

Partners IN PLANNING

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Stewarding Our Blessings

Accountant Mary Randolph follows God's lead, whether with her finances or onto the mission field

By Andrew Shaughnessy



When God called Mary Randolph to the mission field in 2006, it took her by surprise. Mary was an accountant working as a consultant for government contractors in Washington, D.C., not a doctor, nurse, or ministry professional, the professions one normally thinks of as suited for global missions. Did God really call accountants to the mission field? She wasn't so sure. And yet, the call was unmistakable, coming in clear while Mary was teaching English on a short-term mission trip to Romania with her church.

Did God really call accountants to the mission field?

Soon after she returned home, pastors at two different churches she was attending preached on the Great Commission. A coincidence? She thought not.

"That confirmed that God was calling me," Mary said. "I contacted MTW and said, 'Do you need an accountant on the mission field?' And they said, 'Definitely.'"

Mary loved Romania, and at first she had her heart set on returning to Eastern Europe. But then the leader of

MTW Thailand posted a full-page job description that he needed an accountant with exactly her experience. It was a good fit, so Mary applied. In June, 2007 she was accepted and began preparing to move to Bangkok. But first, she had to get her affairs in order. Though Mary had moved from the D.C. area to North Carolina years before, she still had a house in northern Virginia that she needed to sell.



Mary (r) with the women of Napada in Thailand

"I didn't want to keep this house," she said. "It was the settlement in my divorce. I didn't want the profit, and I didn't want it to be a part of my estate."

Before joining MTW, Mary had already been in touch with another ministry's estate design services. That organization helped Mary create her first charitable remainder trust, a stewardship vehicle in which real estate is sold with no depletion of capital gains. The proceeds

Wisdom, Financial Security, & Kingdom-Driven Generosity

God calls each one of us to steward the gifts with which He has blessed us: our skills, our time, and our finances. We are called to work and live in a manner that glorifies Him, to live responsibly and provide for our family's wellbeing, and give generously to His Church and for His kingdom purposes.

But sometimes, it can seem like these callings are at odds with one another.



Too often, we think of financial generosity and financial security as opposites—both good goals, but impossible to pursue simultaneously. But here's the thing: We don't have to choose. Stewardship tools like charitable remainder trusts (CRTs), donor advised funds (DAFs), and personalized estate planning services exist to bridge the gap and empower more kingdom-driven generosity.

Charitable Remainder Trust

If you have appreciated securities or real estate that you want to sell but have been reluctant to

do so because of capital gains tax implications, a charitable remainder trust may be right for you.

Our estate and gift-planning specialists begin by working with you to assess your particular goals and needs. Next, real estate, cash, appreciated securities, or other assets are transferred into a charitable trust. Examples of assets we have worked with in the past include office buildings, rental houses, apartment buildings, and appreciated stock. The trust assets are then sold with no depletion of capital gains. The proceeds are invested in a balanced portfolio, managed by MTW and you receive immediate tax benefits and income from the trust for life. Once God

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calls you home, the remainder of the trust assets goes to your church, your other ministries, or to MTW—supporting our gospel-driven work of planting churches, training Christian leaders, and transforming communities with the love of Christ all around the world.

Donor Advised Fund

A donor-advised fund (DAF) is a tax-efficient, flexible, and convenient way to support the ministries and causes you care about and establish a legacy of giving.

First, with the help of our gift-planning specialists, you set up a giving fund with MTW. Next, you fund your DAF by making a charitable gift of cash, stock, mutual funds, or even real estate, for which you receive immediate tax benefits.

Once the DAF is funded, you recommend grants from the fund to MTW missionaries or projects, your church, or other tax-exempt organizations. You have the convenience of having all of your donations in one place, but retain the flexibility to advise grants wherever you wish. We handle the details and send you regular reports, so you can focus on what really matters.

Personalized Estate Planning

A Christian view of estate planning necessarily involves recognizing that God is the owner of all and that each of us is called to play a part in the advancement of His kingdom. Thus, while estate planning services necessarily involve planning the legal, tax, and logistical details of distributing your estate once God calls you home, these decisions are always grounded in the question: "What does God want me to do with what He has given me?"

MTW's Center for Estate and Gift Planning has been helping people steward God's provision for over 25 years. Our desire is to serve people and help them find God's plan of stewardship for the distribution of their estate. To this end, we offer a no cost, no obligation, biblically-based estate design service tailored to your personal goals of providing for your loved ones and making a difference for the kingdom.

We Can Help

If you would like to learn more about MTW's estate and gift planning tools and services, please feel free to call Beth Billingsley at 678-823-0028 or email her at beth.billingsley@mtw.org. *Design your legacy today.* ■

True Life, Abundant Life

By Dr. Lloyd Kim



"As for the rich in the present age, charge them not to be haughty nor to set their hopes on the uncertainty of riches but on God who richly provides us with everything to enjoy. They are to do good. To be rich in good works, to be generous and ready to share. Thus storing up treasure for themselves as a good foundation for the future so they may take hold of that which is truly life." — 1 Timothy 6:17-19

Recently, I was speaking to a friend—a younger man whose business was doing really well. He had worked so hard to get his business to this place of profit and growth, and he shared with me how he was wrestling with the simple question: "What do I do with all this money?"

He confessed that there were times when he thought, "I should just buy a really expensive car or take my family on fancy vacations." Showing his maturity, he said, "But I know these things won't bring me any lasting joy. I want to invest in missions."

There are promises associated with giving generously for the kingdom. The first promise, of course, is the security that we have knowing that we are storing our treasure in heaven. The second is the promise of experiencing true life.

In 1 Timothy 6, Paul gives us investment advice that has zero risk and guaranteed returns.

What are we investing in? The kingdom of God.

Who are we ultimately trusting to manage our investment? God Himself. I'm not sure what better guarantee we have than God—His character and His performance record.

When we give for the kingdom, we are "taking hold of that which is truly life." In other words, living for and investing in the kingdom of God is living as God intends for us.

What would be the opposite? Living for the world. What Paul is saying is that living for the world is inauthentic life. It's not what we've been created for. He doesn't want us to live for things that are temporary and fleeting, full of empty promises. He wants us to experience true life, eternal life, which begins not after we pass from this world, but when we meet Jesus and begin living for Him. Why would we rob ourselves of this joy that comes from living and giving towards the kingdom of God? Why would we rob ourselves of true life, eternal life, abundant life?

Living and giving intentionally for the kingdom is what it means to truly live, to live the abundant life, to carry out God's purpose for us. ■

Lloyd Kim

mtw
Mission to the World



from that sale were then invested in a balanced portfolio, and Mary turned to MTW's Estate and Gift Planning Department to manage it. With the trust, Mary was able to get her real estate off her hands, receive immediate tax benefits, and receive income from the trust for life. When God eventually calls her home, the remainder of the trust assets will pass to MTW and other ministries she supports.

"That was my first charitable giving vehicle," Mary said. "Because I was becoming part of MTW, I wanted them to manage whatever needed to be done. Then, in 2008, I was off to Thailand!"

Mary served as an MTW missionary in Thailand from 2008 to 2013, putting her accounting skills to good use throughout. In addition to handling the Bangkok team's accounting reports, she built relationships and ministered to local Thais through teaching an advanced English language class.

One day, two Thai women who were part of the MTW staff approached Mary with an idea. They had been evangelizing and ministering in the slums of Bangkok, and they wanted to start a craft business that could provide income for women in the

slums while simultaneously increasing their opportunities to share the gospel. Could Mary help?

Combining their ingenuity with Mary's accounting know-how, together they started Napada, a business as mission enterprise that gave low-income women jobs making

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handbags out of Thai fabric, which were sold to buyers in the U.S. Every day, the women would sit together and sew handbags, and Mary and her Thai partners would work alongside them, leading devotions, sharing the gospel, and talking about their relationship with Jesus.

"No matter your background, if the Lord is leading you into missions then He's got a

reason and a plan for you," Mary said. "My background is accounting, but my major before accounting was home economics. When God called me to the mission field I thought, 'What am I going to do there?' But when the Lord took me to Thailand He used both my home economics background and my accounting background to help start this business. ... If the Lord is calling you, He's going to use your talents."

Though Mary returned to the U.S. in 2013, Napada is still up and running—still providing jobs and a platform for sharing the gospel with low-income women in Bangkok. As for Mary, she continues to steward her gifts, both her professional talents and the financial gifts with which God has blessed her. In addition to her charitable remainder trust, Mary has a donor advised fund and a living trust which benefits four different ministries. Now, MTW Center for Estate and Gift Planning Director Bruce Owens is helping her update and adjust her estate design to fit her needs.

"God has provided everything that we have," Mary said. "The way I look at it, it all belongs to Him, so I want to use it the best way that He wants to use it. I'm just the custodian of all these blessings." ■

We trust you have found this issue of **Partners in Planning** to be helpful. We look forward to answering any questions you may have about the information shared here.

Please take time now to complete the response card to receive information on our estate design and gift planning services. We are here to help you in any way we can.

Please write or call our office to let us know how we can be of assistance.

For will and estate planning purposes, our legal name and address are:

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