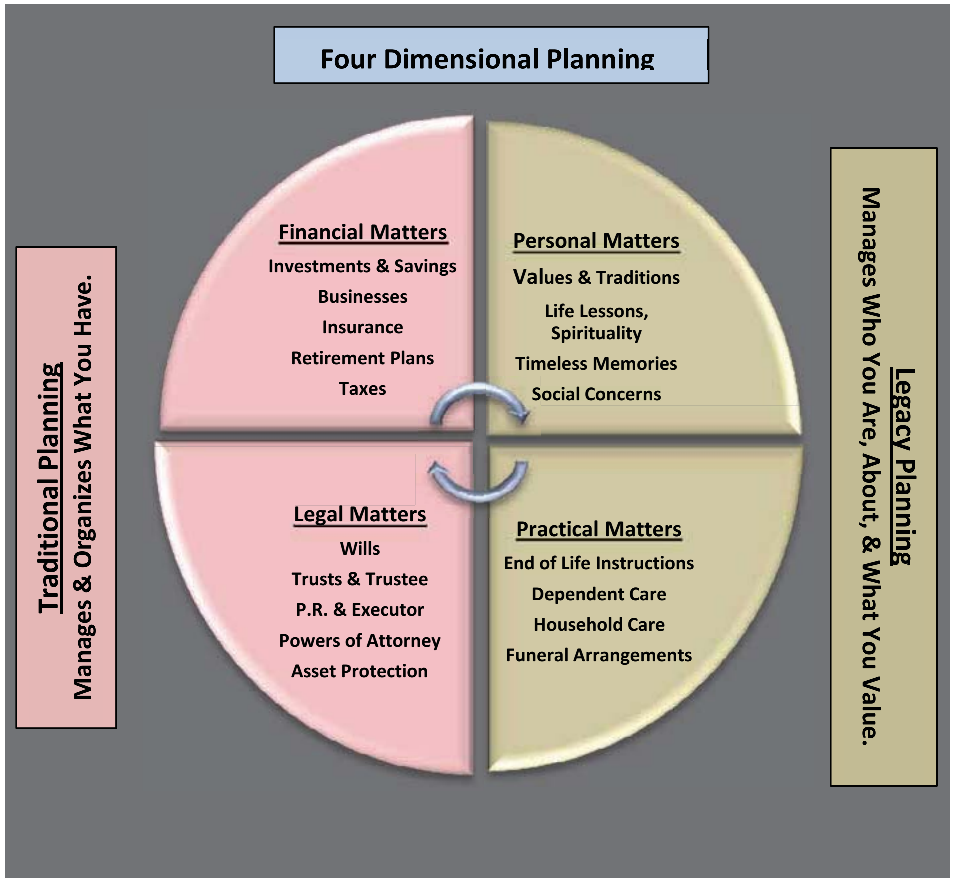
Who We Are Is Greater Than What We Have

“What matters most in life, more than anything else?”

By Mick Kingston



Harvey asked us a very good question in his “Moral Courage” sermon June 26 when he offered, “Is regular worship, where we pray, read from our book and apply it to our lives, a strong priority for you? If it is not, you will not be prepared for the choices that make a difference.” Applying this spiritual question to financial planning may be one great leap of faith, but Legacy Ministry believes it is applicable to sound Christian stewardship of our assets. A life-plan integrating who we are, what we believe and what we value with personal property is a meaningful guide to our life and legacy to make a difference, spiritually and financially. In light of Harvey’s sermon, Legacy gifts offer a meaningful complement to traditional planning, incorporating faith and values with personal property. We read in Luke 12:23, “For life is more than food and the body more than clothes.” Our spiritual journey gives us the opportunity to prioritize our money with our Christian teachings; to ask what matters most in life more than anything else.

We frequently think of money in terms of its quantity. Do we have the “courage” to value our monies equal to the spiritual quality of our lives, family, and church?

While a Will or Trust legally organizes our assets and instructs transfer of property upon death, Legacy planning focuses on the meaningful substance of our lives. A Will or Trust document aims to help our survivors understand what we stood for, life-lessons we wish to impart, and why. Adding Legacy planning to traditional planning creates the Four Dimensional Financial Plan, sharing not only our possessions, but also priceless emotional and spiritual values. “Impress them on your children. Talk about them when you sit at home…” (Deuteronomy 6:7). In writing these values, we are give pause to reflect on our spiritual life and engage in steps to align assets accordingly. Our loved ones will have imprinted on their hearts and minds the qualitative aspects of our life to remember, honor and contemplate who they are, and appreciate their heritage. Isn’t this the intention of a legacy?

The Legacy Plan is not a legal document. It is a personal complement to a Will or Trust, frequently written in letter form, sharing memories, special wishes, messages to loved ones and social concerns we are passionate about, or traditions we would like to see continued. Other expressed priorities are our wishes for dependent or pet care, preferred readings and music for funeral services, support of favorite charities and causes, and our hopes for our church, St. Andrew. Imagine the peace in knowing we are not leaving behind unanswered questions or memories not shared. We are communicating our unique story to loved ones and remembering we are greater than what we have.

This article is written by Mick Kingston, Legacy Ministry Team. He is Sr. Vice President and Chief Investment Officer of Investors Independent Trust Company, a Colorado-based fiduciary and wealth management firm.