

# Partners IN PLANNING

## Carolyn Kullmar: Steward of Relationships

**C**arolyn Kullmar is a connector, an instigator. One of those remarkable individuals who not only pours heart, soul, and material resources into those people and causes in which they believe, but who gets so much joy out of it that they prod and sweet-talk others to do the same. Carolyn Kullmar is a lifelong steward of relationships.



A schoolteacher from Walhalla, South Carolina, Carolyn met her husband Ken in Florida after moving there as a young woman for a teaching position. Throughout their marriage, the Kullmars were dedicated supporters of global missions and the church.

“Ken and I were happily married and had two sons,” said Carolyn. “After Ken retired, he and I traveled as General Assembly representatives for the business committee of the PCA, visiting churches in five presbyteries. Those were some of the best years of our lives.

“Mission conference time was something we all looked forward to,” she added. “We had mis-

sionaries stay in our home, and many dinners and get-togethers. We really got to know the missionaries we supported and many of them are special friends to this day. We wanted to be a part of their support by getting to know them personally.”

After Ken passed away in 1990, Carolyn continued her support for missionaries around the world, and became even more deeply involved with MTW through its Center for Estate and Gift Planning.

“When Ken died, I was only 55 and really knew very little about finances,” Carolyn said. “The Estate & Gift Design program under the leadership of Bruce Owens has been a tremendous help in directing me, so that what the Lord has blessed me with will continue for the work of the kingdom even after I am gone. ... I feel that my finances are well planned and will continue to benefit missions after I depart this life. I am indeed thankful for them.

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## MTW's Center for Estate and Gift Planning: *Financial security within your lifetime. A legacy for the kingdom beyond your lifetime.*

Being a good steward of God's provisions, providing for your loved ones, and philanthropic giving to organizations like Mission to the World—all are powerful testimonies to our children, our churches, and others around us. What better way to raise up the next

furthering the kingdom of God, even after you are gone. But planning your estate is not a one-time thing. Circumstances, people, property, laws, and desires change, and periodically you will need to review your estate plan.

### Five questions to ask about your current estate design plan:

- If we could show you ways to turn your tax dollars into dollars going to charitable gifts for your church or ministry, would you be interested in learning about them?

*"They showed me how to give more than I thought and my family is better off."*

- Do changes in property or tax law mean it's time for a review of your current estate design?
- Do you have the right people in places of responsibility? Have you done everything possible to avoid future interpersonal conflict among family members?

generation of givers, senders, and stewards than to be examples of biblical generosity and wisdom?

When you plan for your estate and the future, you can also plan charitable giving and rest assured that your life and legacy will make a very real, positive impact, changing lives and



## The Gift of Giving

By Dr. Lloyd Kim

We are all members of one body. Paul gives us this picture in Romans 12 to change our perspective from an individualistic, independent mindset, to a communal, familial mindset. The gifts we have are not to be used to promote self, distinguish ourselves from others, or lift up our own name, but are stewarded to us for the edification and growth of the body.

The spiritual gift of giving plays a crucial role not only in carrying out the mission of God, but in strengthening and encouraging the other members of the body. How? First by validating all the work, sacrifice, and labor of our missionaries and national partners. Giving to support the teaching, leading, serving, preaching, and acts of mercy of our fellow brothers and sisters on the mission field communicates that all their labors are important and have value. It strengthens their faith and encourages them to persevere in their calling. When they see others laying up their treasures in heaven through their giving, they are more encouraged to do the same through their serving.

But just as important, the act of giving to kingdom endeavors strengthens our own faith. How? Because we see how our contributions directly help, support, and encourage the work God has called us to do. We find joy in our sense of usefulness and purpose. And through our giving we remind ourselves that the treasures of heaven are worth more than purchasing a new car or remodeling or upgrading to a new house; we are reminded that our security lies in the promises of God and not in the money we have in our bank accounts.

The truth is that it is a daily struggle to believe in the gospel and the surpassing value of living for the kingdom. It is much easier to be conformed to the world and its values. But when each member of the body exercises their spiritual gifts for the edification of the saints, then the kingdom of God is present. And when those who labor in teaching, serving, and acts of mercy on the mission field receive gifts from those who labor in giving, they are affirmed in the truth and promises of the gospel. Of course it is their labors that also inspire generous giving. And so we see that when we exercise these spiritual gifts there is back and forth encouragement and upbuilding of the body of Christ and a forward advance of the Great Commission. ■

- Is your house in order? Has your estate plan been reviewed within the last three years?
- Giving is a gift. Does your present estate plan accurately reflect your understanding of good stewardship and that our resources come from the Lord?

MTW's Center for Estate and Gift Planning has been helping people steward God's provision for over 20 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 free biblically-based estate design service tailored to your personal goals of providing for your loved ones and making a difference for the kingdom.

Whether you already have an estate design in place and simply want to review or update your plan, or if this is your first time and you would like learn more about MTW's Estate Design services, please feel free to call Beth Hall at 678-823-0028 or email her at [beth.hall@mtw.org](mailto:beth.hall@mtw.org). *Design your legacy today.* ■

*Lloyd Kim*

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“Most of my missions giving has been to MTW,” she added. “I personally have a lot of faith in how they handle missions and the monies given to them. [I have been given the] opportunity to know many missionaries personally and that means a lot to me.”

Carolyn has also been a major force for missions within her home church, Lake Osborne Presbyterian Church in Lake Worth, Florida, and was instrumental in starting several missionary support groups.

Among those encouraged by Carolyn is Maurine Roese, who has known Carolyn for over 30 years, and served with her on the Lake Osborne Presbyterian Church missions committee.

“Carolyn has always wanted all of us throughout the church to keep on having a relationship with missionaries to support them,” said Maurine. “She kept after all of us and keeps everyone connected.”

Case in point: once a month, Carolyn meets for brunch with a group of women who support, pray for, and stay in touch with MTW missionary Alice Hatch. She has been doing this for over 20 years.

“We keep in contact with Alice through the phone and Facetime,” says Carolyn. “Missions support groups are important to me.”

“One of Carolyn’s dearest characteristics is how much she loves missionaries,” Alice said. “I have known Carolyn since the 1970s when we first met in a ladies bathroom at the MTW summer conference. . . .

After my husband died, I began serving with MTW by myself in the 1990s. Her husband had also passed away and she had me stay with her whenever I visited Lake Osborne Presbyterian Church.

“A number of years ago, Carolyn gathered the group of women from the church together to meet regularly to pray for and support me,” Alice added. “They know

my schedule and are praying for me as I travel or have events at MTW. They pray for my family. They pray for missionaries that I am working with. They pray for my personal needs. They probably know more about what I am doing than almost anyone besides my family! The way Carolyn has faithfully kept the group focused on my ministry and personal needs means the world to me.”

Carolyn has lived a life of faithful stewardship, not only wisely managing and planning her finances and physical blessings, but also stewarding relationships.

“Stewardship is a vital part of my life,” Carolyn said. “The Lord has provided for me these many years since Ken’s death and I feel one of the reasons is because giving is something that I enjoy.”

Giving brings Carolyn joy, and that is a gift. Whether she’s giving her finances, her time, her home, or her friendship, she has lived a generous life for the kingdom. ■

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