

# Table of Contents

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Introduction *p. 1*

Getting Started *p. 4*

**1** Wealth and Possessions *p. 7*

**2** Stewardship *p. 21*

**3** Providing for Children & Family *p. 35*

**4** Giving to God and Family *p. 53*

**5** Answering God's Call *p. 69*

Parting Thoughts *p. 84*

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## Introduction

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“*To Have and to Hold*”—It’s a phrase we usually associate with wedding vows. Husbands and wives take one another “to have and to hold” for the rest of their lives. Each vows to **never let go** of this commitment. There is a sense of *permanence*.

Many of us treat our lives and our possessions in much the same way. We work hard to *acquire* and then *keep* the things most beloved to us. Naturally the thought of losing them is disconcerting. We want to have. We want to hold.

Yet, we know “neither the day nor the hour” when we will be called home. What we do know is when that moment arrives, all our stuff—*everything* we have labored for and acquired—will be passed on to someone else. Our favorite things will no longer be ours to have and to hold. It’s “*til death do us part*” for us and our possessions!

We find Paul’s words simple enough:

*“For we brought nothing into the world, and we can take nothing out of it.”*

*1 Timothy 6:7*

Yet this is a truth many early civilizations never recognized. Believing they could “take it with them,” Egyptian pharaohs were buried with their treasures, certain that their wealth would serve them in the afterlife. Most of their belongings were stolen; those that weren’t succumbed to inevitable decay. What they clung to so fervently in life was handed over in death to thieves or Mother Nature.

## Getting Started

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### What Do You Want to Accomplish Through Your Estate Plan?

To begin, take a few moments to turn to your true and eternal Estate Advisor with your hopes, wants, and needs for developing your estate plan.

You are loved by a God who wants to lavish you with His wisdom and understanding. Recognize His presence, not as a vague, far-off, or unapproachable spirit, but as your Father who dwells within you and has given everything to you out of a deep, overwhelming love.

*“Show me your ways, O LORD, teach me your paths; guide me in your truth and teach me, for you are God my Savior, and my hope is in you all day long.” Psalm 25:4-5*

**Rank the following objectives as they correspond with your goals and reasons for beginning this estate planning study. Rate the most important reason as #1, the second most important as #2, and so on.**

- Learn more about estate planning.
- Decide about fair distribution of children’s inheritance.
- Grow closer to God and know His will for me and my estate plan.

# Wealth and Possessions

## Opening Prayer

*Heavenly Father, as we begin this important undertaking, help us to recognize Your unsurpassed blessings and gifts in our lives. Through this study, lead us to a deeper understanding of Your will. Strengthen our resolve as obedient children to serve You in all things and through all things. Guide us with a loving hand so that we may not stumble in confusion, but rather walk in the light of Your wisdom. In Jesus' name, we pray. Amen*

## Purpose

Most people who hear the words *wealth* or *estate* envision the lifestyles of the rich and famous. Mansions...fancy cars...extravagance. "That's not me," we think. "I'm not rich. I have a regular car, a modest home. I have to watch what I spend." That same perspective leads us to believe that estate planning – determining the ultimate distribution of our possessions – applies primarily to rich people.

Not so. Wealth affects us all, whether we like it or not, and many of us have experienced the sweetness and bitterness of its fruit firsthand. Estate planning is for anyone wishing to pass on his or her possessions responsibly and legally.

Scripture is clear that there is a direct connection between *what we do with our possessions and our personal relationship with God*. For this reason, we will seek to offer a biblically grounded perspective of our possessions.

Our goal is a lofty one: to begin to understand the *eternal value* of our belongings by gaining insight into God's

## Opening Prayer

*Dear Lord, having deepened our understanding of Your teachings on wealth and possessions, be with us today as we look more closely at Your definition of stewardship. We desire to live as responsible children of one family, imitating Your Son's example as a pattern for our own lives. Thank You for the wisdom You provide through Your Word. Amen.*

## Purpose

The purpose of this chapter is to define the biblical idea called “stewardship” and help us make its meaning integral to our everyday lives – and to how we approach the vital responsibility of creating a God-centered estate plan.

For Christians, stewardship is a way of living in which a grateful offering of our blessings back to God takes on primary importance. Because estate planning is intricately tied to our many material blessings, we can easily see that applying principles of stewardship to the process is not only advantageous, but necessary for our spiritual welfare.

## Stewardship and Responsibility

Say the word “stewardship” and most people immediately envision charitable giving, dropping off food for the poor, tithing to God, and serving others with time, talent, and treasure. In its fullest sense though, stewardship encompasses a much broader philosophy, *going beyond* mere acts of giving or nurturing, while still embracing both.

Charitable behavior is a spontaneous decision, often limited

# Providing for Children and Family

## Opening Prayer

*Heavenly Father, as Creator and Lord of life, You gave us the family unit as Your foremost gift—to enrich our earthly days and transform us into holy vessels of Your love. Be with us as we study what Scripture says about caring for others’ temporal and spiritual welfare. Help us to surrender to You all we’ve been entrusted with for Your divine purposes. We pray this in Jesus’ name. Amen.*

## Purpose

In the last chapter, we discussed the biblical definition of stewardship, its vital importance in our everyday lives, and the steps we can take to ensure that we are stewarding (i.e., investing) our resources well. Now let’s turn to the effect our stewardship has on others.

In this chapter we will delve deeper into how our approach to stewardship (and specifically, estate planning) affects our families. We will tackle some tough questions.

- What are parents’ responsibilities for their children and other family members when it comes to estate planning?
- How can parents judge whether they are being “fair”?
- Is there such a thing as passing on “too much” to children?
- Does it matter *when* a child receives an inheritance?

These thorny issues are nothing new. As luck (or something else!) would have it, the Bible recounts a number of stories in which some pretty well-known characters wrestle with

# Giving to God and Family

## Opening Prayer

*Almighty God and giver of every good gift, You've entrusted to our care the well-being of not only our family, but of friends, neighbors, the poor, the homeless, the marginalized, and strangers. May we trust in Your promise that as we use our resources to care for others, You will pour out even greater blessings upon us. Direct our hearts and minds to love those who are in the most need. Grant us the wisdom and strength to obey Your Word with a selfless heart. Our ability to respond is itself a gift from You, for which we give You praise and thanks. We pray this in Jesus' name. Amen.*

## Purpose

**I**n many ways is easier than ever. We can access numerous financial “vehicles” to help guarantee their stability and comfort: life insurance policies, wills, trusts, and IRAs, to name a few. Naturally, we want to care for those closest to us, but once we have done all we can to safeguard their future well-being both financially and spiritually, are we finished with our estate plan? Hopefully not! If we consider our responsibility to provide for others complete at this point, we have done nothing deserving praise or honor. Christ addressed this when He said:

*“If you love those who love you, what reward will you get? Are not even the tax collectors doing that? And if you greet only your brothers, what are you doing more than others? Do not even pagans do that?” Matthew 5:47-48*

*Human nature* inclines us to provide for our spouses, descendants and loved ones. The *divine nature* to which we are called to be – as one with God – asks much more of us.

# Answering God's Call

## Opening Prayer

*Dearest Lord, thank You for Your wisdom, love, and faithful direction, throughout our entire lives and especially as we prepare our estate plans. Open our hearts anew to Your word. Give us the grace to live out your plan for our most generous and true stewardship, that we might draw nearer to You. May our daily actions be inspired wholly by love for You and for Your beloved children. For Your countless gifts we remain forever grateful. We come to You in the name of Your Son, our Savior. Amen*

## Purpose

*W*e've come a long way over four chapters. Our journey has taken us from understanding who really owns our wealth and possessions, to the biblical definition of stewardship, to discovering our responsibility for loved ones while also recognizing God's command that we care for others. And it's not over yet!

As you have gained a deeper appreciation of the importance of good stewardship, you're undoubtedly ready to act upon that new understanding of God's plan for your wealth. You're ready to care more deeply for the physical and spiritual needs of others *with an eye toward eternity* – and the assurance of a lasting inheritance for your selflessness:

*Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. Colossians 3:23-24*

## Parting Thoughts

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*W*hile our time of study together has come to a close, the adventure itself is far from over. *To Have and To Hold* is only the beginning of planning the distribution of your estate. One urgent question remains.

“How will *you* answer God’s call?”

No matter how you answer, your response will tremendously influence your life and the lives of friends and family. Generous stewardship through thoughtful estate planning offers you the most concrete way to express yourself and your hopes for the future. What is more, it does all of this *while* enabling you to provide for those you care most about.

This is your final act of love, one that will live on long after you take your last breath.

What strategy has the Lord been whispering to you? What steps does He want you to take as His advocate, an advocate He has endowed with innumerable gifts with which to serve His world in need? We challenge you to seriously reflect on these questions—and then act! For “*This is to my Father’s glory, that you bear much fruit, showing yourselves to be my disciples*” (John 15:8).

May you follow your Savior faithfully, investing your life in that which most pleases Him. May eternal life and perfect joy be yours, *To Have and to Hold*, once and for all. To God be the glory.

***Please contact us if you would like more information. We would be happy to speak with you about estate planning or how to grow in your personal relationship with God through His Son, Jesus Christ.***