

# The Easy Way Out

By Ronnie Johnson © 2008



*For wisdom is better than rubies.*  
Proverbs 8:11 (KJV).

*The fragrance of what you give away stays with you*  
Earl Allen

Taking the easy way out in life is very common. It is the way of least resistance. It is human nature, too. However, reality is—*there is no free lunch in life*. Valuable assets are most

often attained, not obtained. Whether it is in the spiritual realm or not, *the easy way out* is taken most often by each of us. However, it is just a slice of humanity that can be costly, too.

In fact, from the beginning of time when Eve took of the fruit on the forbidden tree, and then Adam followed suit, this has been a human pattern of the ages.

I have discovered after many years working with families in their estate planning that they often choose *the easy way out*. And you can't blame them. It is easier, less expensive and much less time-consuming to just do nothing. In fact, this is a choice people have in estate planning—Do Nothing!

I do not say this facetiously either. People are given choices in life. We have the right to believe or disbelieve in God. Within each of us is the God-given choice to make decisions.

When it comes to proper planning for those *creepy things* like disability, incapacity, and death no one gets excited about such subjects. This requires an intensity and seriousness about life. It also requires a certain amount of maturity. Perhaps most importantly, you must be *proactive* if you are going to carry through with a definitive and proper estate plan. There is *no easy way out*.

I have learned over the years in the field of estate planning that most Americans do not want to think about their mortality. Families I see each week are very busy running their businesses, and living a fast-pace life. They are proactive, but have not become *proactive* with their estate planning. *Pro* is a Latin term meaning *before*—you act *before* the worst occurs. Waiting can be dangerous and expensive when it comes to estate planning—trust me! I personally see this happen repeatedly with non-proactive people.

The truth is however, we are all going to die. You can plan your estate now or have someone else do it for you. Perhaps you think it will be an *either, or*. But it may not be an *either* I will take care of this today, *or* I will take care of it tomorrow. Tomorrow has a way of coming, and it may be too late if you become incapacitated or not here.

Estate planning and planned giving for Christians is a way of “*Doing your giving while you’re living so you will know where it is going.*” You can receive tax deductions now, you do not have to be gone to bequeath a gift to a charity or the church of your choice.

You can *Get Your House In Order*. With a team of qualified estate planning professionals and a determined desire to make sure you know where your assets are going, you can establish a proper plan. But you must become proactive—you must!

You do not have to be wealthy to set up an estate plan. You may have only a house and a few personal valuables, but someone will be the recipient of those material assets. After all the most important reason for an estate plan is *for those you love most*. You are taking the burden off your heirs by establishing such a plan in the event of your disability or death.

It is public knowledge. There was a wealthy tycoon who died in 1996 in Colorado. He and his wife had two sons. His wife died in 1985 and he remarried sometime before his death. Due to inadequate estate planning, or taking *the easy way out*, the estate lost almost \$500 million in estate taxes and the two children had little preparation for inheriting so much wealth. There was confusion and squabbling over the estate between the new wife and the two sons. Later, unfortunately, one of the sons died from a drug overdose.

Estate planning is much more than just eliminating estate taxes and dividing up assets. It is also planning with your family the most efficient way to transfer your estate to those you love most and/or to qualified non-profit organizations you want to support and leave a legacy with.

For the church it is an opportunity to teach church members how to gift to the kingdom of God. You do not have to be rich to leave a legacy to your church or to the kingdom of our Lord.

Sure the easy way out is to do nothing, but you can leave a legacy far greater than you can imagine. I assure you that you do not have to be a Bob Magness, Warren Buffet or Bill Gates to do so.

*Whether or not clients have purely charitable interests, most families have community or social issues that influence their outlook that can be developed. By establishing plans to support these activities, death will not interfere with the transfer of an important value system and there is an improved chance that family wealth won't disrupt family relationships or self-esteem.*

—Vaughn W. Henry, Gift-Estate.com

Unfortunately those who take *the easy way out* leave their families with a lot of confusion, complicated choices to

*Continued on page 47 ...*

## The Easy Way Out...

Continued from page 46...

make, and the disruption of life-long relationships; not to mention the possible loss of self-esteem in the community.

The first step in estate planning is *attitude*. You must become proactive and believe that this can be accomplished—and it can. With the right attitude follows the right actions.

The second step is to build *a team* of experts—a team of estate planning professionals: an attorney, CPA, insurance agent, banker, and investment advisor.

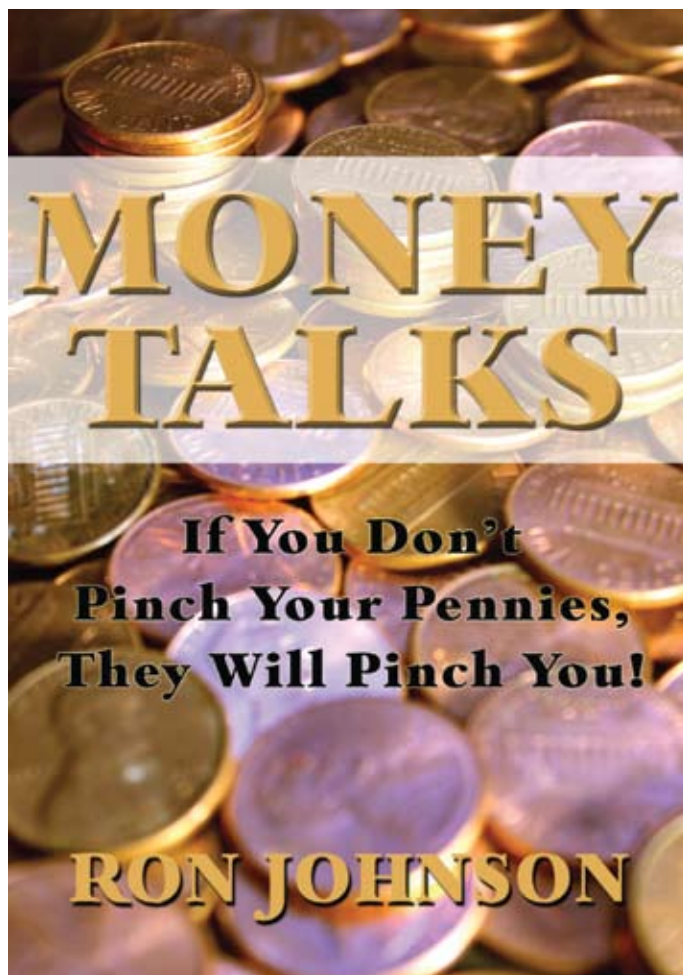
The third step is never easy, but you must choose your *successor representatives*: those who will make decisions for you medically and financially when you can't make those decisions yourself? These individuals can always be changed if you want them replaced, or if they should die before you do. But you must decide on someone else who can step into your shoes and make the choices that you would normally have to handle.

The forth step is to consider all of your *options*. Check out different plans and decide what is comfortable and helpful to you. I urge people in my seminars to get a second opinion. Why not? We're talking about your life savings and the most valuable assets you have.

The fifth step and most important is to *pray* about your estate plan. Seek God's wisdom and understanding. God answers prayer. And please remember these applicable words from the wisest man who ever lived:

*A good man leaves an inheritance to his children's children.*  
Proverbs 13:22 (KJV).

Solomon's great advice is not taking *the easy way out*—is it?



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