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# Christian Stewardship

Herald of Truth

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# CHRISTIAN STEWARDSHIP

Planned Giving Newsletter for Herald of Truth Ministry  
Vol 2, No 2, October 1977

"And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work."

—II Corinthians 9:8

## Herald of Truth receives eight bequests totaling \$174,693.

### Roxana Shumard

Almost four years ago Batsell Barrett Baxter received this handwritten letter: *Christ said to "go into all the world and preach the Gospel." We can't do a greater work. That is my intention as long as I am in this world. When I am gone, this work is in my Will. We (husband Otis and I) are 86 years old . . .*

The writer of this letter was Mrs. Roxana Shumard of Stewardson, Illinois. And, as promised, she did remember God's work in her will.

Her husband, Otis E. Shumard, informed Art Haddox, one of the Highland elders, of his wife's passing through this touching letter dated April 8, 1977:

"Roxana Shumard, my wife, helped pay for Herald of Truth films and Bibles and really enjoyed it. She always wanted to hear Brother Baxter on Herald of Truth. She thought a lot of the work Brother Baxter and Brother Haddox were doing.

"On November 7, 1975, a stroke left her an invalid. She could not write or walk. I tried to give her the best of care. On April 18, 1976, on Easter Sunday her heart wore out, and she went to

(continued on next page)

### Orpha Mills

A \$3,000 bequest from Miss Orpha Mills of Dubois, Indiana, was received by the Herald of Truth September 16, 1977.

Sister Mills had been a regular lifetime donor to the ministry, making 25 donations totaling \$1,405 from 1967 until shortly before her death on December 1, 1976. /cs

This issue of *Christian Stewardship* is dedicated to Batsell Barrett Baxter, our co-worker whose tireless dedication to preaching the Gospel has yielded much fruit, and whose Christian character has won the confidence and deepest affection of thousands of his regular TV and radio listeners.



Batsell Barrett Baxter, his preaching will continue through the generosity of fellow Christians.

### Dorothy F. Moran

One of the largest bequests in the 25-year history of the Herald of Truth will come to the ministry this year through the generosity of the late Dorothy F. Moran of Muncie, Indiana.

Mrs. Moran died November 14, 1976, at the age of 92, leaving the residue of her estate "for Herald of Truth broadcasts." The Herald of Truth has learned that its share of the Moran estate will be approximately \$118,000. The estate is now in liquid form, and it has been estimated that funds will be distributed before the end of this year.

Clois Fowler, elder of the Highland Church of Christ and administrator of the Herald of Truth, responded to news of the bequest with the following statement:

"This is not only one of the most generous gifts in our history, but considering the circumstances of Mrs. Moran's later years, it is one of the most inspirational. We are deeply grateful and touched when Christians like Mrs. Moran express regard for the kingdom of God in their estate planning. Mrs. Moran's last gift, in the form of this bequest, will make possible the preaching of the Gospel to literally

(continued on next page)

## Free, upon request.

You may add the names of your friends who might find this quarterly publication useful in their family estate planning. There is no obligation or cost for this service. Please include complete addresses, including zip codes. Use the reply envelope for sending in your lists.

/Editor

SHUMARD (continued from page 1)

be with God. She was 88 years and five months old.

"I miss her so much. You should soon receive a check from her estate. It may be made out to the Highland Church of Christ, but I know she wanted it to go to Herald of Truth and hope the elders of Highland Church and Brother Baxter will see that it does."

In September, 1977, the Herald of Truth received a bequest for \$47,924 from Mrs. Shumard's estate. The check was sent along with a letter from Earl Shumard, her stepson and executor of the estate. His letter included this statement:

"I know it was her wish that this money be used to sponsor Herald of Truth broadcasts."

Mrs. Shumard, with her husband, were generous lifetime donors to the ministry, making 59 gifts totaling \$7,755 during the last 11 years of her life.

"This is just another marvelous example of Christian stewardship," states Brother Haddox.

The Shumards are devoted to good works. Besides the Herald of Truth ministry, the Roxana Shumard estate left bequests to churches of Christ in Effingham and Shelbyville, Illinois, and to the Potter Orphan Home in Bowling Green, Kentucky. /cs

MORAN (continued from page 1)

thousands of people."

In 1974 Mrs. Moran called her bank in Muncie and requested professional help in managing her financial affairs, stating that she was in failing health. Mrs. Anne D. Rosinski, Trust Tax Officer of the Merchants National Bank in Muncie, was asked by her bank to assist Mrs. Moran, and this is how they became acquainted. For more than two years Mrs. Rosinski was closely associated with Mrs. Moran and provides this description of her:

"Mrs. Moran was a marvelous little lady. She lived modestly and frugally in a small apartment most of the later years of her life; she lived her final days in a convalescent center.

"Not many knew that she suffered from a cancerous condition for the last 20 years of her life and was confined to her home, having little contact with the public.

"She looked forward to the weekly radio broadcasts of Dr. Baxter, and the Herald of Truth radio program was one of the primary sources of her spiritual nourishment.

"Because of a cataract condition, she needed a large magnifying glass to read. She carried this in her purse, and I would frequently find her reading the Bible with the magnifying glass.

"This is an instance where your radio ministry obviously had a profound influence on her life, and she wanted to see the work continued."

James Moran, her husband, passed away in the early 1940s, and before his death he and his wife had managed a hotel in Chicago. They built their estate on the basis of investing in stocks during the depression years and "holding on to them," according to

## The Grace of Growing Old

I live for those who love me  
Whose hearts are kind and true  
For the heaven that smiles above me  
And for the good that I can do.

Let me grow lovely growing old  
As so many fine things do;  
Laces and ivory and gold  
And silk need not be new.

There is a healing in old trees;  
Old streets a glamour hold.

Why not I as well as these  
Grow lovely growing old?

What is the worst of foes that wait on age  
That stamps the wrinkle deeper on the brow?  
To view each loved one blotted from life's page  
And be alone on earth as I am now.

/Written by Dorothy F. Moran

Mrs. Rosinski. They had no children.

Eight relatives and friends received token bequests, but the bulk of her estate was bequeathed to Christian causes. Besides the Herald of Truth, other beneficiaries were South Central Children's Home in Jeffersonville, Ind., and the Fairlawn Church of Christ in Muncie.

Mrs. Rosinski stated that relatives were not surprised at Mrs. Moran's decision to leave virtually all of her estate to charities because they were well aware of her Christian commitment and generosity.

Mrs. Moran, a native of Delaware County, Indiana, was a homemaker for most of her life with the exception of the time she lived in Chicago.

She had been making gifts to the Herald of Truth since 1973, with the ministry receiving her last lifetime gift shortly before her death in 1976. /cs

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## Other bequests received in 1977 by the Herald of Truth ministry

### Fred Stevens

A \$1,269 bequest from Fred Stevens of Jefferson, Iowa, was received April 11, 1977.

Brother Stevens had been a regular lifetime donor, making 52 donations totaling \$6,926 from 1966 through 1970. He passed away July 17, 1976.

### Mrs. Lannie B. Allen

A \$2,000 bequest from Mrs. Lannie B. Allen of Brentwood, Tennessee, was received September 1, 1977.

Sister Allen had been a regular lifetime donor to the ministry, making 104 donations totaling \$6,617 from 1965 through 1975. She passed away January 15, 1977.

### Mrs. Earl Hillis Cave

A \$500 bequest from Mrs. Earl Hillis Cave of Tallahassee, Florida, was received May 10, 1977. Mrs. Cave passed away in April, 1976.

### Mrs. Bernice Warren

A \$1,000 bequest from Mrs. Bernice Warren was received May 10, 1977. The gift was sent in a letter from Mrs. Hazel Davis of Albuquerque, New Mexico, daughter of Sister Warren. Mrs. Davis' letter made mention of how much her mother enjoyed Herald of Truth programs.

### James Morgan

A \$1,000 bequest from James Morgan of Gardena, California, was received May 2, 1977. Brother Morgan, a retired postal worker, was a regular lifetime donor, making 26 donations totaling \$1,685 from 1966 until shortly before his death in 1976. /cs

# How you can preach after your life is over

## By Clois Fowler

You probably know of some men and women who, through preaching or personal work or prayer or financial support, have helped bring many people to Christ.

**There are also some remarkable people who continue teaching people after their own life on earth is over.**

How? By thinking of their material goods as gifts from God, and, through their Last Will and Testament, making some of their resources available to a teaching ministry like the Herald of Truth programs.

This money then (or the income it produces) can be used year after year after year to take the gospel (through able speakers like Batsell Barrett Baxter, Harold Hazelip, Joe. R. Barnett, Juan Monroy, Landon Saunders, Felipe Martinez, and others) to lost people everywhere.

Some of these people give a few hundred dollars (in cash or property) to the Herald of Truth programs. Others leave land or stocks or other assets worth many thousands of dollars. Some, who feel their children need most of their estate, designate a "child's part" (an amount equal to that given to each child) to the ministry. So, any size gift can be made.

**As Jesus pointed out in the Parable of the Widow's Mite, it is the intent, not the amount, that is important.**

None of this is possible, however, unless a person has a proper Will. If you don't have a Will now, you really should have one drawn up. Regardless of how much or how little property or

money you may have, the only way you can be sure it will go to your children or the Herald of Truth ministry, or both, is to have a proper Will.

**You should not put it off another day.**

If you do not have a Will, we urge you to complete one. To do so, you should go to your own attorney. However, we find that many people do not have an attorney. Through the years, we have had good experiences with many attorneys in all sections of the country. These experiences might be helpful to you. If you would like to know more about the people with whom we've worked, please let us know.

Regardless of the method you choose to include the Herald of Truth ministry in your Will, **you can know that lost souls will be taught, through you, even after your life is over.**

**It must be done properly.**

There are certain legal names that need to be used to properly include this ministry in your Will, and we will send that information to you for use by your attorney.

Don't put it off. For the security of your family and others, as well as for the hope of lost souls, please plan now to make a Will. If you change your mind about something in it later, you can easily make changes in your Will.

**Please mail in the enclosed response card if you need special information that will assist you in making your Will.**

# Your future could be affected by how you answer these 10 important questions

By Ken Courtright

As an advisor in estate planning, I am constantly amazed at the amount of misinformation that people have concerning wills and estate taxes. One organization even has a booklet entitled "37 Things People 'Know' About Wills That Aren't Really So."

Why don't you take the following test and see what you really know about wills?

## Answer Either True or False

1. It is expensive to have a lawyer draw up your will.

2. Lacking a will, your property will be disposed of more or less as your will would have directed.

3. If you die "intestate" (without a will), your surviving spouse will inherit all your property.

4. A child born after your will is signed is excluded from an inheritance.

5. The court automatically appoints a social worker and a bank as guardians of your minor children.

6. Whoever is appointed guardian for your minor children has complete say-so in taking care of them and their affairs.

7. A handwritten will, unwitnessed, cannot be valid.

8. Wills never require more than two witnesses.

9. Life insurance proceeds are not a part of a deceased person's estate.

10. Charitable bequests in a will result in estate tax savings.

## And here are the correct answers.

1. False/Actually, it is usually a very modest amount. The expert knowledge involved makes it a bargain.

2. False/Your property would be disposed of according to the law of your state and not necessarily as you would have directed.

3. False/If you have children, they will inherit part (or all) of their deceased parent's estate.

4. False/Depending on state laws, a child born after the signing of your will is still eligible to receive some inheritance.

5. False/The surviving parent is more likely to be appointed, and be required to furnish a bond and pay various fees.

6. False/Even if your spouse is guardian, he/she usually must have specific permission from the court to spend your children's share of your estate on their support or education. He/she may be required to render detailed accounts of these expenditures.

7. False/In some states, when the handwriting is generally known, handwritten wills can be held valid, but questions about the circumstances under which they were written make them a very risky proposition.

8. False/Some states may require three. Any will disposing of property located in a three-witness state should have three, even if you write it while resident in a state requiring only two witnesses.

9. False/If the deceased owned the policies, such proceeds are in-

cluded in the estate for tax purposes.

10. True/Charitable gifts through a will are deductible and reduce the taxable estate.

You need to have the correct information about wills in order to properly plan your estate to protect your loved ones. Please don't hesitate to ask your attorney, or write to me if you have questions you would like answered.

*"Now to him who by the power at work within us is able to do far more abundantly than all that we ask or think, to him be glory in the church and in Christ Jesus to all generations, for ever and ever. Amen."*

—Ephesians 3:20



Brother Courtright, a member of the Highland Church of Christ in Abilene, Texas, works full time in helping individuals plan their estates. Formerly in the private practice of law, he is now Senior Vice President and Trust Officer of Citizens National Bank in Abilene.