

advancing stewardship

estate planning and other news

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What Happens If I Die Without a Will?

Greta Luimes, CFP

CSS representatives are often asked this question. So let's be clear; this is what the law in Canada says:



If you don't have a Will, the government decides how to distribute the resources God entrusted to you, and charity will not be included!

If you don't make a Will or use some other legal method to transfer your property when you die, provincial law will determine what happens to your property whether you have a surviving spouse or not. This process is called *intestate succession*. Your property will be distributed to your spouse and children according to government approved percentages or, if you don't have either, to all other relatives. If these relatives are over age 18, they will receive their share of your property immediately, whether they are financially responsible or not. If no relatives can be found to inherit your property, it will go to the province in which you reside. In any of these situations, your church, your local Christian School and other charities close to your heart will receive nothing.

If you have minor children and die without a Will, a judge in a provincial court will determine who will care for your young children and their property if their other parent is unavailable or unfit. Access to your estate for their care and welfare or for Christian education may be impossible, but when they reach age 18 their share will be their own, to do with as they please.

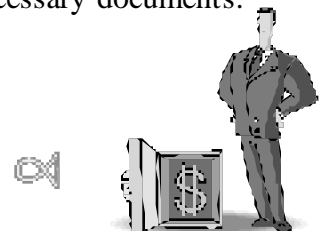
Sounds awful, doesn't it? So what can you do?

Take a minute to answer the following questions:

- If you were to die today, would your estate be distributed according to your wishes? Would it reflect your belief that everything you have has been entrusted to you by God?
- When you die, who will take care of your children – will they be raised in a Christian home? What will happen to your home? How much of your estate will your heirs get, and when? How much will go to Revenue Canada? How much will go to ministry?
- What would happen if you and your spouse die at the same time? What if the person you appoint to carry out your wishes (called an executor) is unwilling or unable to do so? What if your beneficiaries die before you?

Answering all the above questions before you die is the purpose of estate planning. A well drafted Will should address all these questions. Regardless of age, if you have dependants, or accumulated assets, you should start putting some estate planning strategies to work.

If these warnings sound ominous, they are. The message is loud and clear — a Will is one of the cornerstones of Christian financial planning. Call your regional CSS representative. We can assist you in preparing the necessary documents.



Introducing Representative in British Columbia

Our Strategic Plan commits us to expand our service throughout Canada by bringing more qualified people on board that would be local to their region.

Since that time we have introduced Greta Luimes in Eastern Ontario and the Maritimes, and Bruce Bishop in Alberta.



It is with great joy and excitement that we are now able to introduce you to the most recent addition to our team...

J.A. (Harry) Boessenkool

Harry has been a career banker with more than 40 years of Banking experience working in all facets of Banking.

Harry's community involvement include: 6 years as Board member of Fraser Valley Christian High, 5 years as Chairman of SCSBC, currently serving on the Western Canada Advisory Panel of Dordt College, the Board of The King's University College Foundation, and Chairman of Finance Committee of the Elim Housing Society.

Harry and his wife Joanne have 5 grown children, 4 daughters-in-law, eight grand daughters and two grand sons.

Harry retired on March 16th, 2002. After some courses in Russian Language he and Joanne volunteered to serve one semester at the Russian American Christian University in Moscow, Russian Federation.

Please join us as we welcome Harry to Christian Stewardship Services. You can reach Harry directly at: (604) 543-6184 or by email at harryb@csservices.ca.



GOOD FRIDAY

Christ on the cross, bearing the burden of our sins...

EASTER SUNDAY!

He is not here, He has risen!!!



SPRING HAS SPRUNG!

Well, maybe, hopefully.....

As we think of Spring we think of new life and particularly the New Life that Christ has given us by dying on the cross for our sins. As I think of this New Life, it reminds me to be thankful for all God has given me...

Firstfruits Giving

Ultimately, living as God's firstfruits offering means living as entrepreneurs of the gospel. It means putting our money and our time to use as signs of the kingdom of God. It is offering to God from the first of what we receive, before calculating the risk or counting the cost, before deciding if we can afford to be God's kind of steward.



Firstfruits living is offering the first and best of our lives in worship to God. The amounts are determined in relationship to God, not in comparison with other givers. Firstfruits living is also managing what we retain in generous ways that give honour to God.

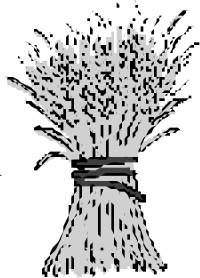


Mutual Aid is Good Stewardship

John H. Rudy – Moneywise Meditations (page 147)

Two biblical concepts are inseparable: mutual aid and stewardship. You can't practice one without the other.

In stewardship we thank God for all the resources he credits to our accounts. In mutual aid we demonstrate our gratitude by using resources to help each other.



In stewardship we generously share. In mutual aid we identify some of the beneficiaries of our generosity.

In stewardship we acknowledge our accountability to God. In mutual aid this accountability becomes relevant in accountability to our brothers and sisters.

In stewardship we are nudged toward more

advancing stewardship

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Representative, Alberta

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Representative, British Columbia

***Position Available** – call for details!

Representative, Western Ontario

responsible lifestyles. In mutual aid we use the liberated resources to meet the needs of others.

Mutual aid flows out of faithful stewardship. It is a demonstration of stewardship.

Mutual aid is good stewardship. And good stewardship must be expressed in mutual aid.

(Order your copy of Moneywise Meditations today – only \$7.50)

Annual Partnering Conference & Annual General Membership Meeting

May 1 & 2, 2003

Redeemer University College

Ancaster, ON

**“Connecting Donors, Charities, & Ministries”
Enjoying events such as...**



Thursday evening “Progressive” Dinner, and a casual Reception later.

Friday Workshops include...

CSS and its Partners: Connecting Donors, Charities, & Ministries – Working effectively together to Advance your Stewardship Goals

Stewardship Education: Changing Families & churches for more effective Kingdom Ministry

CSS Specialized Services: Succession Planning Sophisticated Opportunities for Planned Giving

To register or for more information ...

Call Anita at the CSS office: 1-800-267-8890

or by email: admin@cssservices.ca.



Impulsiveness

Rick DeGraaf

One of the new tools that I've been using to keep my life organized is a Personal Digital Assistant (PDA) or more popularly known as a Palm Pilot. I bought my PDA about 18 months ago and it's become a valuable tool.

This article isn't about promoting the merits of a PDA. My appreciation for my PDA has made me vulnerable to want or using an old biblical term: to covet. What do I covet? The new, better, more capable, slimmer and improved PDAs! I catch myself starting to justify in my mind, the purchase of the latest PDA - convincing myself that I really *need* the new model. And, if I let myself follow through on my impulse, I'd be laying down the plastic for it right then and there!



But, when I get back to earth and think about it some more, I realize that I don't even need the one I have. The old 'day-timer' system did the same job for me before - maybe its not as compact - but it worked!

Impulsiveness - acting, deciding on a whim without too much thought. In order for us to keep our wants and desires in check and especially our finances, we need to keep our impulses in check. It means we need a plan, or in financial terminology, a budget. It is the way we can avoid impulse buying. I also believe we need to avoid impulse giving as much as possible.

Impulsiveness undermines planning and discipline. The antidote is careful research and prayerful consideration of options as you plan. Applied to our giving, it actually facilitates more giving and it leads to a greater sense of satisfaction through the discipline it instills.

Our giving, or setting aside an offering (also tithes) for Kingdom causes by God's children would be served well if each one of us would on a regular basis (at minimum annually) do a 3 "R's" exercise. Let me explain what I mean.

Recall - Take the time to look at data that shows your income and your giving of the year before. Recall how God has enabled you to set aside gifts for his Kingdom work here on earth especially as you review the income that you earned.

Reflect - Take a moment to reflect on how God has blessed you this current year. It is He who enables you to work, who gave you the ability to earn and who blesses your efforts. Do you feel particularly blessed? Can you see His hand of provision for you and yours?

Re-commit - Commit to a plan for giving for next year that will follow God's help for next year. Decide like it says in the Bible: "*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*" (2Cor. 9:7). Deciding means planning. It takes discipline to follow-through on a decision and when you regularly do, it will become a joy as you see how God enables you to act out on your commitment and blesses you even more.

Practising the "3R's" when it comes to our giving and tithing is a helpful discipline. Even so, circumstance may present us with a situation where there is an urgent need. We may not have the time to do the careful research and planning that we normally do, but it ought not to become a habit. Most of our giving should be planned for then we can expect to become cheerful givers who act out of commitment.



Request for Information:

mail or fax to:

Christian Stewardship Services 600 Alden Road, Suite 315 Markham, Ontario L3R0E7 Fax: (905) 947-9263

Please provide the following:

- | | |
|--|---|
| <input type="checkbox"/> More information on the work of CSS | <input type="checkbox"/> Information on RRSP/RRIF Gifts |
| <input type="checkbox"/> Information on making a Will | <input type="checkbox"/> Information the CSS Endowment Plan |
| <input type="checkbox"/> Call me to arrange a visit / presentation | <input type="checkbox"/> Stewardship Education Information |
| <input type="checkbox"/> Information on Charitable Gift Annuities | |

Name (s) _____

Street _____

City _____ Prov. _____ Postal Code _____

Telephone _____ E-mail _____