

TOP 5 WAYS TO GET YOUR HOUSE IN ORDER

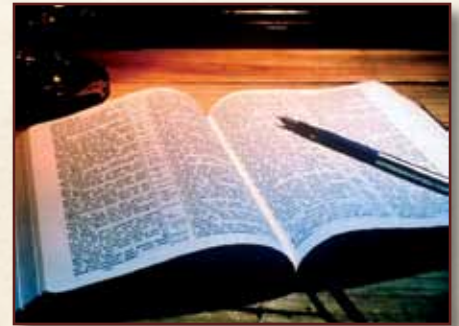
Facing Fundamental Issues Regarding Your Faith, Final Wishes, Finances, Family & Funeral

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"This is what the LORD says: Put your house in order, because you are going to die." Isaiah 38:1

1. Get your faith in order

- **Eccl. 9:12** *No man knows when his hour will come.*
- **Heb. 9:27** *It is destined that each person dies only once and after that comes judgment.* ^{NLT}
- **2 Cor. 5:10** *We (Christ following believers) must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.*
- **1 John 5:11-13** *This is the testimony: God has given us eternal life, and this life is in his Son. He who has the Son has life; he who does not have the Son of God does not have life. I write these things to you who believe in the name of the Son of God so that you may KNOW that you have eternal life.*
- **John 3:3** *Jesus declared, "I tell you the truth, no one can see the kingdom of God unless he is born again."*



2. Get your final wishes in order (medical/health care directives)

- **Prov. 27:12** *A sensible man watches for problems ahead and prepares to meet them. The simpleton never looks and suffers the consequences.* ^{TLB}
- **2 Cor. 5:1-4** *We know that when this tent we live in now is taken down-when we die and leave these bodies-we will have wonderful new bodies in heaven, homes that will be ours forever-more, made for us by God himself and not by human hands. How weary we grow of our present bodies. That is why we look forward eagerly to the day when we shall have heavenly bodies that we shall put on like new clothes. For we shall not be merely spirits without bodies. These earthly bodies make us groan and sigh.* ^{TLB}

3. Get your finances in order

- **Prov. 27:23-24** *Riches can disappear fast. And the king's crown doesn't stay in his family forever-so watch your business interests closely. Know the state of your flocks and your herds.* ^{TLB}
- **Prov. 3:9** *Honor the Lord with your capital (wealth, riches, goods, possessions, substance) and sufficiency from righteous labors and with the first fruits of all your income (revenues, increase, fruit, produce).* ^{AMP}
- **Deut. 16:17** *Each of you must bring a gift in proportion to the way the LORD your God has blessed you.*

4. Get your family affairs in order

- **Prov. 13:22** *A good man leaves an inheritance for his children's children.*
- **Prov. 20:21** *An inheritance quickly gained at the beginning will not be blessed at the end. (See also: Luke 15:11-24 Prodigal son).*
- **Prov. 17:16** *What use is money in the hand of a fool, since he has no desire to get wisdom?*
- **Prov. 19:14** *Houses (=a place to live) and wealth (=enough stuff for the place you live) are inherited from parents, but a prudent wife is from the LORD.*

5. Get your funeral celebration in order

- **1 Thess. 4:13-14** *Brothers, we do not want you to be ignorant about those who fall asleep, or to grieve like the rest of men, who have no hope. We believe that Jesus died and rose again and so we believe that God will bring with Jesus those who have fallen asleep in him.*

The rest of this manual provides helpful Biblical insights, practical ideas, and helpful forms to better communicate your medical wishes (health care directives), financial information, life legacy, Biblical generosity, and funeral planning desires with loved ones and professionals.

9 BIBLICAL INSIGHTS FOR END-OF-THIS-LIFE PLANNING

1. Recognize the certainty of your departure from this world and the need to get your house in order

- **Isaiah 38:1** This is what the LORD says: “Put your house in order, because you are going to die.”
Also look up: Eccl. 5:15, Prov. 27:12, Eccl. 9:12, Ps. 39:5-6, Eccl. 5:19-20, Eccl. 4:7-8, Eccl. 6:1-2.

2. Recognize the certainty of judgment to come and the opportunity for eternal life vs. eternal punishment

- **Heb. 9:27** It is destined that each person dies only once and after that comes judgment. ^{NLT}
- **2 Cor. 5:10** We (Christ following believers) must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.
- **1 John 5:11-13** This is the testimony: God has given us eternal life, and this life is in his Son. He who has the Son has life; he who does not have the Son of God does not have life. I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life.

3. Recognize the need to honor the Lord from whatever resources He has entrusted to you while you are living AND when you are leaving this earth (i.e., legacy giving)

- **Deut. 8:17-18** You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth.
- **Prov. 3:9** Honor the Lord with your capital (wealth, riches, goods, possessions, substance) and sufficiency from righteous labors and with the first fruits of all your income (revenues, increase, fruit, produce). ^{AMP}
- **Deut. 16:17** Each of you must bring a gift in proportion to the way the LORD your God has blessed you.

RECOMMENDATION: Remember your church, Christian ministries, and/or missionaries and charitable interests in your will.

IMPORTANT NOTE: Many standardized attorney or will forms do NOT ask about your Christian or charitable interests. This is something you must personally and intentionally insert into your will.

Here is sample wording from our estate plans:

“Seven months after our death, the financial net assets are to be distributed as follows:

10% to our current local church

5% to Fort Wilderness Ministries in McNaughton, WI

3% to Samaritan’s Purse in Boone, NC

2% to Gospel for Asia in Plano, TX

Remainder to be distributed as instructed or to be put into trust(s) for our children.”

4. Be aware of the pitfalls of giving an inheritance all at once (at death or before death)

- **Prov. 20:21** An inheritance quickly gained at the beginning will not be blessed at the end.
- **Luke 15:11-24** The story of the prodigal son and his demanding an earlier inheritance.

SUGGESTION: Divide up inheritance distributions over three (3) or more time periods.

Here is sample wording from our estate plans:

“Estate distributions to our children: 10% at age 23, 30% at age 27 and 60% at age 31. From each child’s portion of the estate, the trustee is to allow for monthly living, education, activities, and medical expenses for each child until they are 23. Each child is to go to their choice of a Torchbearer’s Bible College for 1 year following their high school graduation before receiving funding towards their college education, vocational training, or business endeavors.”

5. Consider wealth sharing before your death for special purposes

- **Prov. 19:14** Houses (a place to live) and wealth (enough stuff for the place you live) are inherited from parents, but a prudent wife is from the LORD.
- **Prov. 13:22** A good man leaves an inheritance for his children’s children.

Possible ideas for “early inheritance gifts” for children or grandchildren could include: funds for education, vocational training, help in establishing a business, equipment, house down payment, household furnishings, music or athletic lessons, adoption, etc. According to current IRS rules, you’re allowed to give \$12,000 tax-free to any person or child each year.

6. Be wise when distributing wealth or estate resources

- **Prov. 17:16** What use is money in the hand of a fool, since he has no desire to get wisdom?
- **Prov. 17:2** A wise servant will rule over a disgraceful son, and will share the inheritance as one of the brothers.
- **Job 42:15** Nowhere in all the land were there found women as beautiful as Job’s daughters, and their father granted them an inheritance along with their brothers.
- **Luke 9:25** What profit is it to a man if he gains the whole world, and is himself destroyed or lost?^{NKJV}



7. Be wise in naming guardians for minor children. Choose people that will honor your Christian beliefs and values

- **Prov. 22:6** Train a child in the way he should go, and when he is old he will not turn from it.
- **Deut. 6:6-9** These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads. Write them on the door frames of your houses and on your gates.

8. Research and receive professional counsel on appropriate legal ways to lay up for yourselves more treasure in heaven (i.e. limit funds going to taxes and redirect these resources to God’s work on earth)

- **Matt. 6:19-21** (Jesus said) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”
- **1 Tim. 6:17-19** Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

9. Be wise in your distribution of personal possessions

- **Prov 27:12** A sensible man watches for problems ahead and prepares to meet them. The simpleton never looks and suffers the consequences. ^{TLB}

On pages 35 and 36 of this booklet, you will find forms which will allow you to provide a clear and equitable distribution of your personal possessions. When your personal possessions are distributed after your death, the following possible distribution levels can be used.

Distribution 1: Any items indicated on page 35 of this booklet are to be distributed.

Distribution 2: Each child is to fill out their list and return their form (see page 36) within 48 hours to the Personal Representative. The Personal Representative will then seek to, as much as possible, fairly distribute the personal property.

Distribution 3: A similar list of remaining items can then be given to (indicate names of specific relatives or friends.)

Distribution 4: Any remaining assets are to be sold and/or given to local charities (i.e., ARC, Salvation Army, or Goodwill).