

Life Planning

Manual

What should I do?

What can I do?

What shall I do?



“The earth is the Lord’s and everything in it,
the world, and all who live in it.”

Psalm 24:1

A publication of the Office of Planned Giving & Stewardship
The Episcopal Diocese of San Diego
canonsmith@edsd.org
619-481-5451

From the Book of Common Prayer

The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses, (445).

You may obtain additional copies of this manual and more information about life planning and ways to make a charitable gift to your church or any Episcopal ministry or program by contacting:

The Episcopal Diocese of San Diego
Office for Planned Giving & Stewardship
2728 Sixth Avenue
San Diego, CA 92103

Howard Smith
canonsmith@edsd.org
619-481-5451

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LIFE PLANNING

A manual to assist you in putting your personal affairs in order, including possible legacy stewardship in thanks to God for the gifts and blessings given to you.

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The Bishop's Society

In 2009 the Rt. Rev. James R. Mathes, bishop of the Diocese of San Diego, began the Bishop's Society and the Diocesan Planned Giving Ministry as a way to say thank you to anyone who had made arrangements for a legacy gift to their church or any Episcopal ministry. If you have remembered the Episcopal Church or a ministry of the Episcopal Church, you are encouraged to join and partake of the bishop's gratitude. A registration form can be found on the last page of this booklet. You can also join by simply emailing or calling the Planned Giving Office to let them know you qualify. Call 619-481-5451 or email Canon Howard Smith at canonsmith@edsd.org.

Many churches now have their own Legacy Society to recognize and thank those who have remembered their church with a planned gift. Anyone who qualifies for the local legacy society automatically is eligible for the Bishop's Society.

The Society has events from time to time; including concerts, dinners, and social gatherings that often include an opportunity to visit with Bishop Mathes. Every member receives a purple bookmark and lapel pin.

Introduction

*“Watch therefore for you do not know on what day the Lord will come.”
(Matthew 24:42)*

Jesus' words may seem dire warning to some, but for those who are prepared, they are words of assurance that He will come and be with us and reward our faithfulness. Preparation, true spiritual preparation, encompasses every aspect of our lives: our religious lives, our business lives, our community lives, our family lives and our personal lives.

Each of us is expected to keep his or her house in order and to plan for the future. These are the subjects of this booklet. None of us wants to leave a mess for our families to clean up. If you take care of all the things outlined in this book, it will be a blessing to you and your loved ones.

A Prayer

Dear God, who has made us, then given to us this beautiful world.

- Help us recognize that all we have are gifts from you.
- Remind us that if we live as if we will never die, we will probably die as if we have never lived.
- Remind us that we cannot make anyone love us, but that we can let ourselves be loved.
- Remind us that what is most valuable is not WHAT we have but WHO we have in our lives.
- Remind us that a rich person is not the one who has the most, but the one who needs the least.

We ask these things, dear God, in the name of Your Son, Jesus Christ, who teaches us what real wealth is.

Records of Personal Information

At the time of a person's sudden illness or death, family members or friends are often faced with the need for certain information. It is extremely helpful for them to have access to a record of insurance papers, marriage and birth certificates, bank account numbers, investments, etc.

For married couples, each spouse should compile separate information and prepare separate documents, although many of the materials will be the same.

This booklet can help you make decisions about what is to happen to your assets and your corporal self at the time of incapacitation or death. It also provides a place to make and keep a record of the information others would need. It is important to keep it up to date and in a place known by at least one other family member or a close friend.

We suggest that you make one or more copies of the information sheets after completing them. Keep one copy with important papers and put others in sealed envelopes and give them to trusted persons. You might consider keeping one copy in a plastic bag in the freezer. Instructions are not legally binding, but show the intent of the person signing the form as of the date signed.

Copies of this manual are available in Word© format and as a PDF file for downloading at the website for the Diocese of San Diego.

Click on Giving, Planned Giving, and you will find the manual.

Documents Needed to Order Your Affairs

Wills

Almost everyone of legal age needs a will. More than half of Americans die without a will. In any case, the state has a will for you, if you've not made one, and the state is not into charitable giving.

California is a "community property" state. If you are married, most of what you have you own jointly with your spouse; but not necessarily everything. At the death of a spouse who does not have a will, the survivor will normally receive the community property of the deceased and one-half of all of the separate property.

When the survivor—or any unmarried person—is called to his or her reward without a will, the Probate Court of the State will decide what is to be done with the assets in accordance with the laws of the state. What difference does it make? Won't the court give your assets to your next of kin? Probably, but nothing will go to your special friend, your church, your school or other favorite charities. In the absence of a will that expresses your wishes clearly and legally, the court will decide according to a formula; it will not consider the special needs of any of your family members.

You can only be certain that your wishes will be carried out as you intend if you make a will and update it every few years or every time your situation changes significantly, such as when moving to another state, your children mature, your marital status changes, a family member is born or dies, you retire, etc. Attorneys recommend that you should review your will every five years.

After giving thought to what you wish to accomplish with your estate plans, contact your attorney to have your will drawn up. A simple will is usually inexpensive. Even when the will is more complicated, its cost is minimal for the peace of mind it buys—and often for the taxes it saves. Attorneys generally charge by the hour, so if you are clear and organized in what you want to do, it will take less time with the attorney and thus less money.

Christian Preamble

A Christian preamble to one's will allows people to share their faith with family and friends. Through this personal statement of faith, people can deliver an important message to those they love the most. This message of faith will be delivered at a time of grief and loss and will serve to remind friends and family to place their trust in Jesus Christ, just as the person who sent the message did. The person preparing a will or estate plan should give prayerful consideration to asking the attorney to add a Christian preamble, such as:

**I, _____, of the City of _____,
County of _____, and State of _____,
being of sound mind and memory and being under no restraint, do
make, declare and publish this my last Will and Testament, hereby
revoking all Wills and Codicils heretofore made by me.**

**In thanksgiving to God for the gifts of life, given in Baptism, and for
the many blessings which God has showered upon me; and in
thanksgiving to God for the gifts of faith and hope through Jesus
Christ; and in thanksgiving to God for the gifts of nurture and love
through the Church where I have shared faith and fellowship; I
now commend my loved ones to grow in this same faith, being true
to their Baptism, knowing that God will continue to provide for
them in their lifetime; I encourage them to place their faith and
trust in our Lord and Savior.**

**I therefore ... (then the particulars of the Will would follow, leaving
gifts as desired to family and friends, but also articulating the gifts
left to various Church ministries and charitable causes.)**

Some people also use language such as the following as they make gifts to support various ministries:

**I faithfully respond with a decision to (use any of the suggested
wordings below to specify how to make your gift.) This gift is an
expression of my thanksgiving and stewardship, with the hope that
it will help strengthen and extend the ministries of Jesus Christ in
the life of the Church.**

Others may wish to communicate much the same message in their own words. Some insert information about their own history with their church or other organization(s) they support through a bequest in their wills. Please use whatever seems appropriate to you while working with the advice of your attorney.

Planned Gifts to the Church

The following are ways you can make a legacy gift. Bequests through your will are perhaps the easiest and most common method. Below you will find suggested wording for language to use in bequests in your will. An attorney should review and approve the language you decide to use. *Use these as samples only and consult legal counsel.*

It is important that the proper legal name of the entity be used. You may obtain the proper name of your parish from its office or from the Diocese if you wish to make a bequest directly to your own parish. The name “Diocese of San Diego, Inc.” for the benefit of (name and location of mission church in the diocese) should be used for bequests to any mission congregations. (This term may also be used if you wish the Diocesan Office to receive and/or manage funds to benefit a parish.) If you wish to make a bequest to benefit a specific program or ministry affiliated with the Diocese, please contact the Diocesan Planned Giving/Stewardship Office.

Bequests

General Use Bequest to Your Church

“I give, devise and bequeath to (name of church, city, state) (___% of my estate, or a specific sum of money, or description of property, or “the rest residue and remainder of my estate”) to be used for its general tax-exempt purposes and without other restrictions as to use.”

General Use Bequest to Your Church for Endowment

“ I give, devise and bequeath to (name of church, city, state) (___% of my estate, or a specific sum of money, or description of property, or “the rest residue and remainder of my estate”) to (add to/create) a permanent endowment of which the CPI-adjusted principal is kept intact and only the income and/or appreciation expended, to be administered in accordance with the policies established by the vestry/bishop’s committee of my church.

Restricted Bequest*

If the purpose of the gift is restricted, we ask that donors consult with the Diocesan Planned Giving/Stewardship Office or their priests (as appropriate) on how to word restrictions so that their wishes are carried out.

If the gift is restricted and is to be an endowment, the purposes should be as general as possible, as specific programs change over time. It is also recommended that the following sentence be added: *If in the future there is no longer a need for the funds so specified or it is unwise, in the opinion of the governing board of said organization, to use the gift for the purposes specified above, then the board may, in its discretion, use the gift for the fulfillment of such other tax exempt charitable objectives as it may designate, keeping in mind the objectives set forth above.*

** Immediately following any of the above wordings, in order to reduce possible income taxes due on the estate, the attorney may add, "This gift shall be paid out of "income with respect of a decedent," as that term is defined in the Internal Revenue Code, to the fullest extent possible. If such "income with respect of a decedent" as valued for U.S. tax purposes is insufficient to pay this bequest, then the bequest shall be paid to the extent necessary out of the general assets of my estate."*

Gifts of Life Insurance

Life insurance is another way to make a gift to Your Church. You can purchase a new policy and make the church the owner and beneficiary; the premiums can be made as contributions to Your Church and become tax deductible.

You may also make Your Church beneficiary of a percentage or all of an existing policy by simply updating a beneficiary form. Contact your life insurance company to do so.

Life Income Gifts

Life Income Gifts provide you and your designated beneficiary an income for life in exchange for your gift. They can be established in several ways, the most common of which include a Charitable Gift Annuity, a Charitable Remainder Trust, or participation in the Pooled Income Fund. All of these options are available through the Episcopal Church Foundation and other foundations or donor advised funds. Contact the Diocesan Planned Giving Office for assistance.

Make the Church a Beneficiary of Retirement Plans

You may name Your Church as beneficiary of your retirement plan. There is a tax advantage to doing this as the church does not pay tax on this distribution, while your family would pay tax on this income because it went into the retirement plan tax free. Contact your retirement plan for a new form.

Gifts of Appreciated Assets: Stock/Real Estate

In addition to considering a bequest to your church, you may discover—as you compile the information for this booklet and begin to revise your financial plan—that you have assets which could be given outright to the church now or given with the provision that you receive an income for life (charitable gift annuity, pooled income fund, charitable remainder trust, etc). You may have highly appreciated assets that do not provide much income but cost too much to sell because of capital gains tax. These may be given to the church without capital gains tax, provide income for one or two lives, and offer further tax advantages to you.

Gifts of stock can be made through the Diocese of San Diego Planned Giving/Stewardship Office. Instructions for how to make a stock transfer can be found at the website: www.ecww.org, enter, click on Giving, Giving Resources, Stock Transfers. Please provide a copy of your instruction letter to the Diocese of San Diego, Office for Planned Giving/Stewardship, 2728 Sixth Avenue, Ca. 92103

Resources to Assist You in Your Gift Planning

Diocese of San Diego, Planned Giving Office, contact
Howard Smith, Canon for Planned Giving & Stewardship
619-481-5451
canonsmith@edsd.org

Life Planning Manual – available at www.edsd.org

Episcopal Church Foundation, www.episcopalfoundation.org

Informing the Diocese and/or Your Congregation

Anyone who makes arrangements for a legacy gift to the church will be providing funding for future mission and ministry. Providing for such a gift qualifies you for membership in the Bishop's Society.

The Society is one of the major ways we spread the ministry of planned giving (legacy stewardship) to others in the church.

The Society hosts one or two events during the year to say thank you to members, and many churches are forming their own "legacy/recognition" societies to spread the word. All members receive a bookmark and lapel pin from the diocese. Please notify the Diocesan Planned Giving/Stewardship Office so that we may express our appreciation for your generosity and recognize it appropriately through membership in the Bishop's Society.

Inter Vivos (Living) Trusts

In Washington State, Living Trusts are not necessarily a good planning tool. Probate is fairly streamlined in California, thus a simple will suffices for most people. Living Trusts may be useful for people who wish both privacy concerning their financial matters and speed of administration when assets are passed from one person to another, usually at the time of death. They can be especially helpful for those with real estate in more than one state. Legal counsel is necessary to determine whether a trust would be advantageous to you and to help establish one.

Durable Power of Attorney

A Power of Attorney lets one person (the "Principal") grant to another the power or right to undertake certain acts on behalf of the Principal. A Durable Power of Attorney states that the power "shall not be affected by" or "shall become effective upon" the disability or incompetence of the Principal. Thus the Principal can choose in advance who can act on his or her behalf and negate the need for a court to appoint a legal guardian in case of disability or incompetence.

A Durable Power of Attorney can be as important as a will. The form needs to be witnessed and notarized and should provide for backups should the person named not be able to serve. In some cases, a Living Trust incorporates Durable Power of

Attorney provisions. See your attorney about your needs for a Durable Power of Attorney.

Durable Power of Attorney for Health Care and “Living Will”

It is important to give authority to someone else to make health care decisions in case of your incapacitation. You need to specify in advance how you want decisions to be made about life-sustaining treatment at the time of dying, or should you be incapacitated.

Organ or Body Donation

Should you wish to donate organs, corneas, or tissue (bone, tendons and ligaments, skin, heart valves, or veins) you can make your advance wishes known, either through the Department of Motor Vehicles when you renew your drivers' license, or by visiting the website:

www.livinglegacyregistry.org

Your consent for organ, tissue and cornea donation through the DMV is more general, while the website allows you to specify exactly which organs and tissues you would like to donate. Though your family will be informed of your intentions at your death, it is still a good idea to discuss your wishes with them. Cornea and tissue donation can take place up to age 75, and organ donation up to age 85. Corneas can be donated even from patients with many major medical conditions like cancer.

Loving Letter

A will or living trust is a legal document that lets you direct the distribution of your material assets. Often it is also the last communication from you to those you love. In order for you to leave a warmer last communication, we suggest that you also prepare one or more “loving letters” (or audiotapes, videotapes, CD's, etc.) to say the loving things you would like your family and friends to know. These should be kept with the will in a sealed envelope and reviewed and updated whenever the will is reviewed and updated.

To Whomever Takes Responsibility for My Final Arrangements

In calm recognition of the inevitable, I have given thought to my personal wishes concerning my final arrangements. I feel that the effort I have made to pull information together and state my wishes will minimize the emotional strain on my survivors. I do not wish them to be burdened by the great pressures of having to make immediate decisions on unfamiliar matters that inescapably must be made then if I do not make them now.

Difficult though it may be for me to set this down, I feel that my loved ones would find it more difficult to make the decisions with no indication of my specific wishes.

Though these wishes may not be legally binding, I trust that they will help my survivors avoid confusion, extra expense, or the least self-reproach that might arise because of doubts, omissions, or commissions.

Signature

Date

Last Rites

Remembering all those wretched funerals I have attended and also the truly beautiful and inspiring ones, I make the following plans. I desire and hope my service to reflect my life, faith, and love.

“The liturgy for the dead is an Easter liturgy. It finds all its meaning in the resurrection. Because Jesus was raised from the dead, we too, shall be raised.

The Liturgy, therefore, is characterized by joy, in the certainty that ‘neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in creation, will be able to separate us from the love of God in Christ Jesus our Lord.’

*This joy, however, does not make human grief unchristian. The very love we have for each other in Christ brings deep sorrow when we are parted by death. Jesus himself wept at the grave of his friend. So, while we rejoice that one we love has entered into the nearer presence of our Lord, we sorrow in sympathy with those who mourn.” **The Book of Common Prayer, page 507***

(When possible, it is suggested that you fill out the following in consultation with your clergy, providing a copy of these instructions for the church.)

*“The death of a member of the church should be reported as soon as possible to, and arrangements for the funeral should be made in consultation with, the Minister of the Congregation.” **The Book of Common Prayer, page 490.***

Circumstances permitting, I wish my Burial Service to take place at:

_____ Church

Address _____ City/Zip _____

Celebrant _____

My second choice would be: _____

*“Baptized Christians are properly buried from the church. The service should be held at a time when the congregation has the opportunity to be present.” **The Book of Common Prayer, page 490.***

The service shall be “The Burial of the Dead” from *The Book of Common Prayer*.

Rite I ___ or Rite II ___

___ I request the Burial Office only to be read

___ I request the Burial Office and Eucharist be done

Suggested pallbearers: _____

If possible, I would like to have the following Psalms and Lessons (for suggestions, see *The Book of Common Prayer, pages 494 ff*).

I would especially like the following hymns:

*“The coffin is to be closed before the service, and it remains closed thereafter. It is appropriate that it be covered with a pall or other suitable covering.” **The Book of Common Prayer, page 490.***

(NOTE: Some parishes permit the use of a pall only, within the church building.)

(Policy regarding acceptance of flowers within the church buildings may vary. Instead of sending flowers, many prefer to make a more lasting memorial. Most parishes have both a general memorial fund and a building fund, as do many other charities. Memorial gifts may also be made to the Diocese of San Diego or to the specialized programs and ministries of the Diocese of San Diego.

(If you so desire, please indicate where you would like to have such contributions made:)

I prefer to be:

Buried

Cremated

Before or after the funeral

Disposal of Ashes _____

I have made arrangements or prefer to work with the following funeral home or cremation society: _____

Location of cemetery lot deed, crypt deed, columbarium contract:

I have made arrangements to have certain parts or all of my body donated to:

Coffin specifications: Least expensive Mid-range Elaborate

I ___ do / ___ do not wish to have my coffin open at the funeral home.

Other information for my survivors:

Signature

Date

Information for My Friends and Family

Final Directions and instructions upon the death of:

Name _____ Date _____

(File this information where it will be found easily upon your death. It is suggested that you also file this with your local church or your attorney, and notify your heirs that the form has been completed for their information.)

Name (Complete) _____

Address: _____

Birth Date: _____ Place of Birth: _____

Baptism Date: _____

Spouse's Name: _____

Spouse's Address: _____

Spouse's Birth Date: _____ Spouse's Place of Birth: _____

Spouse's Baptism Date: _____

Church Affiliation: _____

Name and Address of Home Church: _____

Father's Full Name: _____

Birth Date/Place: _____ Living Yes No

Mother's Full Name: _____

Birth Date/Place: _____ Living Yes No

Names, addresses, and phone numbers of living brothers and sisters:

1. _____

2. _____

3. _____

(We also recommend keeping an up-to-date address and telephone book. This can be a big help in notifying others in times of emergency.)

Location of Book _____

Names, addresses, and phone numbers of other persons to notify upon my death:

1. _____
2. _____
3. _____
4. _____
5. _____

The following nearby person has agreed to care for my family (or pets) temporarily:

My Occupation: _____

Employer (Name & Address): _____

Social Security Number: _____

Last Will Executed on: _____ Will is located at _____

Personal Representative's ("Executor's") name and address: _____

Bank Accounts/Savings Institution Accounts/Other Income-Producing Accounts:

<i>Name of Institution</i>	<i>Type</i>	<i>Account Number</i>
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1. _____		
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2. _____		
----------	--	--

3. _____		
----------	--	--

4. _____		
----------	--	--

5. _____		
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Safe Deposit Box Number & Location: _____

Location of Safe Deposit Box Key: _____

Armed Forces: Date of Service: _____ Branch: _____

Serial Number: _____

Discharge Certificate located at: _____

Attorney's name and address: _____

Investment counselor or banker's name and address: _____

Insurance agent's name and address: _____

<i>Life Insurance Co.</i>	<i>Amount</i>	<i>Certificate #</i>	<i>Beneficiary</i>
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1.	_____	_____	_____
----	-------	-------	-------

2.	_____	_____	_____
----	-------	-------	-------

3.	_____	_____	_____
----	-------	-------	-------

4.	_____	_____	_____
----	-------	-------	-------

Insurance Policies are located at: _____

Credit and charge accounts:

Company

Account Number

Passwords: Where can we find passwords to accounts on your computer? _____

_____ Do you need a password to enter your computer? _____

If so, what is the password or where can we find it? _____

Organizations/Associations/Societies/Unions/Lodges/Professional Association, etc. (include office or position--past/present, and check if organization is to be notified).

Organization

Notify?

Regarding disposition of personal effects (clothes, jewelry, paintings, etc.) unless otherwise specified in will: *(Note: this list expresses your preferences but has no legal standing; in your will you may incorporate by reference such a list to make it legally binding.)*

Article

Beneficiary

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Since the survivor will be faced with many problems, the following additional documents may be necessary in establishing rights to insurance, pensions, Social Security, ownership, relationship, etc. Indicate location for each item listed.

(H) Home (D) Safe Deposit Box (O) Office (A) Attorney

- | | |
|--|---|
| <input type="checkbox"/> Marriage License | <input type="checkbox"/> Legal proof of age/birth certificate |
| <input type="checkbox"/> Citizenship papers | <input type="checkbox"/> Survivor's Pension Information |
| <input type="checkbox"/> Bill of Sale for car/title, reg. | <input type="checkbox"/> Stocks |
| <input type="checkbox"/> Bank books | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Deeds to property | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Income tax returns,
receipts/canceled checks | |

Bishop's Society Registration Form

The Bishop's Society is open to anyone who has named any Episcopal Church, ministry or program as a recipient in their estate plans. The Society is one of the ways we spread the ministry of planned giving to other church members. Please join by simply completing the form below and returning it to the Planned Giving Office. Members receive a purple bookmark and Bishop's Society lapel pin as appreciation from the Bishop for making this important gift to further the mission and ministry of our Church. Other events are held around the diocese to celebrate and thank Bishop's Society members and welcome new members.

To Register, complete the information below:

I believe I qualify to become a member of the Bishop's Society. I have already remembered in my will or other estate plans:

- the congregation listed here: _____
- the Diocese of San Diego
- a program or ministry of this Diocese or the Episcopal Church elsewhere:

- I wish to remain anonymous.

Name _____

Address _____

City _____ State _____ Zip _____

Phone (work) _____ (home) _____

Your Home Congregation: _____

Return this form to:

The Episcopal Diocese of San Diego
Planned Giving Office
2728 Sixth Avenue
San Diego, CA 92103

Top Ten Reasons for Legacy Giving and Ordering Your Affairs

10. God does not want us to leave a mess for our family to clean up.
9. It's all been on loan from God anyway, so I want to give back to God with a final gift.
8. Jesus, Lord of my life, has given me so much, I will give back, to ensure continuing God's work long after I'm gone.
7. I have named a Durable Power of Attorney who will handle my business affairs should I become incapacitated, my family knows who this person is.
6. I don't really have much, but I want to offer a tithe of whatever is left to God's work so I can stay in communion with my beloved church. How about a tithe?
5. Where your treasure is, there will your heart be also.
4. I have a health care directive and my family knows my wishes should I become incapacitated.
3. In my will, I am leaving portions of my estate to all members of my family, including Jesus, as He is part of my family.
2. No one has ever seen a hearse with a U-Haul© behind it; I can't take any of it with me.
1. When I finally got all my affairs in order, including making a gift in my estate for God's work, I felt a burden lifted off my shoulders and a true sense of blessing and relief.