

Planned Giving: An Important Act of Stewardship

Do you see yourself as a steward who is accountable to the Owner? Stewardship is not just something we do when the offering plate is passed on Sunday morning. **Stewardship is a lens through which we view our lives as kingdom people.** Stewardship means God has given us, his redeemed children, an important role to play in his redemptive mission. He expects his stewards to use the resources he gives them – tangible and intangible – to further his kingdom in a broken world.

Here are the biblical principles that inform our role as God's stewards.

1. *God owns everything* (Psalm 24:1). When talking about tithing, sometimes in the church we say, "A tenth belongs to the Lord." This is a well-meaning but incorrect statement. *Everything*, including our very lives, belongs to the Creator. We own nothing! This is the fundamental principle of stewardship. Followers of Christ must stop thinking of themselves as owners, but as servants called to further the true Owner's interests.

2. *We have a stewardship responsibility over whatever God puts into our hands* (Matthew 25:14ff). Whatever you have – money, abilities, opportunities, time – is on loan from the Lord. It is to be used in ways that honor him and further his kingdom. There is no aspect of your life that falls outside of your stewardship responsibility.

3. *There is a reward for good stewardship* (Matthew 25:21,23). There will be a day of reckoning for all stewards. The Owner will call us to account. There will be an actual cost for poor stewardship and an actual reward for good stewardship. The Parable of the Talents in Matthew 25 shows three aspects of that reward: Commendation from the Lord, enhanced stewardship over more of the Lord's kingdom, and a special joy to be shared between the faithful steward and the Master. The essential point is that our stewardship has eternal significance. What we do with his assets matters greatly to the Owner.

I hope you practice biblical stewardship in the present, starting with the tithe to your local church (an Old Testament principle Jesus affirms at Matthew 23:23, while also pointing out that giving a tenth of our income does not buy us out of other discipleship responsibilities). I hope your present stewardship extends to all the time, talents, resources, relationships, and opportunities God puts into your hands. However, there is one aspect of stewardship that is often neglected even by committed kingdom stewards. This neglected part of stewardship is actually the most significant single stewardship opportunity you will likely ever have. I am talking about **planned giving that will support kingdom causes beyond your earthly lifetime.**

For most disciples, this is accomplished through bequests in their will. It can also be accomplished through strategic gifts made during your lifetime, through various types of trust arrangements, and through beneficiary designations on certain financial instruments. However you do it, the bottom line is this: As the Lord's steward, you have the opportunity to make a kingdom impact

that will last well beyond your earthly life. It simply requires you to be proactive now about what will happen to your assets later.

As the Lord's steward, who do you want to determine how your assets are distributed? You have worked hard and hopefully have exercised faithful stewardship in this life. When you die, do you want state and federal law to determine how God's resources are used? That is what will happen if you die without a plan. Wouldn't it be much better stewardship if your values and passions as a follower of Christ determined the disposition of what He put in your hands? You can make sure that happens with some planning.

There is another aspect of stewardship that bears mentioning. When we think about planned giving, we often think of large institutions (colleges, charities, para-church organizations) that had important influences at moments in our lives. These are good things to support and I am not arguing against them. However, *local* kingdom work is often overlooked in planned giving, yet it is local churches and ministries that likely have had the most sustained impact in your life. These are also the ministries that will have the greatest kingdom impact on your community – among the people you know and love and live with - after you are in heaven.

So here is the main message I want to get across: ***As the Lord's stewards, we should practice planned giving and make sure we strengthen local kingdom work in the process.*** All of us can do this no matter our level of assets. You can express your passions through legacy gifts to your church, association, and other local ministries. You can steward your share of God's assets so that your local kingdom impact will last well beyond your earthly life. You can and you should.

After making appropriate provision for your heirs based on their age, maturity level, and kingdom-mindedness, how would you like to leave a legacy? How can you impact local kingdom work in areas you are passionate about? Begin praying about this. Let the Spirit of God guide you, then put that guidance into action through an estate plan. It will cost you a little time and money to do this, but the disposition of your assets will likely be the largest single act of stewardship you will ever make. It's worth the effort!

Bluebonnet Baptist Association can connect you with Baptist foundations and others with expertise in planned giving. You do not have to figure this out on your own. There are fellow disciples who can help. Give us a call at the association and we will connect you with these resources.

Also, I want you to know that I am not only advocating for planned giving, I am practicing it, too. About a year and half ago Susan and I developed an estate plan, including wills and trusts, that puts a substantial percentage of our assets into local kingdom work upon our deaths. Working with a local brother in Christ who is an attorney, we set our priorities into legal form so that whenever the Lord calls us home, his assets will continue to build his kingdom.

Brothers and sisters, may we all hear these words one day: "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." Don't put it off. Plan your giving!