

God Has a Plan. Do You?

Christ is the Answer

God has a plan...do you?

That's an interesting question. As Christians, we know that God does indeed have a plan for our life on earth, as well as our eternal life. Take for example His plan expressed in the verses of Romans 9:9-13 shown in the box to the right.

Romans 9: ⁹ That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. ¹⁰For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation. ¹¹For the scripture saith, Whosoever believeth on him shall not be ashamed. ¹²For there is no difference between the Jew and the Greek: for the same Lord over all is rich unto all that call upon him. ¹³For whosoever shall call upon the name of the Lord shall be saved. (KJV)

But, what sort of plans should we make?

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Good Stewards

Of course, everyday, we all make plans to do something that effects how we will spend our time. Whether it be plans to read the Bible daily, go to the store tomorrow or on vacation next month ... the list of our planning efforts can be long.

Without a doubt, our plans certainly need to demonstrate that we are good stewards of the blessings God has given us. As instructed by 1 Peter 4:10 —

“As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.”

This Biblical instruction is particularly true of the plans we make for our estates.

Benefits of Estate Planning

There are many benefits found in taking the time to think through and properly document your estate planning arrangements. Here are a few examples:

- you get to decide where your assets go, as opposed to relying upon the laws of your state,
- you can include provisions for the security of your loved ones,
- your loved ones will know what your wishes are,
- it makes it easier on your family,
- you can help minimize squabbles, and
- you can include gifts to the charitable organizations you support.

Your Estate

Remember that your estate includes all of those items in which you own an interest. That means not only things like your house, car, and personal items, but also your financial accounts, life insurance and retirement benefits.

To do a good job, you need to make sure that you have correctly documented your wishes. In some states it may be better to use a living trust arrangement, while in others it is better to use a last will and testament. Be sure to consult with a qualified attorney in your area for information and assistance in making the best arrangements for your particular situation.

Types of Bequests

When it comes time to thinking about how you want your assets distributed, your attorney will probably talk to you about whether you want to make a specific bequest or a distribution from the residue of your estate. A specific bequest means how a certain asset should be distributed. Generally speaking, the residue of your estate is what is left over after all your debts, taxes, expenses and specific bequests have been paid.

An example of a specific bequest might be giving your house to a certain individual or organization. When it comes to giving the residue of your estate, as well as certain other assets like life insurance or retirement accounts, you can give a percentage or the full amount. An example of a percentage bequest might be, “I give 50% of my residuary estate to...” An example of a full

gift of the residue of your estate might be, “I give my entire residuary estate to...” Again, be sure to check with your attorney for specifics.

Personal Items

Many times some of the most meaningful assets we have to distribute are our personal items. These items may have little monetary value, but can be of great sentimental value to our loved ones. You can be sure that those who will treasure your personal items the most will receive them if you include their distribution as part of your estate planning arrangements. It truly is worth the effort and can bring a smile to the face of those you remember.

Charitable Organizations

Unless you specifically include provisions in your plans for charitable organizations, like our Ministry, then the support you have provided during your lifetime will come to an end. Your thoughtful remembrance of the organizations you believe in will help them continue their mission, serve the needs of others, and in our case, help us to continue to spread the Good News of the saving grace of Jesus Christ.

Now it's up to you to make sure you have a plan, too.

This booklet is intended for general information purposes only. Please consult your attorney for specific advice. If you have any questions about how to include our ministry in your estate planning arrangements, please contact us. For more information about our ministry and to find the stations we currently broadcast on, please visit our website at:

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