

The Christian's Estate Plan

The earth in all of its fullness belongs to God. As Christians, He has entrusted property to us as His caretakers, trustees, stewards. We are charged with a sacred trust. How we manage that trust during our lifetimes and distribute the trust assets at the time of death are important parts of our spiritual lifestyles.

Stewardship is not simply giving a percentage of our income to the church. Stewardship can be defined as "using God-given abilities, to manage God-owned properties, to accomplish God-ordained results." Therefore, every financial decision becomes a spiritual decision, including the distribution of property at the time of death.

Estate Planning for a Christian is recognizing that our responsibility to God does not end just because we are no longer able to physically manage our material possessions. This can come about as the result of either physical or mental incapacity or our physical death. This is why the most important aspect of the estate design process for a Christian is seeking God's plan of stewardship. It is His property; we are not owners but stewards.

But the Christian's estate plan cannot be carried out without proper planning. Without an estate plan, if disability or death occurs our estate (really what God has entrusted to us) will be managed and distributed according to state law, and that does not take into consideration our Christian values or responsibilities.