

# Partners IN PLANNING

Fall 2019

## Just Do It

Fran & Kay Williams' Lifelong Stewardship Journey

By Andrew Shaughnessy



When asked what one thing she would want to communicate to the church at large about stewardship and giving to global missions, long-time MTW supporter Kay Williams simply replied:

“Do it.”

“That’s it in a nutshell,” added her husband, Fran. “Just do it, just give for the sake of the kingdom and see how God blesses the work that can go on because of the funds provided. Over the years, we’ve heard so many stories that make you think, ‘Wow, what a huge impact a small amount of money can have!’”

**“None of those examples are world-changing. But for the people involved, they’re life-changing.”**

The Williams can still recall the many particular missions projects that have taken hold of their hearts—“skin-tingling stories” of churches planted, pastors equipped, and lives changed. There was the orchard keeper from Eastern Europe who, year after year, funded his ministry with the apple harvest; the young pastor from Madagascar who traveled from island to island in his dugout canoe, visiting churches and

mentoring pastors; the Cambodian couple who, thanks to MTW funding, were able to dig a well for clean water and sustain their gospel work in rural villages.

“None of those examples are world-changing,” Fran said. “But for the people involved, they’re life-changing. To hear these stories about exponential growth in God’s



kingdom throughout the world—not *all* because of, but certainly augmented by, the funds given through Mission to the World—it’s heartwarming to me.”

### **Growing in Grace and Generosity**

Today, the Williams are passionate supporters of global missions. But it wasn’t always this way.

Though Fran and Kay Williams both grew up in the church, they drifted away from the faith during college.

continued on back >>

# Stewarding God's Gifts

MTW Offers Two Free Services to Empower Our Partners

**F**aithful stewardship begins with this simple truth: everything we have—our money, our homes, and our families; our businesses and real estate, our education and investments—it all belongs to God.

This core principle is woven throughout the Scriptures.



Psalm 24:1 says, “The earth is the LORD’s and everything in it, the world, and all who live in it.”

“Both riches and honor come from you,” writes the author of 1 Chronicles 29:12, addressing God. “You rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all.”

Any power, intelligence, wealth, or wisdom we have are blessings from God. And so we must

use these gifts well—not for our own glory, but for the glory of God and the advancement of His kingdom.

At MTW’s Center for Estate and Gift Planning, we provide two free services to equip and empower our partners to be efficient, impactful, and faithful stewards of the resources God has entrusted to them.

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## Personalized Gift Design

For ministry partners who want to make major gifts during their lifetimes, we can craft a custom plan that will maximize the gift’s efficacy and efficiency—meeting personal and family needs while simultaneously fulfilling giving goals and maximizing tax benefits.

These types of gifts may include appreciated property, bargain sales, charitable trusts, life estate transfers, and more. For each personalized gift proposal, we review the impact of the gift on the partner’s total estate, target tax-advantaged

strategies, and create a step-by-step outline to guide the ministry partner through the completion of the gift.

## Personalized Estate Design

Faithful stewardship doesn’t stop when life ends. On the contrary, deciding what to do with our assets when we die is often the single largest act of stewardship a believer will make.

For every ministry partner who wants to put their house in order for end-of-life stewardship, we offer estate design services, tailor-made to each individual. Each personalized estate design begins with compiling the partner’s estate data, providing an outline for what the individual understands to be God’s plan of stewardship for their estate. Next, our estate design professionals discuss each aspect of the estate, walking through tax implications, mitigating the potential for family conflict after death, and meeting and maximizing an individual’s charitable gift desires for their estate.

MTW’s Center for Estate and Gift Planning has been helping people get their houses in order and work through biblical stewardship for over 20 years. It is a joy for us to help people reach their personal estate planning goals, providing for their loved ones while also making a difference for the kingdom.

If you would like to learn more about personalized gift design or personalized estate design and how MTW’s Center for Estate and Gift Planning can help at no cost to you, please feel free to call Bruce Owens at 678-823-0028 or email [EstateGift@mtw.org](mailto:EstateGift@mtw.org). *Design your legacy today.*



## The Rich Young Ruler

By Dr. Lloyd Kim

When we read the gospel accounts we quickly realize that all the people who come to Jesus want something from Him. The rich young ruler in Luke 18:18-30 is no different. He asks Jesus, “What must I do to inherit eternal life?”

The worst thing Jesus could have said to the man is, “Yes, indeed sir, you shall inherit eternal life because you are good and righteous, talented, rich, and educated.” This is what the rich ruler wanted Jesus to say—but this would seal the man’s dependence upon his own righteousness.

Instead, Jesus challenges him and says, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come follow me.” Because Jesus loves the young man, He exposes the one commandment that he has not kept, “Thou shall have no other gods before me.” The issue was not about wealth or greed, but about faith.

Jesus exposes the things that we hold on to for our significance, value, and security. He says, “Give it up for the sake of the kingdom of God and I will shower upon you much more than you can ever imagine.”

For the sake of the kingdom, Jesus gave up his power and glory, and was born a son of man. He understands what it means to give up everything—even his life on the cross to pay for the sins of his people, for us. He did what no ordinary man could do and it was his delight. Hebrews 12:2 describes Jesus, “who for the joy that was set before him endured the cross.” We are his joy.

The only way we can let go of the things of this world is by holding on to something much better—Jesus. Let us not settle for things that will not last. Knowing Jesus and being known by him is eternal life, which we can experience even now by faith. When we have Jesus, we have security, value, comfort, peace, and significance. Because we have Him, it is no burden for us to give him back freely all that he has given us. In fact it is pure joy. What does Jesus want from us? He wants everything. ■

*Lloyd Kim*

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But God wouldn't let them go.

"Soon after we got married we realized that we were missing something in our lives," said Fran. "We started attending church again, and as our marriage journey progressed, our activity with the church progressed."

Over the years, Fran and Kay became more and more involved. They both served with the youth, while Fran became a deacon and served on the session. They gave to the church too, tithing and giving beyond their tithe to support global missions. But even then, their financial house was not in order. The Williams had no plan in place to continue supporting the ministries they loved after they died.

"We hadn't even thought about it," said Kay. "We had planned to just leave all our resources to the children and that was it. And then all of a sudden Bruce came into our life and it was like, 'Oh! We forgot something really important!'"

The Williams first met MTW Director of Estate and Gift Planning Bruce Owens when he came to their church

to put on a stewardship and estate-planning seminar. The Williams had just inherited a small sum of money, and their experience at Bruce's seminar changed their perspective on what to do with it.

### **They love seeing the impact their giving makes—giving that will continue to make an impact, even after they are gone.**

"He talked about missions and how we needed to set up our estate so that we could continue to do kingdom work at the end of our lives," said Fran.

Working with Bruce, along with their financial advisor, attorney, and accountant, the Williams put their house in order, setting up what they wanted to do with their end of life assets and finding the most tax efficient way to give a portion of their inheritance to kingdom missions work.

### **The Most Critical Thing We Can Do**

Over the years, the Williams' support for missionaries has extended beyond

their checkbooks. When long-term MTW missionaries Tim and Therese Galage sold their house and needed a place to stay before departing for their mission in Cape Town, South Africa, Fran and Kay let them stay in their house for several months.

"They've been back to visit the states three times since, and they have used us as their base of operations each of those times," said Fran. "They are part of our Sycamore Presbyterian Church family!"

Fran and Kay continue to live as faithful and generous stewards of the resources God has entrusted to them. It's not always easy choosing which ministries and missionaries to support, but they love seeing the impact their giving makes—giving that will continue to make an impact, even after they are gone.

"We have a responsibility to plan for the future," said Fran. "I think that end-of-life planning for ongoing support for the organizations that are dear to our heart is probably the most critical thing that we can do." ■

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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