

# Partners IN PLANNING

## A Different Lens:

How Grace Turned One Man's View of Faith, Finances, and Stewardship Upside Down

*"The earth is the Lord's, and everything in it, the world, and all who live in it."*

– Psalm 24:1

John Bronson\* was 49 years old when he felt God tugging at his heart. By worldly standards, he had been enormously successful. His commercial real

estate didn't really feel the peace that he saw in other followers of Jesus.

"I was always more concerned with what was going on with my 90% than my tithe of 10%," said John. "Then God opened my spiritual eyes and I became transformed. After that kind of transformation, your perspective changes. You start to look at all of it [as God's]. Now we just want to give back to the Lord what He's entrusted to us. It's not ours, it's His."

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"We are stewards of everything that we have been given," he added. "We have found a lot of joy in giving it away. ... We're trying to give it all away before we die. We'd like to die broke!"

estate business had grown and thrived over the years. He had wealth, security, and the esteem of his peers that comes along with it. He had always been a church-going man; he had even served in the offices of the church. But despite it all, he

John has been working with Bruce Owens in Mission to the World's Estate and Gift Planning Department for just over a year. Together, they are taking real estate, the material fruits of a life of labor, and turning it into resources for the →

\* Name changed to protect the donor's privacy.





# Donating Real Estate

Consider a way to give that won't touch your bank account



## The Gift of Giving

By Dr. Lloyd Kim

Do you realize that giving is a spiritual gift? The apostle Paul lists giving among several other gifts (Romans 12:8). The fact that giving is listed alongside these other gifts helps us to better understand the gift of giving by analogy.

The first point is that the gift of giving is something that we have received from God. Not everybody has the desire, ability, or resources to give. You may have a brother or sister in the same financial situation that you are in, but they have no desire to give. You may know people in your congregation who are perhaps in a better position financially to give, but they don't. So why do some people give generously and others don't? It is because giving itself is a spiritual gift from God. For most people giving does not come easy. It is in fact very difficult. That you would even have the heart to give comes from the Lord.

It is for this reason that we cannot boast in our giving. When we recognize that the desire, ability, and resources to give come from the Lord, how can we take credit for something given to us? This is in fact not only true of the gift of giving, but all the spiritual gifts listed. This is why Paul says, "Do not think of yourselves more highly than you ought to think" (Rom 12:3). I believe what is lying behind this statement is the natural tendency in any community to compare ourselves with others, to be prone to jealousy, or to boast—if not with our words then certainly in our hearts.

We are reminded that the use of these gifts are expressions of faith. This is key even in our giving. Just as we would not want our preaching to be works-righteous based, so also we don't want our giving to be works-righteous based. We do not give because we want to get something from God, because we feel guilty, because we want to earn his favor, or the favor of men. We give as an expression of faith, an expression of gratitude for all that He has lavishly poured upon us in the gospel. ■

*Lloyd Kim*



*There are a number of ways to give real estate, and our estate and gift planning specialists can help you navigate your options. Here are some examples:*

**1. Outright Gift:** If you make a gift of real estate today, you can receive a charitable tax deduction equal to the property's full fair market value and

property will be sold, and this option allows you to choose where, when, and how to disperse proceeds of the sale to your church or other ministries.

#### 4. Give Property and Receive an Income for Life:

You can also make a gift of real estate to a charitable remainder trust or exchange real estate for a charitable gift annuity, both of which provide a income stream for life. This option gives you financial security and peace of mind, while simultaneously benefiting kingdom-building work.

**5. At Death:** By leaving real estate to your church, MTW, or other ministries through a bequest, will, or living trust, you can continue to enjoy the use of your property during your life, but ensure that your support for global ministry continues after you are gone.

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.

If you would like to learn more about your options for donating real estate to MTW and how MTW's Center for Estate and Gift Planning can help, please feel free to call Bruce Owens at 678-823-0028 or email [EstateGift@mtw.org](mailto:EstateGift@mtw.org). **Design your legacy today.** ■

When individuals think of giving to charities like Mission to the World, many donate stocks, bonds, or mutual funds; yet few think of giving real estate. For many, real estate makes up a significant percentage of total assets, and since real estate property values have risen in recent years, while interest rates have remained low, market conditions are great for giving.

eliminate the capital gains tax you may otherwise pay on the property's appreciated value.

**2. Partial Gift:** You also can give a portion of the property to charity and keep the proceeds from the sale of the remainder. In this way you will receive a lump sum of cash, and the charitable deduction from the gift portion may help offset capital gains taxes on the portion you keep.

**3. Donor Advised Fund (DAF):** By transferring real estate into a donor advised fund, you can receive a tax deduction based on the fair market value of the property and avoid capital gains taxes. The

## Our desire is to serve people and help them find God's plan of stewardship for the distribution of their estate.

Whether your real estate is land, a farm, condo, rental home, or even business property, it can be donated to your church or other ministries—and with the help of our estate and gift planning specialists, those gifts can be designed to provide both tax deductions and income while simultaneously avoiding capital gains taxes and supporting gospel-driven mission work around the world.





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—> building of the kingdom of God. “Bruce is very knowledgeable,” John said. “I’ve been working with him for about a year.”

Because John was in the commercial real estate business, a significant amount of his assets are property—primarily buildings and land. The Bronsons decided to create a charitable trust. As a result, their estate is not subject to any estate tax, and gifts are able to pour out of the trust, tax free, to charities like Mission to the World, or the several Christian schools which John and his wife have been instrumental in starting. With this kind of proper planning, the Bronsons are free from the burden of estate tax, and the charities they so cherish are able to receive more.

“Scripture says that everything we do is going to be burned up,” John said. “Why would you want to work for something

that’s only going to be temporary, when in fact it’s the eternal perspective that we need to be thinking about?”

“The Lord promises us that we will have all the fruits of the Spirit,” John continued, “but you can’t have them if you’re concentrating on your own wealth. You know, you don’t have joy or peace because there’s always another deal to make. There’s always another building to build. You’re never ever satisfied. But if you look at it from God’s perspective and it’s all His, you’re still going to work hard, but He’s in control. ... Once you’re broken, then your emphasis is no longer on your circumstances or your money or possessions or fame or whatever. It’s all turned around. It’s like the blind man said: ‘I was blind and now I see.’ And I think that’s what happens to people when they recognize that life is short, it’s temporary, and they don’t have anything that wasn’t given to them.”

I heard in a sermon recently that “there are not many of us who can handle the burden of wealth.” Wealth and security are seductive and false gods, as is the notion that the wealthy and successful of the world have built themselves and their empires from thin air. It is so easy to forget who we are, our place in the universe, and the sovereign God from whom all blessings flow, our Creator and Redeemer who is, in and of Himself, more than enough for each of us.

John Bronson is a man transformed by grace. And it is grace that has given him that divine insight—that at root, everything belongs to God. That our possessions, our very lives, are not our own, and we are to act accordingly with faithfulness in a spirit of humility and joyful sonship, giving of ourselves and our possessions to further the kingdom of God. ■

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We trust you have found this issue of Partners in Planning to be helpful. We look forward to hearing from you with suggestions for future issues or with 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 service and how to donate real estate. 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.  
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