

STEWARDSHIP

# You Can't Take It With You



## GIVING AND SHARING

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Occasionally you read a true story like the one that recently appeared in a newspaper. A man who was not married, had no children and apparently no heirs, passed away. Some months later his house burned down and the fire department rushed to the scene. When they finished digging through the ashes, they found more than \$500,000 in cash buried among the ashes.

It turned out the stash in the attic was just a small portion of his wealth. The gentleman

had a portfolio of publicly traded stocks worth over \$6 million according to the probate court records. In addition, he owned numerous rental properties in the city where he resided. He did not leave a will.

The newspaper account went on to tell about the way he lived. His lifestyle was so typical of the frugality that represented his generation. Friends and neighbors said he would buy discount "go-anywhere" bus tickets on Greyhound and pass up the opportunity to stay in a hotel by sleeping on the bus. He had many other habits that characterized his generation by saving and never spending. After he died a friend said, "I guess he thought he was going to live forever and maybe take it with him when he went."

When a person dies without a will, there's always one relative standing by with open arms. His name is Uncle Sam. He benefits the most from the estates of those who leave no will and no plan for the asset distribution to fam-

if not most, will suffer this same despair as a result of a lack of foresight on the part of the deceased. It has been said that a person will work more than 40 years to accumulate assets, will spend ten years conserving what has been

management roles. The wife who may have been a manager of family income becomes, as a widow, a manager of both income and principal. That management role is greatly enhanced by the presence of a well planned document called a will. No, you can't take it with you, but you can carefully plan for its distribution to those you love and leave behind.

If you would like to receive a complimentary copy of one of our wills brochures or our guide on planning your will, please feel free to call or e-mail me. I would be pleased to speak with you and help you plan for the future. Steve Cecchetti, CDP, Gift Planning Counselor, LCMS Foundation, Florida-Georgia District 877-457-5556 ext. 219 or email [scecchetti@flga-lcms.org](mailto:scecchetti@flga-lcms.org). □

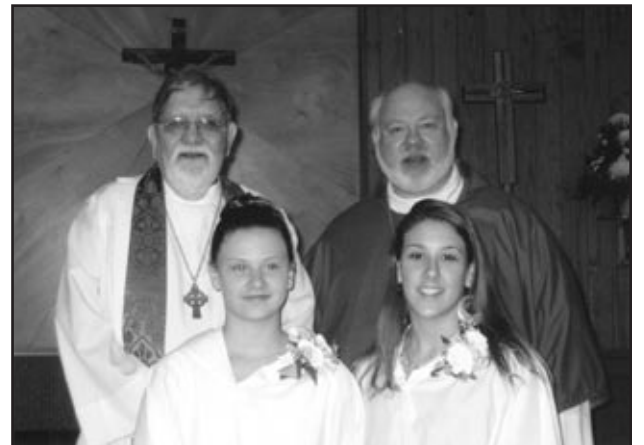
**It has been said that a person will work more than 40 years to accumulate assets, will spend ten years conserving what has been accumulated, but will not take over two hours to carefully plan for its distribution.**

ily or extended family or the community in which they live. There is a never-ending stream of stories about loved ones left behind in despair.

Eighty percent of the married women in America today will become widows and many,

accumulated, but will not take over two hours to carefully plan for its distribution.

Being a widow differs drastically from being a wife. It's a move from togetherness to aloneness, at least for awhile. It usually means a change in



CHRIST OUR SAVIOR-St. Augustine, FL, enjoyed a "great month" this past February as new members were welcomed into the congregation. Shown here are (left photo, front left to right) Rollin and Barbara Wilkens, Carol and Niles Jehn with Pastor Albert Oren and Elder Larry Collins; (center, front) Sandy and Will Handmore with Oren and Collins; and (right, front) Mallory and Kristine Clifton with (back) Rev. Walter Busby and Oren.

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Affiliated with the SELC District of the Lutheran Church Missouri Synod, Lutheran Haven has been a provider of retirement services for more than 50 years.



Lutheran Haven, a ministry of the SELC District of the Lutheran Church-Missouri Synod, broke ground for its new nursing home and assisted living facility on Sunday, January 23. The new facility, which will be almost double the size of its current facility, will be completed in 13 months at a cost of \$8.9 million.



For more information, please call or write:  
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