
# Worthy of the Gift

By Bryan C. Taylor, Cornerstone Management, Inc.

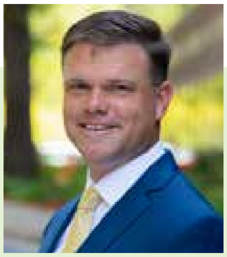
Have you ever considered what it means to be "worthy"? Webster's dictionary defines worthy as "honorable, meritorious, having sufficient importance to be remembered." Over the last few years, I've been reflecting on what

makes an organization or individual worthy of financial support. The concept of "worth" or "value" seems particularly applicable when we consider God's plan for funding the expansion of His kingdom. As faithful stewards of the funds that God has entrusted to us, we desire to make good decisions. We long to support and further kingdom purposes, but we often struggle to determine how best to allocate our resources to faith-driven pursuits. I believe that many ministries have a worthy vision and mission, but as stewards we must look beyond a clever tagline or well-articulated vision statement. We must seek to ascertain, "Is this organization really worthy of my gift?"

**We long to support and further kingdom purposes, but we often struggle to determine how best to allocate our resources to faith-driven pursuits.**

Organizational and personal worthiness comprises many elements, but I want to focus on three key components that must be present if an organization is to be considered worthy of a significant or even transformational gift: partner and kingdom centricity, policy and structure, and individual competency. These three key characteristics should be present and readily identifiable if we are to consider a major ministry gift or partnership.

*continued on inside*



**Bryan C. Taylor**, CFA, is a frequent writer and speaker on investment management and the economy for the Christian nonprofit community. Bryan is a principal of Cornerstone Management, Inc. (cornerstonemgt.net) and serves as the firm's CEO and CIO, providing direction and investment expertise to over 80 Christian nonprofit institutions, including Mission to the World.

*continued from front*

### Partner and Kingdom Centricity

Over 20 years of engagement with Mission to the World has convinced me that they have a kingdom centric and partner centric mindset. They actively seek to learn and understand a potential financial partner's passion and interest as it relates to the advancement of the kingdom. The focus is on their partners' stewardship journey! As a trusted guide they come alongside and look for alignment between a financial partner's objectives and the vision of MTW. Regardless of outcome as it relates directly to MTW, their team seeks first the advancement of the kingdom.

### Policy and Structure

MTW has built a best-in-class program for the oversight, administration, and support of the gifts entrusted to them. I often share with other organizations about the policies and procedures MTW has put in place to support and protect their financial partners. While we often view policies and procedures as a bit boring and routine, they are essential ingredients in the proper management of organizational funds. Along with representatives from MTW, Cornerstone recently walked an MTW donor through a gift arrangement, and ultimately it was the competency of MTW's team, the detailed accounting solution, and the carefully constructed investment plan that helped assure the donor that his gift would be well cared for. Well-crafted policies and procedures provide significant comfort and help partners trust that their goals will be achieved.

### Individual Competency

Finally, I've walked alongside a number of MTW personnel over the years and watched as they have worked to build skill and competence in the area of estate design and gift planning. In many ways I view competency as a form of personal stewardship. How am I developing the unique abilities that God has given me? MTW's Partner Relations team has worked hard over the years to ensure that their team members are trustworthy and well trained.

**I've walked alongside a number of MTW personnel over the years and watched as they have worked to build skill and competence in the area of estate design and gift planning.**

Worthiness is a powerful trust builder! MTW has consistently sought to honor its financial partners and assist them in their efforts to faithfully steward their assets. As you consider how the Lord might be calling you to financially support His kingdom, I invite you to keep these elements of worthiness in mind. I believe they will help provide a solid framework for guiding your decisions on where and how to invest the assets God has entrusted to you for the furtherance of His kingdom. ■

*"Without their help, I would have paid more taxes. I would have struggled with my own ability to invest the funds, to provide an inheritance for the children, and an income stream for me to live on. MTW was extremely helpful in that process."*

— Partner in Colorado Springs, Colorado,
after selling a real estate property and undergoing MTW's gift design process.

Center for Estate and Gift Planning

# Stewarding God's Gifts

## MTW offers services and tools to empower our partners

Faithful 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.

MTW's Center for Estate and Gift Planning has been helping people work through biblical stewardship for almost 30 years. We provide two free services to equip and empower our partners to be efficient, impactful, and faithful stewards of the resources with which God has entrusted them.

### 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.

### Personalized Gift Design

For ministry partners who want to make major gifts during their lifetimes, we can craft a custom plan in which we discuss how to give more effectively and efficiently in your current giving strategies. We can help you meet your personal and family needs while simultaneously fulfill your giving goals and maximize your tax benefits.

These types of gifts often include noncash assets such as stock, real estate, and business interests. For each personalized gift proposal, we review the impact of the gift on the partner's total estate, identify tax-advantaged approaches, and create a step-by-step outline to guide the ministry partner through the completion of the gift.

**We can craft a custom plan in which we discuss how to give more effectively and efficiently in your current giving strategies.**

### Charitable Estate and Gift Planning Tools

In addition to the two free services, MTW's Center for Estate and Gift Planning also offers estate and gift planning tools which can provide our partners tax benefits and financial security while supporting the advancement of God's kingdom.

**Donor-Advised Fund:** With the help of an MTW gift planning specialist, a donor sets up and funds a donor-advised fund with MTW. A donor can fund their DAF with cash or appreciated property during their lifetime or through a gift from their

*continued on back*

mtw Mission to the World

*continued from inside*

estate after their death. Once the DAF is funded, the donor recommends grants from the DAF to MTW missionaries, projects, their church, or other tax-exempt organizations.

**Charitable Remainder Trust:** After assessing a ministry partner's goals and needs, the donor will transfer assets into a charitable trust and the assets will be sold. The proceeds are invested in a portfolio managed by MTW and the donor receives income from the trust for life and a current charitable income tax deduction. At the time of the donor's death, the remainder of the trust assets go to MTW and any other ministries the donor specifies.

**Charitable Gift Annuity:** A charitable gift annuity is a planned giving contract between an individual and MTW. In return for a charitable gift, MTW will pay the donor a fixed sum for life. The donor also receives a current charitable income tax deduction. At the time of the donor's death, the remainder of the gift is used for MTW's missional purposes.

**Qualified Charitable Distributions:** After reaching the age of 70 ½, you can make a direct-to-charity transfer from an IRA, known as a Qualified Charitable Distribution (QCD). You can eliminate the tax implications up to $105,000 in 2024. The QCD must be made directly to ministry. It is not included in your taxable income and is not subject to deduction limitations on other charitable gifts you make.

It is a joy for us to help people reach their stewardship goals and provide 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 Beth Billingsley at 678-823-0028 or email her at Beth.billingsley@mtw.org. Design your legacy today. ■

## Kingdom Generosity

*By Dr. Lloyd Kim*

*"Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all."* –Acts 4:32–33

These verses describe a community that has experienced new life and a new purpose. There was a keen awareness that they were part of a bigger story, a redemptive story. What resulted was a collective engagement in kingdom advancement and radical generosity.

The first thing we notice is that this early church community was of "one heart and one soul." Their radical generosity is grounded on the understanding that they were all one body. Our Christian faith was never meant to be individualistic. When we are in Christ, we are not only connected to Jesus, but we are connected to one another. This is not only true for believers in our home church, but also for those across the globe.

But being of "one heart and one soul" not only describes their identity, but also their purpose. The disciples were of one heart and one soul in their mission to bear witness to Jesus. The early Church's sharing of resources was ultimately to increase the number of those who would bear witness and advance Christ's kingdom, unhindered by concerns for daily bread.

Finally verse 33 says that "great grace was upon them all." This goes beyond simply understanding God's grace intellectually. It describes the Holy Spirit working in them an experience of God's favor, His presence, His love, and His acceptance. This grace was upon them all—not only those who preached, but also those who gave generously. It is His love for us that inspires radical generosity.

How about us? Does the description of the early Church match our own community of faith? Do the attitudes and actions we read describe our own lives? Our challenge today is to recognize that we, too, are a part of this same unfolding drama and to experience the transforming power of the Holy Spirit working in and through us.

We don't give thinking we will receive anything in return because we have already received all things in Christ. Nor do we give to increase our standing before God because He already loves us perfectly. We give joyfully as an overflow of His great grace upon us. And when we "get it," we begin to see the great privilege and honor we have to belong to His kingdom and to contribute to its growth. ■

Lloyd Kim

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:

Mission to the World (PCA), Inc.
1600 North Brown Road
Lawrenceville, GA 30043
(678) 823-0028
estategift@mtw.org | www.mtw.org

Center for Estate and Gift Planning

mtw Mission to the World