer for drafting. All information compiled in the Giving Gateway is held in strict confidence in secured, encrypted servers at ADVISORS with Purpose and will not be shared with your church or ministry.

A good estate plan should:

- Provide for your family.
- Reduce or eliminate taxes and fees.
- Impact His work.

In regard to impacting His work, some options for giving detailed in Lesson 3 include:

- Settling on a percentage of the estate, such as a tithe.
- Creating a “child called charity”, or treating your list of charitable beneficiaries like one additional child.
- Capping the children’s inheritance with the balance of the estate going to charity.
- Countless other possibilities exist that would reflect your priorities, the kinds of assets you have and current tax law.

Consider the following verses:

- “Each of you must bring a gift in proportion to the way the Lord your God has blessed you.” (Deuteronomy 16:17)
- “According to their ability they gave to this treasury for this work...” (Ezra 2:69)
- “The disciples, each according to his ability, decided to provide help for the brothers living in Judea...” (Acts 11:29)
- “For I testify that they gave as much as they were able, and even beyond their ability.” (2 Corinthians 8:3)

Prayer Points

- Thank God for giving you wisdom to form stewardship goals and direction to implement them.
- Ask God to impress upon your heart the loved ones, the ministries and your local church He would like you to remember in your estate plan.
- Remember these beneficiaries in prayer.

Implementing a Christian Estate Plan

- Experts estimate that more than 68% of Canadians either do not have a will or do not have a current will. Reasons most often given by the 68% for not having a current plan in place:
 - Concern about the cost of legal documents.
 - Don't want to face our demise.
 - Putting off difficult decisions.
 - Just haven't gotten around to it...in a word, "procrastination".

Why do folks procrastinate? Four most commonly cited reasons:

1. Concern that the process will be too difficult. While there are several important questions to be answered, the estate planning process you will be introduced to later in this lesson takes you through simple steps to implementation.

2. Concern that it will be too time consuming. The process you'll soon come to is broken into a logical step-by-step sequence that should not take more than 1-2 hours to complete.

3. Lack of knowledge or skills required. Most of us are laymen where estate planning is concerned, unfamiliar with the available tools and techniques.

4. Fears...

Fear of facing death. This is a natural fear but something we all must face sooner or later. (Ecclesiastes 3:1-2a) As Christians, we have a hope and assurance of an eternal, heavenly home waiting for us. (Romans 6:23)

Fear of making difficult decisions. (Psalm 27:1) It may be reassuring to realize that for most people virtually all estate planning decisions will be revocable. As our family situation changes or tax laws change, we need to be able to change our will or trust.

Fear of incurring legal fees.

What has been keeping me from implementing or updating my estate plan?

Implementing Your Christian Estate Plan

The Giving Gateway is available on your church or ministry website is a helpful planning tool that will:

- Serve as a tutorial, answering questions that occur as you consider your plan.
- Facilitate information gathering to enable planning to go forward.
- Help with informed decision-making.
- Enable you to print a summary report for your local lawyer, or to request a lawyer referral from a national network of Christian lawyers at Christian Legal Fellowship (CLF).

Lesson Summary:

Procrastination is the primary reason most of us put off making an estate plan or updating our existing plan to reflect changed circumstances or new objectives (including charitable gifts) we want to achieve.

Through your church or ministry website you have access to a wonderful tool, the Giving Gateway, that is easy to use and can be of genuine benefit to you. You can request a free, confidential review from ADVISORS with Purpose, or you can print out the results and take them to your lawyer to update your estate plan. To find the web address for your Giving Gateway, see the back cover of this book.

Even if you have a plan that you think is up-to-date, it could still be beneficial (and cost nothing) to go through the Giving Gateway to get a “second opinion”.

Finally, pray, asking God to guide you as you make important stewardship decisions about these end-of-life matters.

Heart Check

Giving with no thought of return...lavish, generous giving that surprises even us, is the only right response to God's gifts to us. He delights in us; Zephaniah says that He rejoices over us. Let these devotionals challenge your heart to similar zealous passion for Him.

Ornan's Generosity

1 Chronicles 21:23

"Ornan said to David, 'Take it for yourself; and let my lord the king do what is good in his sight. See, I will give the oxen for burnt offerings and the threshing sledges for wood and the wheat for a grain offering; I will give it all.'"

Observation

This single verse is all we hear of Ornan in the Scriptures, but the lessons it can teach us of lavish generosity are stunning. David had been ordered by God to build a place of worship on the site of Ornan's threshing floor, which was Ornan's place of business, his livelihood. Ornan offered to donate literally everything—the oxen that powered the equipment, the equipment itself, (sledges), and the grain, even the site itself.

Application

Here was a man not reluctant, but eager, quick, to make an incredible sacrifice. This was like a carpenter offering not only his tools, but also his workshop. I wish I knew more of Ornan, but perhaps what I learn of him from this single verse is enough: he was a man who knew the king had a need, and was quick to offer all he had in response.

What powerful work must God have done in Ornan's life for him to be so quick to be willing to give not just from his surplus, but also from the very substance of his life! Somehow he had learned to hold these things loosely. I must conclude that Ornan was ultimately willing to trust God to take care of him. Oh, to learn that lesson myself, to get to a place

where nothing I own would possess me, where literally everything would be available to use in the advance of His kingdom!

Prayer

Father, I know You have given me a desire to be a generous giver, but You ask more than that. You call for sacrifice, which by definition should not be easy. Thank You for the joy I have known in the past and that I know now, when I give in response to what You have given. Lord, I do put my trust in You. I ask You to press in on me more, Lord, to test me and to search my heart insofar as attachment to “things” is concerned. I trust You, Lord, with my future and with my life.

Consider

What do you own that you are possessed by?

When have you, like Ornan, given everything that was needed for a particular purpose?

If God gave you that request now, what conditions would you put on your response?

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Joanna's Crown

Luke 8:3

"Joanna the wife of Chuza, Herod's steward, and Susanna, and many others . . . were contributing to their support out of their private means."

Observation

Luke 8:1-3 addresses how the ministry of Jesus was funded. Jesus and the twelve disciples were in a season of great activity, moving from one city or village to another, proclaiming and preaching the kingdom of God. Luke describes such a breadth of activity that we can only conclude it must have been exhausting. No time for tent making for this passionate band; their schedule would never permit it. So, how were they supported? Who gave the funds needed for their food, warm showers, and nights in the local Motel 6?

Verse 3 mentions Joanna as being a key donor. Here is one of the delights of Scripture, as Luke lets us in on something that must have caused him to smile as he wrote. Joanna, it turns out, was the wife of Chuza whose name, except for this one passage, might otherwise have been lost to history. Chuza was Herod's steward, a man in a position of considerable importance in the management of Herod's finances. This was the same Herod who had beheaded John the Baptist (see Matt. 14; Mark 6). Ironically, the money of this evil king was being used to finance the spread of the Gospel.

Application

What a delightful thought! The wife of one of Herod's inner circle was funnelling family resources to the very thing Herod had hoped to stop. Have you ever wondered why Jesus, knowing full well of Judas's thievery from the disciples' treasury, nonetheless allowed him to continue as keeper of the moneybags? Jesus knew His needs would be met, even from the treasury of the king of evil himself.

God will not be thwarted; His purposes will be accomplished. The only question I should ask is, will I get in on what He's up to? Surely

Joanna's contributions came at great personal risk; if Chuza had ever reviewed her chequebook ledger, Joanna's head would certainly have rolled as John's had. Yet because she said yes to God, she will be known through all the ages as one whose life bore eternal fruit. Not because she preached. Not because she taught. Not because she raised the dead or healed anyone. She was simply someone in the background, through whose financial support Jesus did all these things and more.

Prayer

Lord Jesus, give me a generous heart. Cause me to so reorder my priorities that I can give more. Give me wisdom from on high as to how I ought to use the resources You have given me. And if You find me to be a faithful steward, pour more into the account. It is great fun to get to participate in Your work, Lord.

Consider

Remember a time when you delighted to participate financially in something God gave you an option to do.

How did it feel to participate?

Are you making an important difference now in the life of an individual who is spreading the Gospel?

If not, ask the Lord to present you with such a project or person into whose life you could make a Joanna-kind of difference. The specific name(s) are:

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Train Wreck

Hosea 10:1

“Israel is a luxuriant vine; he produces fruit for himself. The more his fruit, the more altars he made.”

Observation

The context of Hosea 10:1 is that as the people became more prosperous, they had less need to rely upon God and began to build their own altars. This is an echo of Hosea 8:11, which speaks of having built “multiplied altars” that became places of sinning. The rest of the chapter describes God’s response: He would destroy literally everything the people had come to value other than God Himself.

Application

This verse is a spiritual mirror if ever one existed. Altars: RRSP’s, houses, careers, ministries. I see my own reflection, filled from earliest days with a stubborn determination to be independent, to “make it” on my own, to do well.

But who is to say what “doing well” looks like? Have I asked God’s opinion lately? Or dare I not, for fear His opinion could mean total derailment and train wreck from tracks so feverishly laid down? The Gospel of Christ is a downward call insofar as this life is concerned. It is a call I strain against, a call to simplicity of lifestyle and singularity of focus. A call away from entitlement. It’s terrifying, because the more I understand it, the more I realize it is the complete opposite of the mentality I have learned to live by.

In my prosperity, I do indeed build my own altars. I worship at them, asking God to bless my plans and the work of my hands. The possibility that these plans, these works, may not be His plans and works is too profoundly troubling for me to seriously consider. But verse 12 tells how to right things: “Sow with a view to righteousness, reap in accordance with kindness; break up your fallow ground, for it is time to seek the LORD until

He comes to rain righteousness on you.” And again in Psalm 73:25—26, “Besides You, I desire nothing on earth. My flesh and my heart may fail, but God is the strength of my heart and my portion forever.”

Prayer

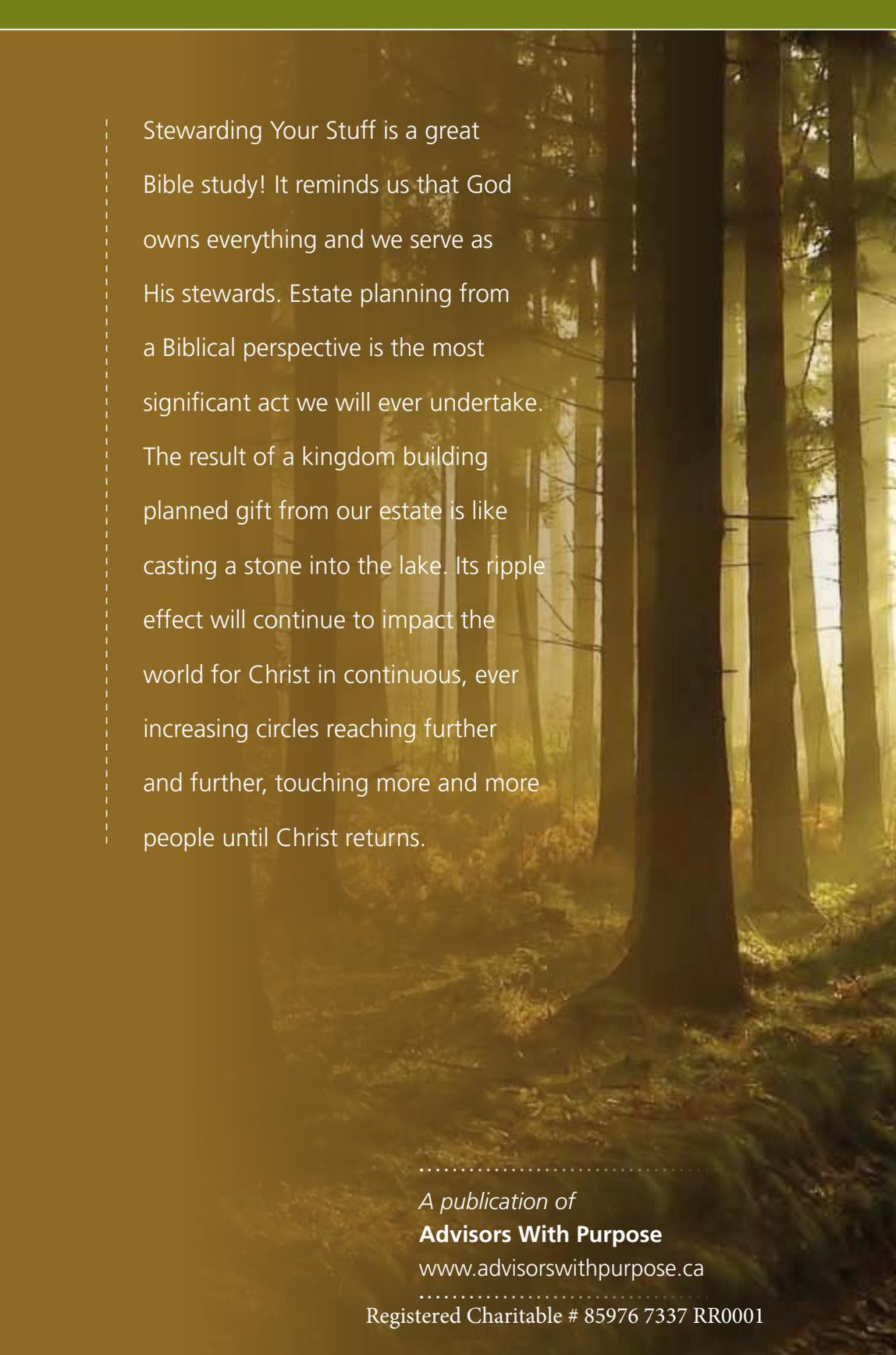
O God, You Who have made all that my eyes delight in, You are indeed all I need. Pull me back today, Lord, from the precipice of my own pursuits, and cause my heart to exalt You and You alone. Teach me contentment in less, Lord, for as I make You my only refuge, You open storehouses of heaven as my portion in You. Rain Your righteousness on me today, Lord. I love You!

Consider

If you were to take Hosea 10:12 seriously (i.e., sowing with a view toward righteousness, reaping in accordance with kindness) what might change in your day-to-day life?

How have you applied the idea of there being a “downward call” of Christ on your life?

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Stewarding Your Stuff is a great Bible study! It reminds us that God owns everything and we serve as His stewards. Estate planning from a Biblical perspective is the most significant act we will ever undertake. The result of a kingdom building planned gift from our estate is like casting a stone into the lake. Its ripple effect will continue to impact the world for Christ in continuous, ever increasing circles reaching further and further, touching more and more people until Christ returns.

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