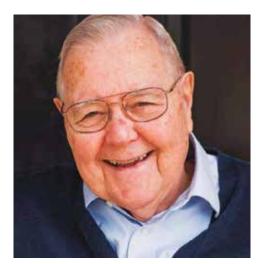


## Partners In planning

### Time, Talents, and Treasure:

Celebrating the Remarkable Testimony of Retiring CMTW Member Frank Finfrock: By Andrew Shaughnessy

Longtime MTW supporter, Ambassador, and member of the Committee on Mission to the World (CMTW), Frank Finfrock retired from CMTW this year, following decades of faithful service. It is difficult to overstate just how much of an impact



Frank has had on the organization. His story is a testimony to the remarkable ways in which God equips and uses His people's time, talents, and treasure for His glory and to build His kingdom.

After graduating from university in 1951, Frank began a 31-year career with an integrated oil corporation, with a break for an active duty tour

with the U.S. Marine Corps during the Korean War. He began his career as a project engineer, but ultimately moved up to executive management, and also served for 11 years on the board of a national bank.

Upon retirement, Frank and his wife, Mary Alice, moved from Texas to South Florida. There, they joined a PCA church and Frank served as a ruling elder and session member. Frank had had a great career and financial success, but he wasn't satisfied.

"As I reflected on life in retirement I knew that I wanted more than a life of leisure," said Frank. "I wanted a purpose in life, but the corporate world had lost its appeal."

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One day, the Finfrocks' pastor invited them to a Christian Financial Planning weekend conference in Atlanta. At that point, Frank had little involvement in foreign missions and had not even heard of MTW. But during the conference, MTW's then-coordinator, Paul McKaughan, spoke on church planting internationally.

"His message piqued my interest," Frank said.

Within a few weeks, the Finfrocks had made an appointment to meet with Paul. Frank wanted to know whether he, as a ruling elder, could be of service to MTW, despite not having a seminary education. Rather than answering the question

Center for Estate and Gift Planning

# Good Estate Planning 6

e often think that once we have signed our wills or planned our estates, we can forget about them. But estate planning is a continual process.

"Financial management is a dynamic situation," said retired CMTW member Frank Finfrock. "To optimize the efficiency and effectiveness of your financial assets you have to look at your estate plans regularly. It doesn't have to be once a year, but it does have to be periodic and does have to be intentional."



- Change in marital status of yourself or family members
- A child or grandchild reaching legal age
- Newly born or adopted children or grandchildren
- Death of a beneficiary
- A personal representative or guardian who is no longer qualified or available
- A witness to your will who is no longer available
- You have moved to a state other than where your existing estate plan was drafted

"To optimize the efficiency and effectiveness of your financial assets you have to look at your estate plans regularly."

Over his many years of partnership with MTW, Finfrock has worked with the Center for Estate and Gift Design, first to create his estate plan and then to review and adjust that plan numerous times as variables in his life have changed.

Like Finfrock, whenever there is a change in your people, your property, or your plans, your estate plan should be reviewed.

#### Changes in People

The following changes in people can affect your existing estate plan.

#### **Changes in Property**

Changes in property can also affect your existing estate plan. The following are some changes that will require review:

- Substantial change in value of property
- Acquisition of real estate in a state other than where you are a legal resident
- Transfer of property specifically mentioned in your existing estate plan
- You have received an inheritance
- You have purchased additional life insurance
- Your retirement plan has substantially changed in value

#### **Changes in Plans**

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Changes can also occur in your desires for the distribution of your estate, or in the laws that govern distribution. The following are some of the areas to which you will want to give consideration:

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- A substantial change in tax laws since your estate plan was drafted
- Your desires for distribution of your estate have changed
- The distribution of your estate to an individual should be increased or decreased because of changed needs
- There is a substantial change in your charitable distribution desires
- There has been a change in your business relationship
- A personal beneficiary has become handicapped or incompetent

#### Let us help

"MTW's Partner Relations Department offers a very valuable service," Finfrock said. "MTW is on top of changes in tax laws, and they're very alert to your personal needs. They can give up-to-date evaluations of your estate plan and give you options to make the best decisions. And they're not selling anything! They are helping you optimize your stewardship."

We want to be of service to you. Whether you are reviewing your existing estate plan, or have not yet taken that first step in this important act of stewardship, please request your free Guide to Planning Your Estate today. There is no cost or obligation.

If 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.

Design your legacy today.

#### **Radical Generosity** By Dr. Lloyd Kim



#### Acts 4:32

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.

In this passage from Acts, a scene unfolds that describes a community that has experienced new life and a new sense of purpose and calling. 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.

Does the description of the early church match what we see in our own community of faith? 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, Jesus' Spirit, working in and through us.

This early church community was of "one heart and one soul." What does this mean? The radical generosity we see in Acts is grounded on the understanding that we are 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—as messy as that can be. This is not only true for believers in our home church, but those across the globe.

Being of "one heart and one soul" not only describes our identity, but also our purpose. The disciples were of one heart and one soul in their mission to bear witness to Jesus. And so the radical giving to meet the needs of the saints was not simple charity, but served to free those in need to also engage in kingdom witness. The 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.

Our identity as the body of Christ means that Jesus' vision is our vision: We want to see the gospel of the kingdom advancing throughout the world. How does that happen? It happens when we invest generously in kingdom initiatives that bear witness to our King Jesus—when we send part of us, part of our body, to reach out into the darkness and shine the light of Christ.

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directly, Paul suggested that they visit an active mission field and see for themselves what life on the field was like. He arranged for Frank and Mary Alice to visit a church-planting team in Mexico.

It was a moment that changed Frank's life forever.

After that first visit to Mexico, Frank realized that his business experience could be of use to missionary teams, helping them sharpen the steps required to execute their long-term objectives. Frank volunteered to be available three weeks per calendar quarter to return to Mexico or anywhere else he might be of help. Trips to Kenya, Ecuador, and Japan soon followed, allowing Frank to meet more missionaries and teams. On a follow-up trip to Japan, Frank worked with team leaders to create a financial plan needed to execute the ministry plan they had developed. Today, that same ministry in Japan is a robust, remarkable success story through which many have come to know the Lord.

As MTW grew, Frank's assignments changed accordingly, becoming more and more related to his broad corporate experience. He helped develop MTW's organizational infrastructure, chaired a group that solved a problem concerning tracking the designation of donated funds, and helped evaluate a change to MTW's employee retirement benefits plan. Most importantly, Frank also participated with staff and professional investment advisors in developing MTW's Center for Estate and Gift Planning. He was able to contribute his experience from industry and banking as MTW set up internal processes, and helped consult as they established instruments like annuities, charitable trusts, endowments, and donor-advised funds to work with churches and individuals that provide funds to support MTW's kingdom-building ministry.

"Speaking as one who has served MTW in a variety of roles for more than 30 years, and with direct knowledge of how these systems function, I can attest to the value afforded the individual donor from the services of the Center for Estate and Gift Planning," Frank said. "Awareness of longterm giving options is so valuable.

It allows those interested in giving from their assets at death, to do so, as Mary Alice and I are doing."

Looking back, Frank could scarcely have known what would come of his 31 years managing engineering projects, oil companies, and banks in the corporate world. His professional career earned him financial security and the esteem of his peers, but more importantly, God took the skills and experience Frank had gained in the corporate world and applied them through MTW for the sake of the gospel.





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

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