

## FROM THE DIRECTOR



Have you heard about the little boy who attended church for the first time and was asked how it went? He replied, "The music was nice but the commercial was too long."

We can relate to the boy's appreciation for music, and at the same time recognize he hasn't yet learned what the purpose of the church service is.

And so it is with our stewardship. We can certainly enjoy the wonderful gifts God has given to us—but we sense something is missing until we are in tune with the purpose God has for the relationships and resources He has given to us to manage.

Thank you for taking a few moments to read this issue of *Stewardship Spotlight*, as we seek the Lord together on how we can grow in the faith-stretching purpose God has for us.

Serving the Lord with you,



Henry Doorn, Jr. – Executive Director

## Purposefully Directing Your Money

We can't hang on to our money. The only thing we can do is guide what direction it goes.

And that leaves us with two choices—we can direct it intentionally or unintentionally. Each one of us is given the choice to direct our money aimlessly or purposefully. The easiest path (and the most common one) is the "unintentional" option—the path where we just deal with what comes along. The problem is it's also the one that separates us from our money the quickest.

Take the story of a man named Ken who won \$1 million in the Michigan lottery. It didn't take long, and his money was gone. Within five years, he declared bankruptcy and his children and wife of 18 years left him. Proverbs 17:16 says, "Of what use is money in the hand of a fool, since he has no desire to get wisdom?" What was the use of this man winning the lottery since he had no desire to be wise about how he spent it? The lottery winner, like many of us, wanted to be rich. God's major agenda with us and our money is not to make us rich. Rather, God's desire is that we use our money wisely and purposefully.

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## HELPING YOUR CHURCH GROW IN STEWARDSHIP

Would you like to see the members of your church grow in their purpose to become better stewards of the resources God has entrusted to them?

Check out Barnabas Foundation's recent webinar entitled, "The Answer To Your Church Foundation Challenge" and share it with other leaders in your church by going to [www.barnabasfoundation.com](http://www.barnabasfoundation.com) (click "Video and Audio Archives" under the Church tab).

This stewardship webinar was presented "live" on August 18 and highlighted:

- Significant opportunities most churches miss that could provide considerable dollars for your congregation's ministry impact
- How a foundation can benefit your church and your members
- How to establish and grow a Legacy Foundation
- Success stories from Legacy Foundation churches that are impacting their ministries for years to come

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Listen to what Jesus says in Luke 12:10-12: "Whoever can be trusted with a little can also be trusted with a lot, and whoever is dishonest with a little is dishonest with a lot. If you cannot be trusted with worldly riches, then who will trust you with true riches? And if you cannot be trusted with things that belong to someone else, who will give you things of your own?"

Wise people know that how they use their money reflects their heart. They use money wisely because they know that where they place their money helps shape who they become. Consequently, a wise steward might ask, "What are my top 5 spending priorities? And does my spending line-up with my core values?"

Source: "Investing in the Future" by CRC Pastor Robert Knol from the Barnabas Foundation stewardship sermon library. [www.barnabasfoundation.com](http://www.barnabasfoundation.com)

## ASK BARNABAS FOUNDATION

### Q. What are the most common misconceptions people have about estate planning?

A. Great question! There are several, but in our 35 years of working with caring Christians, here are a few of the most common misconceptions about the purpose of estate planning:

- **Many people believe the purpose of estate planning is to avoid taxes.** Estate planning is not simply about saving taxes. God calls us to be good stewards of everything he has entrusted to us. We are obligated to handle our finances in a way that honors God and His Kingdom. A thoughtfully prepared estate plan will not only embody your final goals and wishes, but will also honor God in the allocation and transfer of the assets He gave you to manage.
- **Others believe that estate planning is for the wealthy.** Estate planning is for everyone! It is an intentional process of deciding *where* your assets should be distributed after your death. Most people underestimate the value of their estate. When assessing your net worth, don't forget to include the face value of insurance policies, retirement benefits, and the value of your home. If you do not prepare an estate plan, the State will determine the guardianship of minor children and the recipients of your assets.
- **Most people assume giving cash is the best thing they can do for their favorite ministry organization.** While cash is certainly the *easiest* gift for charity to receive, it is not always the most *tax-effective* gift for the donor to make. Funding your gift with assets that have capital gain associated with them (i.e. stocks, real estate, etc.) is often more tax-efficient than giving cash. Additionally, tax-deferred assets such as IRAs are often used to fund final bequests due to the fact that most qualified charities are not required to pay the deferred income tax on such gifts.

## Recommended Resource

### IGNITING A LIFE OF GENEROSITY

By Chris McDaniel

*Igniting a Life of Generosity* is an engaging 21-day devotional that will stir your God-given purpose to be a generous giver. This is accomplished with real-life stories, Scripture, and practical applications, all aimed at transforming your stewardship journey. Space is provided to respond to thought-provoking reflection questions to help you process what you've just read.



This easy-to-read devotional is divided into three segments:

- 1) What does God want you to know?** In this section, McDaniel tackles questions about ownership, why God makes such a big deal about giving, if God can be trusted, and whether or not the giver can be trusted.
- 2) What does God want you to do?** In this section, McDaniel begins with meditations on the wisdom of not storing up treasure on earth, and then guides the reader through a plan to give—sacrificially, faithfully, quietly, prayerfully, and generously.
- 3) Ignite the Fire.** And in the final section, McDaniel invites the reader into an "adventure of a lifetime"—laying out our kingdom assignment, and challenging the reader to be very in tune with God's plan for why we are here on earth.

*Igniting a Life of Generosity* is published by the nationally recognized Evangelical Council for Financial Accountability (ECFA). ECFA makes it easy to purchase this book in blocks of 5, 30 or 100 to pass out to church members, study groups, or friends at <http://www.ecfa.org/Content/Igniting-a-Life-of-Generosity>.



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