

- Without a will or estate plan, the deceased person's family and the work of God will suffer undo hardship, frustration, and loss? Without a will, the government decides the distribution of the estate. Without a will, minor children will be in the charge of the state until guardians are appointed by the state.
- Several hours devoted to Christ-centered estate planning will likely be the single most important stewardship act that most Christians will ever perform.

Your last will and testament is your final expression of love to your family and to God. Your planned gift contributes to the church's ability to carry out its mission and ministry. Your stewardship will assure that our church will continue to provide a vital witness for Christ in the generations to come.

Gifting Options:

- Cash
- Stocks and bonds
- Retirement plan funds
- Insurance policies
- Real Estate

You don't have wait till you die to give to The Heritage Fund. You can give while you are still

living.

Please consider the possibilities your gift could make in the life of our church through **The Heritage Fund.**

If you don't have a will and other important final documents, Friendship Baptist Church can help.

The means have been made available to FBC to help you make out your

- Last Will and Testament
- Advanced Directives, and
- Powers of Attorney.

The cost ranges from free to \$ 150.00 (total).

For More information, see a Pastoral Staff member. (410-442-5506).

Gift Wording Suggestions:

I give, devise and bequeath ____% of my residuary estate to The Heritage Fund of Friendship Baptist Church, Sykesville, Md. An endowment fund administered by the Baptist Foundation of Maryland and Delaware as Trustee.

Or,

I give, devise and bequeath the sum of \$ _____ to the Heritage Fund of Friendship Baptist Church, Sykesville, Md. An endowment fund administered by the Baptist Foundation of Maryland and Delaware as Trustee.

The Heritage Fund

Do You Have a Will?

Friendship Baptist Church
 1391 Sykesville Road
 Sykesville, Maryland 21784
 410-442-5506
 frndship@wecare.org
 www.fbcmd.org

HOW CAN I BENEFIT GOD'S KINGDOM WORK AND MY CHURCH AFTER I AM GONE?

The answer is simple yet significant: Remember your church and God's work in your estate planning documents. (*wills, life insurance policies...etc.*)

The Heritage Fund

Most people who attend worship services and other ministry activities in a local congregation are aware that the ministries, facilities, properties, and staff require a significant commitment of financial resources. Many make sacrificial commitments to support the annual budget of the congregation through their tithes and offerings.

For many years, churches, colleges, universities, seminaries, hospitals and other organizations have sought ways to fund what they do in a more perpetual manner in addition to the regular donations of individuals. Estate planning which remembers God's Kingdom causes is an ideal way to do this. Remembering God's work in a person's last will and testament and other final documents is a thoughtful way to use the financial blessings God has given us for the benefit of His Kingdom even after we have gone on to Heaven ourselves.

For those who would like to do just that, the congregation has established a perpetual endowment fund through the Baptist Foundation of Maryland and Delaware, Inc.

The Heritage Fund

The Baptist Foundation and Friendship Baptist Church are both members of the Baptist Convention of Maryland and Delaware (BCMD).

The endowment fund does not cost Friendship Church any money. It is managed by the Baptist Foundation and is a perpetual (*i.e., year after year after year*) fund. The fund is called

"The Heritage Fund of Friendship Baptist Church".

As individuals remember **The Heritage Fund of Friendship Baptist Church** in their wills, life insurance policies, and other final documents, the fund grows as their estates are settled after their deaths. Each year the interest earned by the fund is given back to Friendship Baptist Church as a supplement to the annual budget needs of the congregation.

In this way a person's donation to **The Heritage Fund of Friendship Baptist Church** benefits the church and God's Kingdom causes year after year or until Jesus returns to claim His Church.

The Heritage Fund of Friendship Baptist Church was ap-

The Heritage Fund

proved by the congregation on December 7, 2005.

DO YOU HAVE A WILL?

In Isaiah 45:3 God says, *"I will give you treasures hidden in the darkness--secret riches. I will do this so you may know that I am the LORD...the one who calls you by name."*

Did you know that ?

- The largest gifts a church will ever receive will come from someone's estate plans?
- 70% of the people sitting in worship every Sunday do not have a will?
- And among those few who do have a will, because most lawyer's forms do NOT inquire about people's charitable or Christian interests, churches and ministries are completely left out of a believer's estate planning!

Do You Have a Will?