



# Partners

## IN PLANNING

## The Reluctant Giver: Starting with Stewardship, Growing in Grace

By Andrew Shaughnessy

When most people become Christians, one of the first things they do is make a profession of faith. Then they start regularly attending church, they learn more about the Bible and theology, they get involved in missions and evangelism, and then,

At that time in his life, Tom was, by his own admission, rather materialistic. He was in his late 30s, successful and in the full swing of a lucrative career, at the peak of his earning power.

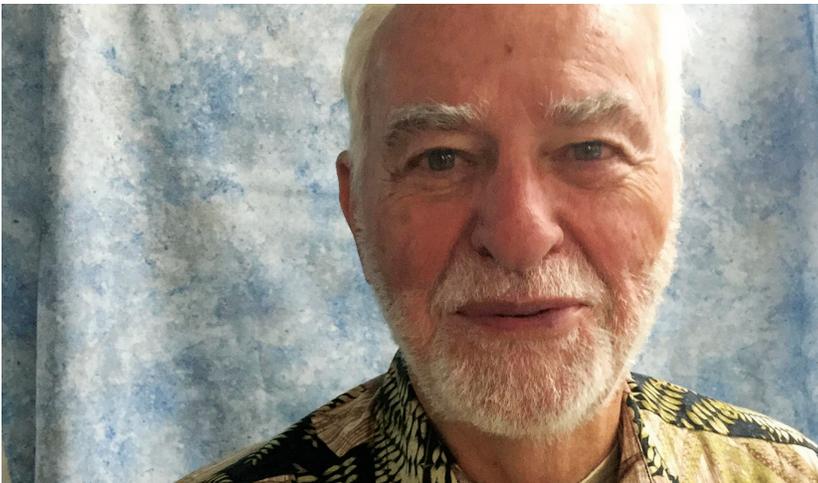
“I was accumulating wealth and I wasn’t about to give it away to the church unless I was absolutely convinced that this was what I should be doing,” he said. “I was an all or nothing kind of person,

*Like the rich young ruler, Tom was successful in the eyes of the world, but reluctant to part with his wealth.*

and the idea of giving back to God was critical. If that piece didn’t go together, [Christianity] wouldn’t have worked for me.”

Like the rich young ruler, Tom was successful in the eyes of the world, but reluctant to part with his wealth. Yet the Spirit was tugging on Tom’s heart, and he began to meet with a pastor. “To go from zero to 10 percent ... I don’t know if I can do that. How am I going to get there?” he asked.

The pastor told him: “I’m going to give you a lot of material, and you’re going to read through the Bible and see what God’s Word says, because →



somewhere down the road in their spiritual journey, they learn about stewardship and begin to tithe and give. For most people, that’s the natural order of things—but Tom Fogarty is not most people.

“That’s definitely not what happened for me,” said Tom. “I made a profession of faith only after I did a rather thorough Bible study of what tithing was and what stewardship was.”

# Easier Than Ever:

MTW's Donor Advised Program Goes Online

In March 2019, MTW's Center for Estate and Gift Planning launched their first-ever online platform for Donor Advised Funds (DAF). Previously, donors with DAFs would receive quarterly statements showing their DAF's balance and distributions via mail or email. Similarly, any changes or distribution requests had to be conducted via mail or email. The new online platform takes the whole process digital, making dealing with DAFs simpler, easier, and faster than ever.

When they log into DAF online, donors will be able to:

- Access account data and DAF statements in real time
- Request and check the status of grants
- Make contributions
- Submit changes to testamentary letters

It's everything a DAF owner needs, all in one central, easy-to-access location.

## What is a Donor Advised Fund?

A DAF is a tax-efficient, flexible, and convenient way to support the ministries and causes you care about, leave a legacy of giving, and make a lasting kingdom impact.

## Here's How It Works:

First, aided by the team at MTW's Center for Estate and Gift Planning, you set up a secure and confidential 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 an immediate charitable tax deduction for the amount of your gift.

Once the DAF is funded, you give instructions as to how you would like MTW to distribute grants from the fund to MTW missionaries or projects, your church, or other tax-exempt organizations. You can set up regular, recurring distributions and/or make one-time distributions as you desire. You can also change these instructions at any time, or add additional funding.

*You can use your DAF to support your church, missionaries, or ministries now, but you can also write a testamentary letter that gives instructions so that distributions continue to be made...*

A DAF is a great vehicle for achieving your kingdom giving goals, and offers a number of distinct advantages:

## Simpler Taxes

With all of your charitable giving in one place, you only have to deal with one giving receipt at the end of the year, making tax season simpler. Simultaneously, you have the flexibility and control to advise MTW on how and when to distribute gifts from your fund to whomever you wish. We handle the details, keep records, and make quarterly reports, instantly accessible on your DAF online account, so you can focus on what really matters.

## Tax Benefits

You receive immediate tax benefits for contributions made to your DAF, but can direct the distribution of

grants at any time. If you have real estate that has appreciated in value, a DAF may be a particularly attractive option. By transferring real estate into a DAF, you can receive a tax deduction based on the fair market value of the property and avoid capital gains taxes. The property will be sold, and you can choose where, when, and how to disperse proceeds of the sale to your church or other ministries. A DAF is also a good option in a year where you owe more taxes than normal and would like to offset them with a charitable income tax deduction.

## A Legacy of Kingdom Impact

You can use your DAF to support your church, missionaries, or ministries now, but you can also write a testamentary letter that gives instructions for your fund so that distributions continue to be made, making an impact for the kingdom after your death.

Many families use DAFs to establish a charitable giving legacy. You can involve your children in the decision-making process, teach them a philosophy of kingdom-centered stewardship, and name them as successor advisors—allowing them to take the reins and recommend distributions once you pass away.

MTW's Center for Estate and Gift Planning has been helping people steward God's provision for over 20 years. If you would like to apply for a Donor-Advised Fund, schedule a free personal and confidential review of your current estate plan from a stewardship perspective, or learn more about how MTW's Center for Estate and Gift Planning can help with your stewardship goals, please feel free to call Bruce Owens at 678-823-0028 or email [EstateGift@mtw.org](mailto:EstateGift@mtw.org). *Design your legacy today.* ■



## Status: Loved

By Dr. Lloyd Kim

### Revelation 1:5b-6

*To him who loves us and has freed us from our sins by his blood and made us a kingdom, priests to his God and Father, to him be glory and dominion forever and ever. Amen.*

This simple song of praise reminds us of our status before God: We are loved. Why is this important? Because it is far too easy to engage in missions—whether praying, supporting, or going—out of guilt or works righteousness, trying to earn God's love. And when guilt or works-righteousness is the motivation behind our praying, giving, or going to the nations, then these things become a burden, drudgery, something we simply need to get through. We end up either self-righteous and proud or bitter and cynical.

There is another way to engage in this work of missions. It is to begin by reflecting on how much we are loved by Him! To allow his love to fill us, heal us, comfort us, and then and only then motivate us to share his love to others. And so we begin with our status. What is our status before God? We are loved.

This statement about us is true before we give, before we work, before we do anything for Him. It is not dependent upon our obedience, our faithfulness, our good works, or our giving. In these verses from Revelation, the word "loves" is a present participle which highlights continuing action. We are loved because we belong to Him—always.

And the more we dwell on, accept, and receive His affections, the more passion, joy, and gratitude we have in extending His love to others. It grounds our giving in the grace and freedom we have in Jesus. We do not give out of guilt, or to earn God's favor, or to feed our idols of pride, or build up our reputation. We give because He loves us and frees us from our sins by his blood. ■

*Lloyd Kim*



→ I already know there's no way I'm going to convince you to start tithing."

Every week, Tom would read through Scripture and study tithing and stewardship. Every week they would meet to talk it through. In the end, Tom decided to accept the biblical teaching on stewardship and follow Jesus.

He started tithing right away, but before long, that 10 percent that had once been difficult, grew. Tom started giving to local charities, the homeless, Christian non-profits. He began looking at other biblical principles surrounding what he was supposed to be doing as a Christian: reaching out and serving people.

Over the years, Tom and his wife, Sandy, started thinking more about kingdom building. By this point, just tithing was well behind in the rear view mirror. Some years Tom was giving 50 percent

of his income, in others, more than 100 percent. He retired three times, and each time God would put it on Tom's heart to give substantial amounts of money to particular kingdom-building efforts. Then he would give his retirement money away, and return to work to earn it back again. Over his lifetime, the giving just kept growing.

"The best way I would describe it is: the closer my walk got to the Lord, the more I was willing to give," he said. "To me that seemed simple. The more I understood who God is, the more I understood what Jesus Christ did for me, the more I understood God's story in the Bible, the easier it became. It became clearer to me—this is how you're supposed to live your life."

Tom has given enormously to missions and for kingdom purposes over the years, is an MTW Ambassador, and regularly

writes and speaks about what God has taught him about stewardship: that our savings and investments don't belong to us, but to the Lord; that God has a kingdom purpose in mind for our stewardship; that God wants us to work and increase what he has given us and give now, while we're alive on earth; that it's ok to be dependent on God.

"In fact it's a good thing," he said, "but none of us wants to do that. We want to be dependent on ourselves."

"I believe you cannot be a strong steward of God's financial providence unless you have substantial faith and trust in God," he added. "You're not going to be a strong giver without it, because you're always going to go back and depend upon yourself; and if you depend on yourself, you're never going to think you have enough." ■

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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

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