

Forward by William Armstrong
President of Colorado Christian University

— THE —
MASTER'S PLAN

BUILDING IMPACTFUL CHRISTIAN FAMILY LEGACIES

How to eliminate estate and capital gains taxes to dramatically impact the Kingdom of God and leave a God-centered legacy for your children.



JOSEPH S. STURNIOLO

Table of Contents

Part I

The Legacy of the Heart

- 1) The Miracle of Family Unity 8
- 2) The Family Matters 27
- 3) Fathers as Warriors for Family 48
- 4) God's Design for Fathers and Mothers 67
- 5) Mothers Leading the Family 81
- 6) Satan's Deception: One Thing 92
- 7) Impacting the Conscience of our Children 102

Part II

Building the Family's Legacy

- 8) The Master's Plan 111
- 9) Phase I: Your Vision for the Future 120
- 10) The Purposeful Legacy Questionnaire™ 131
- 11) The Family Legacy Vision Statement™ 153
- 12) Why and How to Design a Family Meeting 174
- 13) Phase II: Clarify the Impact of the Current Plan 190
- 14) Phase III: Focus on God's Plan 208
- 15) Phase IV: Implementation of the Plan 240
- 16) Phase V: Kingdom Impact 246
- 17) Three Examples of Actual Plans 265
- 18) The Inheritance Challenge 74

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Foreword

“Would you tell me, please, which way I ought to go from here?”

“That depends a good deal on where you want to go,” said the Cat.

“I don’t much care where—” said Alice.

“Then it doesn’t matter which way you go,” said the Cat.

An exchange between Alice and the Cheshire Cat

Lewis Carroll’s Alice in Wonderland

Lots of people seem to lurch through life without any particular idea of where they are, where they’ve been or where they want to go. They just drift and take things as they come. They’ve discovered that “any road will do, if you don’t care where you’re going.”

Not Joe Sturniolo.

Joe is a very focused person; a man of serious purpose who makes plans and makes things happen. He doesn’t drift; he knows where he’s going and how to get there. And he thinks you should, too.

If you are disinclined to plan for your family’s future, this book is not for you. But if you’d like to avoid the kind of disastrous squabbles and inheritance-depleting taxes that plague families who put off thinking about estate planning, read on. This book will tell you how to maximize your personal and financial legacy, how to unify your family, disinherit the IRS, and honor God as you do so. This is a book that will bless your family as you think about the future.

Using real-life stories and practical example, Joe explains how Biblical principles should inform day-to-day life and long-range financial strategy. It is based on Joe’s deep personal relationship with Jesus and his own life experiences. His advice also draws on decades of experience in helping families get organized to maximize family values and minimize estate taxes.

Joe writes with a “down home” style that is informal and personal. But make no mistake, this book is written by an expert, one of America’s foremost authorities on family financial planning, a man whose mission is to help families figure out what they really care about and help them to achieve their goals.

If you take seriously the advice in this book, it may well change the future of your family for generations to come.

Bill Armstrong
President, Colorado Christian University

Prologue

“Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.”

Romans 12:2 (NIV)

I am not writing this book to impress or to take any value myself; I have written much of this book after prayer and reflection. I give all the glory to God for anything in the book that helps make your family experience more profoundly rich. My hope is that in using the material presented, you will have two goals: 1) to grow in knowledge of what God calls you to in your marriages and family so that you can create a legacy that is filled with God’s love and forgiveness, 2) to discover how to save thousands and in some cases millions of dollars in taxes that can be redirected to the ministries of your choice. The purpose of freeing money from taxes is to help build the Kingdom here on earth and to help your family build a legacy of giving. My hope is that this book, and the process it presents, will help Christian families shift focus from this troubled world toward honoring the Creator.

There is only one place in the Bible where we are told why God created us, and that is in Acts 17:27 (NIV). God created us, “so that we might seek God . . . and find God.” What I interpret from this passage is that we have a seed of desire from birth that seeks God; our soul’s authentic desire is God’s desire. Gerald May, in his book *The Dark Night of the Soul*, explains it this way: “. . . all of us are both living physical expressions of God’s love and deep capacities for God’s love.”¹

This book is about a process that centers on God’s love for us and how we can share His love with our spouses, family and others. It is about growing an impactful family legacy. And that may take inner healing and growth. It is about being utterly authentic with our families and building a legacy of the

heart that shares the love of God in all that we do and say. It is about being transparent and real with our children and spouse. It is about taking a risk to do it God's way.

It is time to become the leaders and mentors and humble servants of the most powerful force in human history: the family.

A family starts with a husband and wife who understand and pursue God and His love above all else. Their relationship, their children's growth and their legacy are dependent on an accurate picture of the place of God in their lives. I believe that many of us, including me, give lip service to God's presence, but then feel and act as if we are completely on our own. The modern educator Parker Palmer calls this "functional atheism . . . the belief that ultimate responsibility for everything rests with me." We have an illusion that we are masters of our destiny.

Family started with Adam. Adam was created to reflect the image of God. God is love, and love can happen only between two or more persons. That is why the Trinity exists. "So then, it's primarily as lover and beloved in a relationship of mutual give and take that Adam and Eve reveal the nature of God."² The nature of God is a community of three divine Persons living together. When a man and a woman create a third person, in other words, when they beget and bear children is when mankind reflects the Trinitarian nature of God. We call that communion "family."

The Bible tells us that the core of our universe is love, intimacy, and community that is best reflected in family. It is God's grand plan to deepen our commitment to family because the love manifested between spouses and children is in the very nature of God. "From the first page of Scripture to the last, we are reminded again and again that, this side of heaven, marriage and the family is the best and most accurate representation we have of the intimate, relational, and loving character of the triune God."³ Family matters!

I believe that the Master's plan is for every family to have an impactful Christian family legacy. The "why" and "how" is what this book is all about. There are three parts to a God centered impactful legacy: (1) To have marriage that demonstrates Jesus's marriage with the church, (2) To lead your children to be God centered servant leaders, (3) To be so shrewd and efficient with your money, that you are able to free millions of dollars in taxes to give away. The Christian Family Legacy and Wealth Planning 5 stage process was created to help you have an impactful Christian family legacy.

The central theme of Part I is transparency with each other and our children leading to healing and forgiveness between each other and between parents and children. We will tackle what God calls us to in our marriages that leads to modeling His picture of how Christ loves his church and how we are to love Him. We will also help you lead your children to become God centered and help them become servant leaders.

Part II includes the five-step process of the Christian Family Legacy and Wealth Planning Process™, in addition to actual case studies that show the incredible financial impact of the process. I have also included a chapter on Family Meetings and creating a gift plan.

This book is meant to open your eyes to God's plan for your family and to open the door to millions of dollars of tax savings that can be directed to Kingdom causes. So where do we begin?

You have probably heard that scientists have developed a huge biosphere dome to create an environment devoid of outside forces. The Landscape Evolution Observatory is the first major renovation of Biosphere 2 since it was constructed. Scientists plan to use it to study how water moves through mountain landscapes and how ecology and landscapes co-evolve in these unprecedented, one-million-kilogram experimental structures. They have observed some interesting things. There were trees growing in the structure and when they had reached almost to the top of the dome, they simply fell over. Why was that? No wind! It appears that the wind helps a tree grow deeper roots and the limbs to grow stronger. It is through the tension provided by the deeper roots and longer limbs that the trees can grow strong and healthy.

I hope to build that same tension. When you take the challenge to become the husband and wife as well as father and mother that God ordains and directs despite all of the distractions and temptations of this world, you will create a positive tension that is rich in eternal rewards. Creating a family legacy that is God centered and is about servant leadership is not easy. The tension that a tree has with an environment of storms and wind is not unlike the tension created to become God centered in a world that focuses on the individual freedoms and ego. Building a legacy that embodies your deepest virtues and creating an estate that significantly reduces taxes is hard work and time consuming.

What it takes is a humble, contrite spirit willing to learn and grow through that tension. It is time for all of us to, as my father would say, build a trench and fight for our families. Are you up to the task? It is time to embrace the tension!

Part I

The Legacy of the Heart

The first part of the book is the foundation for the estate planning process. It is critical that we build a solid foundation that is God centered. Most foundations in Christian families are shaky at best. The number of divorces and struggles of our children should make us all hungry for answers that can make a difference for future generations. Legacy/Estate Planning must be about how we prepare our beneficiaries for God's story for their lives. Our plan should instill in them Godly virtues and help create in them emotional, relational, financial and spiritual maturity. The first part of this book is dedicated to creating that foundation through a study of the problems that we are facing in families with possible solutions. Do not move on to the second part nor to your estate plan until you have tackled the issues presented in the first section.

The first six chapters are about healing and reconciliation. They help each of us reflect on our role as leaders in our families and the responsibilities to each other. Use the first part of the book to meditate on God's plan for each other. It is helpful to pray in each chapter that God will help discern what needs to be done to build or rebuild the family that God intended for you. With the grace of God, this section of the book will launch the two of you on a path of healing, forgiveness and restoration. I don't mean to presume that your marriage is problematic or your relationship with your children is an issue. I just know that we all have to face family issues as a part of God's plan for our spiritual growth.

The first two chapters discuss the importance of family in God's plan for society. Does society create the meaning in family? Or does family create the meaning in society? Family matters to God and society. In these first two chapters we will go deeper with what God expects of family and why that is so important.

In chapters three, four, and five we will explore the road blocks to each of us

becoming the Godly leaders in our family. An understanding of what it takes to build a legacy that will transcend time starts with addressing our own personal battles and challenges. This may be a bit uncomfortable for some. I get that. Yet I encourage anyone reading this to believe that if we take these chapters seriously, we will recreate a new meaning in our family that can break all the negative cycles that may be a part of our own past or the past of our immediate family. God has a design for men and women and He has a design for fathers and mothers. These three chapters help us understand what that design is and how to get better at it.

The final chapter takes each one of us to the depths of our own walk with the Lord. This chapter focuses on that one thing that may be holding you back from being totally transparent with your spouse and children and creating a meaningful, dynamic, emerging family unit. Only through transparency is there hope for the next generation's growth beyond the pressures of society. Let's begin the journey with the miracle of family.

Chapter 1

The Miracle of Family Unity

"The door on which we have been knocking all our lives will open at last."
C. S. Lewis

We will start our journey with a picture of a couple sharing their Family Legacy Vision Statement with their children during the early hours of the first family meeting. The presentation of the vision statement follows the completion of the Purposeful Legacy Questionnaire™ and the Discovery Retreat, which represent three disciplines of the first stage of the Christian Family Legacy and Wealth Planning Process™. We will discuss in detail, the Purposeful Legacy Questionnaire™, the Family Legacy Vision Statement™ and the Discovery Retreat in later chapters in Part II. For now, enter the living room of Jim and Becky Smith on a Saturday morning after breakfast. All three children are focused on Jim and Becky as they present their vision statement.

The Morning of the First Family Meeting

There wasn't a dry eye in the room. The family meeting was only partially completed and Jim and Becky could not hold back the tears. John, Mary, and Dennis were visibly moved by their parents' story. They had heard bits

and pieces of the story over the years, but this time was different. They were hearing the whole story, from childhood memories to memories about grandpa and grandma to stories about those people who were most influential to mom and dad. There was a peace in the room . . . a whisper of truth.

The words were soft and measured, even from Jim, who was known for his brash, self-assured style. Jim and Becky talked of their early life experiences and how their parents had inspired them and at times disappointed them. They shared the awkwardness of their teenage years and how their first jobs were the beginning of a life of hard work and long hours. Work had been a central focus for both Jim and Becky since childhood. They had never questioned its importance.

They each revealed the name of their first love. In this day and age, it was amazing to find out it was each other. There was a rare moment of tears in Jim's and Becky's eyes as they shared those first moments of how they fell in love. It was precious to see them steal a tearful glance at one another. It brought them both vividly back to a moment of bliss and irresponsible youthful joy. As an observer, I found myself tearing up and smiling at the same time. Their final statement about each other was a statement of blessing of one another's future. They honored each other with an inspiring picture of what each thought God was planning for the other's future.

All of the trials of early marriage were carefully woven into a tapestry of their life together. Included were many funny moments with Mary, who appeared to be the comedian in the family. John's story was one of tragedy and triumph as he overcame a car accident and numerous injuries to play competitive baseball. Dennis was shy and reserved and spent much of his time playing the piano and reading. He was the intellectual of the children and was currently in college majoring in engineering. There were many stories about the children, ending with Jim and Becky picturing for each child what they saw as his or her special blessed future. You could see them react with smiles of pride as their parents honored them with a special blessing. John, in particular, woke up in that moment. He was the rebel in the family and wasn't happy to be at this meeting. He had to admit later that he was moved by his parents' openness and that the blessing meant a lot to him. He tried to hide the tears, clearing his throat and turning away, but they all knew that he was moved.

The message was not all bliss.

They also shared moments of hurt and shame and disillusionment . . . how life was not always fair and how through their wounds they had grown and matured.

Both Jim and Becky gave testimony of their first encounter with grace and God and Jesus. This was the first time the children heard Jim's story. They knew that he loved the Lord. He went to church each Sunday, prayed before meals, and occasionally talked about the importance of his faith. Yet he had never revealed the beginning of that commitment. This family meeting was a time of discovery and openness for Jim. It was a forum for revealing with perfect clarity all that was important. Jim did not want to hide or escape from the truth. He knew that this was a turning point for his family. He took the role of father very seriously, but had not known that meant that he would have to reveal so deeply the soft side of his personality. He was touched by his family's reaction to what he was saying.

I looked around the room and every eye was riveted on Jim. Was this the first time that Jim had gone this deep? Becky had so much love in her eyes as he spoke and the children could not take their eyes off of him. I am sure he remembered those moments in their teenage years when he had had to tell them to look at him when he was speaking. No problem with that now. I was drawn into this family moment. I grew a little jealous.

Becky had shared her conversion with the kids early in their lives when Jim was at work and when the children had questions on the importance of church. Most of their friends said that they didn't have to go to church and they wondered why they had to. Becky had spent many hours talking and sharing with the children. She was a source of wisdom and fun and direction. She didn't have to reveal much to the children in this retreat because she had always been transparent.

What the children respected about Becky was her commitment to Jim. Despite the conflicts and issues along the way with Jim, she never said one word of criticism of Jim. She seemed to innately know the importance of the silent treatment of conflicts. She was a rock for the family during hard times and a shoulder to cry on when needed.

Jim appeared to puff up a bit when he shared how they had achieved their current status in life, about the business, and how they had accumulated the family wealth. He uncovered the mystery of that wealth and discussed

the blessings and curses of wealth. Rightfully so, he was proud of his accomplishments and the wealth that he had built up. What was remarkable, however, was the fact that he turned all the praise to God. This was a lesson for his children that would not be lost.

This was the principle reason for the family meeting.

I had told them before the Discovery Retreat that before they revealed their wealth and their estate plan they needed to discuss what was important to them and set the stage for talking about money. All of the history and memories helped bring the children closer to their parents, but it was when Jim and Becky humbly lifted all that they had accomplished and accumulated to God that they cemented their core virtues with their children.

I often share in workshops and retreats that families are like redwood trees. If you have been to the redwood forest, you may have noticed that the trees grow in circles. The roots of one redwood tree will grow down and over and then up into new trees. The trees will all have the same root system, but each will be a uniquely different tree. I like to think that the ripple effect of Godly virtues in a family is much like a redwood tree's roots. Roots of a God centered family will grow roots of other God centered families whose roots grow their own God centered families and on and on so that our original roots started an ever growing legacy of truth and love for generations as far as one can see or imagine. What a marvelously joyful image of a legacy that matters. And that is what this whole process is about: A legacy that matters and has an impact for generations.

Jim and Becky continued their vision statement with self-sacrifice and submission.

They humbly thanked God for all of their blessings. They did not proudly brag of their wealth or the special talents that they had used to achieve such wealth. (This is not always the case for the families with whom we work.) They gave all the credit to God. They both admitted that giving the glory to God was not always their focus. They agreed that they sometimes fell into the trap of pride and materialism. They had two huge homes and lots of toys, were respected in their country club, and were on the boards of various charities. All of this was not always accomplished for the glory of God. They, like so many, sometimes fell prey to selfishness. When they worked as hard as they did to achieve their wealth, they sometimes forgot that it all came from God, including their talents. "God . . . gives you the ability to produce

wealth”—Deuteronomy 8:18 (NIV).

This is an example of the presentation of the Family Legacy Vision Statement™ at the beginning of the first family meeting that followed the work done in the Discovery Retreat. Does the exerts of this family meeting I pictured sound a bit idealistic? To some it may sound impossible. The truth is that it is possible for every couple and every single parent to have a family meeting with this kind of impact. I know this because we have been doing this for a number of years and I have seen amazing things in every family meeting. I don't want to say that yours is going to look like the one described, but I know that the impact on children and grandchildren will be positive and heart-warming. I think this has a lot to do with God's place in this process. When we give it all to God, He has a way of changing hearts.

The chapters that follow are meant to help you prepare your hearts for a meaningful dynamic vision statement and family meeting. They are meant to challenge your view of self and each other to a point of humble submission to God and each other. I promise you that if you keep an open mind and pray for God's help, that you will cross barriers that need transformation.

You are reading this book because God has a story for the rest of your life and that of your family. And He wants to empower you with the fuel of servant leadership and the light of His guidance, but that can only happen after you have looked deep into your heart and asked the question, “How do want me and my spouse to change?” Read each chapter and then spend some time talking about the issues presented and how or if you should make changes.

The Christian Family Legacy and Wealth Planning Process™

The power of the Christian Family Legacy and Wealth Planning Process™ is that you enter the holy of holies of your lives. What you will discover with the process is what special vision God has for your family. The process will draw you closer to God and form a bond in your family that will bring purpose to your life and the lives of your spouse and children. Your family will never be the same again. I am honored to have been a part of numerous meetings where I have experienced God's plan for a family. I have grown and matured in my faith through the amazing stories that I have heard and experienced. The family meetings and the Discovery Retreats are days of incredible joy for me, and I can testify that both the Discovery Retreat and the first family meeting brings a whole lot of joy to every family that we serve.

Each family has its own unique story and has the opportunity to create an amazing story for the future. Every family can be a dynamic force in God's Kingdom, and believe me, this fact is important not only for your family but for the troubled world in which we live. The road is narrow and it starts with the death of selfishness.

I know that for some this may take courage and require that you break out of your comfort zone. With prayer and submission, God will give you the courage. God promises us beauty and wonder. He promises us a life of wholeness and joy through a deep connection with the great Heart behind the universe. It starts with you investing in your family and fighting for your family. Not only is this process important for your peace of mind and the future of your family but it also has an enormous impact on society and the world. We are commissioned as sons and daughters of God to change the world, one family at a time, and this is one way to effect that change.

I believe that this is the first time in history that family and marriage have been so radically marginalized. We can complain and criticize politicians and press, but our spiritual work begins within ourselves and within our families. It is hard but meaningful work. I would not have it any other way. At the end of the day, we may be exhausted and weary, but we will have a sense of God's plan and the victory that God has designed for each of us.

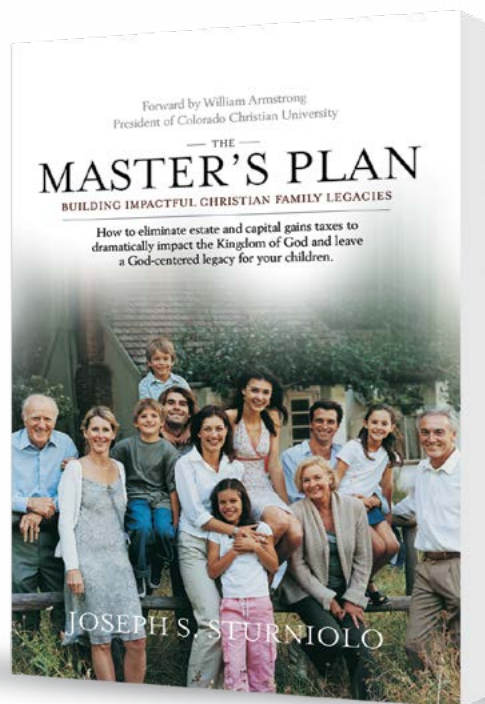
In the next chapter, we see how important family is and the value it brings to society. You will also pursue the barriers to becoming an effective leader in the family. It is important that you become as transparent as possible to your children and that you are truly instruments of God's love. That might require a little self-discovery. Growth in your family begins at the top and then spills over to the children. Your family has a destiny that is defined by God. Your daily quest should be to focus on God's plan for your lives and the lives of your children. Family Matters to your children whether they show it or not. They want and need you to be openly honest with them and transparent. They hunger for your heart felt honesty and love. They need to see you as a model of God's love. They need to see that as a couple, you model not only the love within the Trinity, but also the marriage of Jesus and His bride, the church at the second coming.

Questions for Thought

Do you agree that family matters? How did you react to the family meeting pictured? Are you ready to create the best family dynamic possible? What is

God's place in your family today? Are you prepared to do whatever is necessary to honor the covenant relationship of marriage and your commitment to build a family that models the Trinity?

Dear Lord, open my heart. I want the comfort of knowing that my family is joyful and fulfilled. I want to know that my godly virtues are the fiber of each of my children (name) and grandchildren (name). I pray for Your heart to be my heart. I pray for direction and guidance in my quest for holiness and a servant heart. I pray that my spouse (name) and I are joined in a common purpose of divine leadership. Help us to put aside our own selfish agendas so that we lead with an open servant heart. Bless you, Jesus, for this message and help us understand where to start.



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ABOUT THE AUTHOR

Joe Sturniolo, President of Kardia, believes that stronger families are the vehicle God uses to bring about significant impact for His Kingdom.

Sturniolo is an educator, author and speaker with a bold goal to maximize the ability of high-capacity Christians and their families to model Jesus' love through better stewardship and increase their impact for Kingdom causes.

Kardia's unique process helps Christians and their families eliminate estate and capital gains taxes, pass on an appropriate inheritance to their heirs, maximize their giving to worthy Christian charities, create healthier family relationships and leave a lasting legacy to impact God's Kingdom—all while maintaining their present lifestyle.

Sturniolo's expertise and innovative views on estate and wealth planning has attracted the attention of the Denver Post and more than 30 radio stations where he has served as a guest commentator on topics such as "*Finding your God-given purpose in life and defining your legacy,*" as well as helping listeners understand the "why" in wealth planning. He has also been a regular columnist for the Catholic Register and The Villager Newspaper and has been published in The Wall Street Journal, Investment Advisor Magazine and Financial Planning Magazine. He is best known for his market analysis and economic commentaries for KNUS, KHOW, and KVOD in Denver.

To learn more about our process, please email joe@kardiafamilylegacy.com or call 303-752-0590.

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