

# PLANNED GIVING & TRUST SERVICES/ STEWARDSHIP

#### Am I a Tare?

By: Deyvy Rodriguez

This year our family garden consists of varied tomato plants, chili peppers, herbs, and watermelon. Gardening is not difficult work, but it requires a lot of tender care and patience. I have learned that an important part of maintaining our garden healthy is dealing with weeds. They grow side by side with the plants, and sometimes it's hard to distinguish which is which. I have learned that there are times when it's best to leave the weeds alone for a while, lest I hurt the plants also.



In the parable of the wheat and the tares, Jesus uses this analogy to teach us spiritual object lessons. "The kingdom of Heaven is likened unto a man which sowed good seed in his field, but while men slept, his enemy came and sowed tares among the wheat...and when the blade sprung up, and brought forth fruit, then appeared the tares also" Matthew 13:24. He adds

that the servants wanted to remove the tares. "No," he said, "lest while they gather up the tares, you uproot also the wheat with them. Let both grow together until the harvest." In this parable, Jesus teaches us that just as wheat closely resembles tares and grow together, true and false believers will also be in the church, being difficult to distinguish from one another. We have all fallen victim to the enemy's temptation to label others as "wheat" or "tares," which is to say, make an assessment of the lives of others and conclude their spiritual status. Generally speaking, it is the wheat that searches for tares. But, what if *I'm* the tares of the church? That is a question each one of us should wrestle God with. "Christ has not committed to us the work of judging character and motive. He knows our

nature too well to entrust this work to us. Should we try to uproot from the church those whom we suppose to be spurious Christians, we should be sure to make mistakes." COL pg. 71. At the harvest time, "Christ Himself will decide who are worthy to dwell with the family of Heaven." COL pg. 74. In the meantime, each one of us should "continue to work out your own salvation with fear and trembling" Phil. 2:12. I look forward to enjoying juicy watermelons this summer. I also look forward to God changing my heart daily and my longing for Him.







# Counsels on Stewardship Clips

"Many manifest a needless delicacy on this point. They feel that they are stepping upon



forbidden ground when they introduce the subject of property to the aged or to invalids in order to learn what disposition they design to make of it. But this duty is just as sacred as the duty to preach the word to save souls. Here is a man with God's money or property in his hands. He is about to change his stewardship. Will

he place the means which God has lent him to be used in His cause, in the hands of wicked men, just because they are his relatives? Should not Christian men feel interested and anxious for that man's future good as well as for the interest of God's cause, that he shall make a right disposition of his Lord's money, the talents lent him for wise improvement? Will his brethren stand by, and see him losing his hold on this life, and at the same time robbing the treasury of God? This would be a fearful loss to himself and to the cause; for, by placing his talent of means in the hands of those who have no regard for the truth of God, he would, to all intents and purposes, be wrapping it in a napkin and hiding it in the earth. " 323.4

This selection was taken from the book Counsels on Stewardship by E.G.White

# Gift Options

Every month we include a different estate planning option to advance the Lord's work. This month we are discussing Trust Agreements.

# Do I Need a Living Trust? by Lynette Ecord

Living Trusts, also referred to as
Revocable Living Trusts, or
Revocable Trusts, are legal entities
established for the purpose of
holding your assets during your
lifetime and transferring those
assets to your beneficiaries at your
death, without the need for going
through the probate process. In the
written Trust Agreement, you will



specify who will be the Successor Trustee(s) of your Trust, how the Trust assets will be handled, and who the beneficiaries of your Trust assets are after you pass away. The Trustee(s) that you name is/are responsible for liquidating the assets, paying outstanding debts and final expenses, and making the distributions to your beneficiaries. Many people are attracted to the idea of a Living Trust because of the appeal of not having to take the estate through probate; however, if the Trust isn't maintained, then the estate will still have to go through probate to take care of any assets that weren't placed into the Trust. This means that every time a bank account is opened or closed, a new IRA or CD are opened, a life insurance policy is obtained, real estate is purchased or sold, investment accounts are opened, etc., the appropriate documents must be prepared that will 'attach' that asset to the Trust. It's not enough to take care of this when the Trust is established, it must continue to be done each time the assets change for the remainder of your life.

What does a Trust do that a Will won't? As already mentioned, If your assets are all appropriately attached to your Trust, there will be no need for probate. Avoiding probate saves time and money and keeps your estate information private (if that's important to you). A Will, on the other hand, requires that an attorney be hired who will present your Will to the probate judge in probate court, where Letters of Appointment will be issued that will give the person you name as Executor in your Will the authority to handle your assets and make the distribution. Currently, probate costs in Texas for an average estate are around \$3,500, and it may be 6 months or so before the probate hearing can be scheduled in the probate court. Once your Will has been probated, it

will be filed for public record in your county's probate records. What most people don't realize is that there are ways to avoid the probate process without setting up a Living Trust. This can be done by naming beneficiaries on insurance policies and certain types of cash accounts, establishing Payable on Death designations on checking, savings, and other types of cash accounts, and preparing life estate Deeds for real estate.

So, do you need a Living Trust? The answer is – it depends. The best way to determine whether or not you need a Living Trust is by consulting with an attorney.

If you would like to continue a life of stewardship through your own Will or Trust, get in touch with us in the Planned Giving & Trust Services Department and we'll be happy to assist you, and help you decide what estate planning documents best suit your own particular situation.

## Stewardship Heroes

"Stewardship is a total lifestyle." It involves our temple, time, talents, testimony, and treasure. Below you will find a story from within the Texas Conference of a couple doing their best to be a faithful stewards.

#### East Texas Stewards: Cheryl & David Steingas



We look forward to the day when there will be no more tears or pain. In the meantime, we are called to be the body of Christ, meet needs, and provide a message of hope and grace. That is why we want to express gratitude toward our testators Cheryl & David who have a missionary spirit and provide physical and spiritual support at their home, church, school, and community.

Cheryl and David grew up in different parts of the world but both were raised in an Adventist home. She was raised in the mission field with her parents in

Africa. He was raised in a small town in western Montana. He learned how to fly a plane and also became a chemist. She was trained to teach high school home economics and business education and was working at Enterprise Adventist Academy in Kansas when they met, later becoming a medical transcriptionist. He found employment as a chemist in Marshall, Texas. They met through the *Adventist Contact* dating service and married shortly after.

When it was time to buy their home, there were few options in Marshall, Texas so they turned to God in prayer. They asked God to expand their family and provide a home where they could serve Him. God was faithful to answer their prayer then and has continued to answer their

June 2021

prayer now.

First, God helped them find land that was just the right size. David shares, "It was exactly one acre and it turned out to be perfect for us. We felt the Lord placed us right here." Then, God helped them find thirty-six acres across the street from their home, "perfect for an airplane runway." This acreage allowed their sons plenty of space to "burn some energy as they got older."

Though the plans for an airplane runway have not materialized (yet), their property has served others. When Cheryl's widowed aunt needed a new home away from the cold and snow of her home in Maine and closer to family, God answered her prayer through the Steingas'. Cheryl and David helped move a one-bedroom home onto the thirty-six acres. They were happy to have her aunt close by and be able to help. After she passed away, they continued to use this "mission home" as a temporary shelter for Hurricane Katrina victims, as well as a shelter and home for family, friends, gospel workers, and others. Recently the Marshall, Linden, Marietta-New Hope, and the Atlanta Seventh-day Adventist Churches of Pastor Ernesto Illingworth met for their Spring 2021 district church camp. After their Sabbath morning service and a delicious potluck, two young men were baptized. David shared, "We never imagined we would see baptisms on this property. Praise God we get to serve in this capacity."

Cheryl and David have been married for thirty-eight years and have two sons. Thank you Cheryl and David for being faithful stewards and an inspiration to others.



#### Meet Our Team



## Summer Shark Jokes

Where does a fish go to borrow money?...
The loan shark!

Where do sharks go on summer vacation?... Fin-land

What happened when the shark got famous?... He became a starfish.

What's a shark's favorite bible story?... Noah's Shark.

How did the hammerhead shark do on the Math exam?...He nailed it.

Why do sharks live in salt water?... Because pepper water makes them sneeze



# www.texasgiving.org

# Website Updates

It is our mission to advance the Lord's work by providing:

- 1) estate planning INFORMATION
- 2) estate planning DOCUMENT PREPARATION and
- 3) estate planning FIDUCIARY REPRESENTATION



We strive to empower members, pastors, churches, and schools in our territory to share the gospel message with their friends and communities. This month you will find a new page called <u>"Pre-Marital Stewardship"</u>. It was taken from the book Adventist Home by Ellen G. White. It is meant for youth, young adults, parents, and singles. Use it as a way to encourage collaboration between Stewardship and these church ministries.

We aim to provide the **latest**, **relevant** information regarding estate planning on our website. This **free** resource is for all who visit! So spread the word and experience the joy of giving estate planning information! #ExperienceTheJoyOfGiving