



Stewardship

A WAY OF LIVING

Put Your House in Order

“There was an accident. We don’t have the details yet, but several people are dead.”¹

Grasping the phone, Deborah sank heavily into her chair as she stared open-mouthed at her husband Ray. After a few seconds her brain started functioning again. “What happened? Who is dead? Are the others okay?” The questions came like bullets from a machine gun. “Where are they? Was it their fault?”

The calm, steady voice came over the line again. “As I said, we don’t have many details yet. They were transported to the hospital, and several of them were confirmed dead on arrival. Can you come?”

“Yes, we’ll come right away.”

A few minutes later Ray and Deborah were speeding toward the hospital. Their minds were racing as they tried to digest the news. The officer said several had been confirmed dead. Surely it wasn’t the parents. The children needed them.

Ray and Deborah’s son Kevin and his wife Krista had planned to attend a wedding with their five children that day, several hours away.

They were a young family with their children ranging in age from Wilmer, the baby, to Peter who had just turned 11. Kevin’s construction business was doing very well. A year ago, his brother had bought into the business and since then, they added another crew on the road.

Kevin and Krista had a beautiful family and loved their children dearly. The children were doing well in school and Kevin was already thinking about the time when his sons would be old enough to work in the business.

They didn’t often think about how fleeting life was. After all, they were still young, with many years ahead of them.

The trim middle-aged doctor in scrubs was peering over his glasses at the older couple sitting on the edge of their seats in the waiting room of the hospital. He dreaded this part of his work. Might as well get it over with so he could move on to something else.

¹ This is a fictional story.

“Do you have a son named Kevin?”

“Yes,” they both chimed.

“Is his wife’s name Krista?”

“Yes.”

“We found a phone number labeled Mom, so we thought you are probably the parents. Please follow me and I will take you to your surviving grandchildren. I will let you break the news to them about their parents.”

“What is wrong with Kevin and Krista?” gasped Deborah.

“They are both dead. Please come this way.”

Several days later after the funeral was over, Ray and Deborah realized that their ordeal had only just begun.

Kevin and Krista didn’t have a will.

They had been working on putting one together, but it had not been signed and witnessed, thus rendering it useless. The children were without a guardian. The business was in chaos. The State would make all the decisions since Kevin and Krista had not.

Ray and Deborah took on the weight of settling the estate. They would spend over a year before everything was finalized. It would cost the estate a significant amount of money. Thankfully, the State appointed a church brother to be guardian of the surviving children. Ray and Deborah had many good memories of their son and daughter-in-law. But they would never forget the many exhausting hours spent untangling their estate. All of this could have been prevented by creating a will.

What do you think when you hear the word “steward” or “stewardship”? Many of you likely

think of managing money. True, this is a big part of being a steward, but there is much more to being a good steward than managing our money well. An area you may not have thought of before is what happens with what God placed in your care after you die. This includes your assets, personal belongings, and your minor children. According to some statistics, over 70% of Americans die without a valid will or estate plan. A friend recently told me they have a will written out but hadn’t found time to take it to an attorney to finalize it. He thought it would still work since they had put on paper how they wanted their estate to be distributed. Unfortunately, that will only work for personal and household belongings. A will that isn’t signed by at least two witnesses is worth less than the paper it is written on.

A will or trust is needed to authorize someone other than the owners to take title of and sell real estate, vehicles, and other titled assets, and to transfer or distribute bank accounts, etc. Without a will the courts have to grant that authority to someone. However, the courts retain the authority to decide how the deceased’s assets will be distributed and who takes custody of the minor aged children.

It is important to have a will because it tells the people you named to settle your estate how you want to distribute your assets and possessions. It ensures that your final taxes and expenses are paid. But most importantly, it also provides a guardian if you have dependents. We should never leave those decisions in the hands of our state’s court system.

Most of us who are not in our older years don’t think a will is important because we think it will be a long time before we pass away. Isaiah was sent by God to tell king Hezekiah to put his house in order because he would die and not live. But most of us don’t receive a warning directly from God of our impending death. Many people become ill and expect death, thus

having time to put their house in order, but many won't. The truth is that we don't know when our time to pass on to eternity will be here. We do well to be prepared.

Abraham Lincoln was a promising attorney in his younger years and was later elected president of the United States. He had the knowledge and aptitude to settle his affairs. But he still didn't take the time to create an estate plan. He died without a will, and it reportedly took over two years to settle his estate.

John Wesley lived a very simple lifestyle even though he made 1,400 pounds annually at his peak as a teacher at Oxford. This is the equivalent of a two-million-dollar annual income today. As a student in Oxford, John lived on 28 pounds a year. He made a commitment to live on 28 pounds annually for the rest of his life. The rest he gave away.

John is known for saying "If I leave behind me ten pounds . . . you and all mankind bear witness against me, that I have lived and died a thief and a robber." When he passed only a few coins worth about four pounds were found in his pockets and dresser drawers. The only other possessions he had were a few personal belongings. But interestingly, he still had a will which was read after his death. The will stipulated those four pounds should be given to his pallbearers, which was done.

"You don't have to be afraid." Judge Brown leaned forward in his large leather armchair.

Little Jonny sat on the very edge of the slippery leather seat on the large bench.¹ He looked like a lost puppy, his eyes huge with pain as he stared at the older balding man in front of him. He didn't understand anything about court

proceedings, and he was intimidated by the huge courthouse. But this man seemed to be kind, not what he had expected from a judge.

"I am very sorry about the passing of your parents. But we have to plan for your future. Can you tell me where you would like to live now that your parents are no longer here?" Judge Brown felt sorry for the young lad in front of him.

Jonny was glad for the brother from their church who sat beside him with his arm around his shoulder. "I want to live with Brother Tim," he said. Right at this moment, Brother Tim was the most tangible and solid person in his life, and that was who he wanted to be with.

Rob and Renee had been killed in a car accident along with several of their children. They had no will, and a legal battle ensued over who would take custody of the remaining children. Tensions were high because the siblings of the deceased, who were in a different church setting, wanted to take custody. Ultimately, the judge ruled they would stay in the church that Rob and Renee attended. The judge based his decision largely on what the oldest surviving son wanted to do. But the family is scarred by hard feelings on both sides.

The children faced a huge amount of emotional trauma from the death of their parents. Having to appear in court with their future hanging in limbo while the court decided who would take custody only increased that trauma.

Naming a guardian in your will not only avoids destroyed relationships; it also protects your children, whom you love dearly, from being more traumatized by having to talk about their feelings with a stranger.

¹ Based on a true happening. Names and details have been changed.

Putting your house in order involves much more than money. People are much more important. A well drafted estate plan can preserve relationships. Rob and Renee could have so easily avoided all the heartache and ill feelings if they had taken the time to create a will.

The legal language that shrouds wills and estate planning is intimidating for many. And because they don't expect to die in the near future, many procrastinate when it comes to getting their house in order. But a good steward makes sure he takes care of everything in preparation for his Lord's coming. In Luke 12:40 Jesus said, "Be ye therefore ready also: for the Son of man cometh at an hour when ye think not." He may have been referring mostly to being ready spiritually, but if stewardship is part of being spiritual, then estate planning is part of what we do to be ready to leave this earth.

Many people today don't leave everything to their children as was traditionally the case. Because of the affluent times we live in, most have more than enough for their sustenance by the time they reach 40. Since most people don't die until much later, their children will likely have accumulated plenty of money and assets and really don't need or want a large inheritance.

If you have your estate plan in place, you can pass some of your estate to your church or other Kingdom work. If you die without an estate plan in place, nothing will go to charity because the State will then decide how your estate gets distributed, and that won't include charity.

A will ensures your assets are distributed according to your wishes and that a guardian is appointed, but it still goes through the court system in a process called probate. This is where the court determines what the will means and authorizes the personal representative to do what the will says. While this is sufficient for many, you may want to consider a revocable living trust instead.

A trust is a separate entity that you, as the owner, still manage. You can buy and sell property into and out of the trust. Your bank account is owned by the trust as well as your vehicles or any other assets you have.

Once you pass, a successor trustee will then administer the trust distribution according to the trust terms. It does not need to enter the court system; this avoids the probate fees and costs. While a trust may not be the best option for people who don't own much in this life, such as John Wesley, most of us who own a property may benefit from a trust only because of the cost savings from avoiding probate.

There are additional benefits to having a trust versus a will in some cases. A trust is private due to not having to enter the court system. A trust can be

settled much faster than a will because the successor trustee doesn't need to submit paperwork to the courts and wait on the slow process that is involved in probating a will. But even if a trust would be better for your situation, it is essential to at least have a will.

May God give you wisdom as you put your house in order. As you are a good steward now of what He has placed in your care, may you also be a good steward at the time of your death.

*I have nothing, I owe a great deal; the rest I give to the poor.
—from the will of Rabelais, a
fifteenth-century satirist*

Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful. 1 Corinthians 4:1-2



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