

1. PHILOSOPHY AND OBJECTIVES

Mildred Horak Terry (1914-1996) was a registered nurse working for the United States government. She lived in the suburban Washington, D.C. area. Mildred, active in her local Seventh-day Adventist Church, had no children. Her husband, an alcoholic, predeceased her.

After retirement, she came under strong conviction that she needed to prepare a Christian estate plan. She contacted the General Conference Trust services and asked how she could fulfill her burning desire to benefit the Lord's work.

Her parents had immigrated to the United States from the old Czechoslovakia immediately after WW I. While she never lived in the Eastern European country, she had a great burden for the gospel to go to her parent's homeland.

It was arranged for proper legal counsel to prepare the estate planning documents necessary for Mrs. Terry to leave her assets to the General Conference of Seventh-day Adventist for the benefit of the Czecho-Slovakian Union Conference. These funds were to be for evangelism throughout the three conferences that cover this country of more than 15 million citizens.

Mrs. Terry was so pleased that she now had the assurance that she now had the legal documents executed that would provide for her wishes to be carried out.

When Mrs. Terry died in 1996, Trust Services as well as a close friend, she had named as her executor, assisted in the estate settlement. When the estate distribution was made, a total of \$455,795 was forwarded to the Czecho-Slovakian Union for use as Mrs. Terry had directed.

Union Treasurer, Elder Edvard Miskej, reported on the results: six city-wide evangelistic campaigns in major cities throughout the country, the writing, design, printing, and distribution of five full-color Bible correspondence courses in the Czech language; the purchase and distribution of 6,500 copies of the book, *Seventh-day Adventists Believe*, to every non-Adventist pastor in the entire country.

Pastor Miskej says, "During the ... years since the Velvet Revolution of 1989, our three conferences have been at work, and numerous individuals have, with God's help, come into contact with the Gospel. Many were hungering for the Word of God which, during the years of Communism, was absent from their lives..."

"Public campaigns and Bible courses were arranged; spiritual works, especially books by Ellen G. White, were distributed by colporteurs; invitations to Bible correspondence courses were delivered; and members sought out their friends to speak to them of Jesus Christ..."

"Children and adults were also active participants, welcoming their friends and classmates to Pathfinder Club meetings. Through this great amount of gospel work, 4,061 new followers of Jesus were baptized during the past 10 years.

“Recently, we have noticed a rather substantial decline of interest in spiritual matters. Our society has...begun to focus more on material goods, rather than spiritual values...

From this point of view, I see Sister Mildred Terry’s decision as a gift from heaven which came *at precisely the right time.*”

It is interesting to speculate as to how excited Mildred Horak Terry will be when her angel brings a crown studded with more than 4,000 jewels and places it on her head. “How is this possible? You must have made a mistake,” she will object.

Her angel will respond, “Let me tell you the rest of the story!”

According to Randy Alcorn, “Giving is a giant lever positioned on the fulcrum of this world. Because we give, eternity will be different - for others and for us.” *The Treasure Principle*, (Sisters, OR: Multnomah Publishers, 2001), p. 39.

God is the owner of all. He assigns us the task of managing His land and goods. Such stewardship includes making provision for our personal and family needs, and others dependent upon us. We remember that we have nothing of our own. We are responsible to a loving heavenly Father for how we manage money and property during our lifetime. We are equally responsible for the residue that remains after our life on this earth is over.

Individuals differ greatly. Parental influences, training, and life experiences help determine giving habits and, consequently, support of church ministries. Planned Giving and Trust Services personnel consider inspired stewardship principles and meet constituents *where they are* in terms of their spiritual maturity, individual philosophy and material prosperity.

Those who work in the Planned Giving and Trust Services ministry of the church are responsible for sharing principles of money management, family finance, stewardship and estate planning ensuring a judicious use of God’s assets.

The objectives of Planned Giving and Trust Services ministry include:

1. Presenting Biblical teachings, identifying God as the owner of all things, individuals as recipients of His benevolence and stewards of His assets. Some examples are:
 - A. “In the beginning God created the heavens and the earth. So God created man in his own image, in the image of God he created him; male and female he created them. God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.’” Genesis 1:1, 27-28 NIV
 - B. “But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your forefathers, as it is today.” Deut. 8:18 NIV

C. "If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs." Deuteronomy 15:7, 8 NIV

D. "In Those days Hezekiah became ill and was at the point of death. The prophet Isaiah son of Amoz went to him and said, 'This is what the Lord says: Put your house in order, because you are going to die; you will not recover.'" 2 Kings 20:1 & Isaiah 38:1 NIV

E. Gifts for Building the Temple, 1 Chronicles 29:1-9, NIV

Then King David said to the whole assembly, "My son Solomon, the one whom God has chosen, is young and inexperienced. The task is great, because this palatial structure is not for man but for the LORD God. With all my resources I have provided for the temple of my God—gold for the gold work, silver for the silver, bronze for the bronze, iron for the iron and wood for the wood, as well as onyx for the settings, turquoise, stones of various colors, and all kinds of fine stone and marble—all of these in large quantities. Besides, in my devotion to the temple of my God I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided for this holy temple: three thousand talents of gold (gold of Ophir) and seven thousand talents of refined silver, for the overlaying of the walls of the buildings, for the gold work and the silver work, and for all the work to be done by the craftsmen. Now, who is willing to consecrate himself today to the LORD?" Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king's work gave willingly. They gave toward the work on the temple of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze and a hundred thousand talents of iron. Any who had precious stones gave them to the treasury of the temple of the LORD in the custody of Jehiel the Gershonite. The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly.

F. King David's Prayer, 1 Chronicles 29:10-20 NIV

David praised the LORD in the presence of the whole assembly, saying, "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only

what comes from your hand. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people forever, and keep their hearts loyal to you. And give my son Solomon the wholehearted devotion to keep your commands, requirements and decrees and to do everything to build the palatial structure for which I have provided." Then David said to the whole assembly, "Praise the LORD your God." So they all praised the LORD, the God of their fathers; they bowed low and fell prostrate before the LORD and the king.

- G. "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand." 1 Chronicles 29:14 NIV
- H. "Who has a claim against me that I must pay? Everything under heaven belongs to me." Job 41:11 NIV
- I. "The earth is the Lord's, and everything in it, the world, and all who live in it." Psalm 24:1 NIV
- J. "For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune." Ecclesiastes 2:21 NIV.
- K. "The silver is mine and the gold is mine,' declares the Lord Almighty." Haggai 2:8 NIV
- L. "And the second is like it: 'Love your neighbor as yourself.'" Matthew 22:39 NIV
- M. The parable of the talents as recorded in Matthew 25:14-30 NIV

"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once, put his money to work, and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me

with five talents. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.' "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

N. The Widow's Mite, Mark 12:43-44 NIV

Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

O. The Parable of the Rich Fool, Luke 12:13-34 NIV

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." "'But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God."

P. Do Not Worry About Money and Possessions, Luke 12:22-32 NIV

Then Jesus said to his disciples, "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his

life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

Q. Zacchaeus the Tax Collector, Luke 19:1-10 NIV

Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." So he came down at once and welcomed him gladly. All the people saw this and began to mutter, "He has gone to be the guest of a 'sinner.'" But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount." Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost."

R. "Now it is required that those who have been given a trust must prove faithful." 1 Corinthians 4:2 NIV

S. "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore, honor God with your body." 1 Corinthians 6:19-20 NIV

T. "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." 1 Timothy 5:8 NIV

U. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." 1 Timothy 6:6-11 NIV

2. Presenting Spirit of Prophecy admonitions regarding stewardship obligations to God and family; some examples are:

- A. “Those who are faithful stewards of the Lord’s means will know just how their business stands, and, like wise men, they will be prepared for any emergency. Should their probation close suddenly, they would not leave such great perplexity upon those who are called to settle their estate.” *Adventist Home*, p. 396
- B. “Let it ever be kept in mind that the present selfish system of disposing of property is not God’s plan, but man’s device.” *Testimonies for the Church*, Volume 4, p. 482
- C. “Many are not exercised upon the subject of making their wills while they are in apparent health. But this precaution should be taken by our brethren. They should know their financial standing, and should not allow their business to become entangled. They should arrange their property in such a manner that they may leave it at any time.

Wills should be made in a manner to stand the test of law. After they are drawn, they may remain for years, and do no harm, if donations continue to be made from time to time as the cause has need. Death will not come one day sooner, brethren, because you have made your will. In disposing of your property by will to your relatives, be sure that you do not forget God’s cause. You are His agents, holding His property; and His claims should have your first consideration. Your wife and children, of course, should not be left destitute; provision should be made for them if they are needy. But do not, simply because it is customary, bring into your will a long line of relatives who are not needy.

Let it ever be kept in mind that the present selfish system of disposing of property is not God’s plan, but man’s device. Christians should be reformers, and break up this present system, giving an entirely new aspect to the formation of wills. Let the idea be ever present that it is the Lord’s property which you are handling. The will of God in this matter is law.

If man had made you the executor of his property, would you not closely study the will of the testator, that the smallest amount might not be misapplied? Your heavenly Friend has entrusted you with property, and given you His will as to how it should be used. If this will is studied with an unselfish heart, that which belongs to God will not be misapplied.” *Counsels on Stewardship*, pp. 328-329

- D. “The very best legacy which parents can leave their children is a knowledge of useful labor and the example of a life characterized by disinterested benevolence. By such a life they show the true value of money, that it is only to be appreciated for the good that it will accomplish in relieving their own wants and the

necessities of others, and in advancing the cause of God.” *Testimonies for the Church*, Volume 3, p. 399.

- E. “Parents should exercise the right that God has given them. He entrusted to them the talents He would have them use to His glory. The children were not to become responsible for the talents of the father. While they have sound minds and good judgment, parents should, with prayerful consideration, and with the help of proper counselors who have experience in the truth and a knowledge of the divine will, make disposition of their property. If they have children who are afflicted or are struggling in poverty, and who will make a judicious use of means, they should be considered. But if they have unbelieving children who have abundance of this world, and who are serving the world, they commit a sin against the Master, who has made them His stewards, by placing means in their hands merely because they are their children. God's claims are not to be lightly regarded.” *Testimonies for the Church*, Volume 3, p.121.
3. Providing constituents with current estate and gift-planning information and encouraging them to create estate-planning documents by competent legal advisors.

Those charged with Planned Giving and Trust Services duties have the awesome responsibility of educating constituents about the methods of family financial management, stewardship, and estate planning which will help to ensure a thoughtful employment of God’s assets both during and after life—making paramount the principle that God, the owner of all, requires us to be just and faithful stewards.

“Some wills are made in so loose a manner that they will not stand the test of the law, and thus thousands of dollars have been lost to the cause. Our brethren should feel that a responsibility rests upon them, as faithful servants in the cause of God, to exercise their intellect in regard to this matter, and secure to the Lord His own.” *Counsels on Stewardship*, p. 323.

Such a plan will provide, protect and preserve funds and properties for the benefit of needy beneficiaries and the advancement of God’s cause.