

Winter Open House
HOSTED BY
Alaska Baptist
Resource Network

February
3
Monday

1-4 PM
Alaska Baptist Resource Network
1750 O'Malley Road
Anchorage
907-344-9627

State Evangelism Conference

**Risk
to
Reach**
1 John 3:16

February 3-4, 2020
University Baptist Church
Anchorage

Alaska
BAPTIST RESOURCE NETWORK



Mission and Ministry Requests for 2020

Partners in ministry are ready to come and asking for projects.

Do we have opportunities for them?

Send your requests today!

sylvia@alaskabrn.com or [see our website](#)

January-November 2019 Gifts from ABC Churches

Thank you!

Because of your congregation's Cooperative Program giving through the Alaska Baptist Resource Network, in November 2019 **\$27,407.96** remained in Alaska for missions and ministries.



Organization	CP	SMO	AA	LM	WH	Total
Organization	CP	VSSMO	AA	LM	WH	Total
Adelphoi	\$1,150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,150.00
Agape Fellowship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Alaska lu-Mienh First Baptist Church	\$408.00	\$0.00	\$0.00	\$0.00	\$0.00	\$408.00
Anchor Baptist Church	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00
Anderson Community Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aquillaq Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Big Lake Baptist Church	\$11,014.57	\$0.00	\$1,125.00	\$1,129.63	\$0.00	\$13,269.20
Bodenburg Butte Baptist Church	\$2,368.00	\$0.00	\$0.00	\$1,800.00	\$0.00	\$4,168.00
Calvary Baptist Church	\$4,948.82	\$1,050.00	\$1,195.68	\$1,144.88	\$0.00	\$8,339.38
Catalyst Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Christ Community Church	\$215.00	\$0.00	\$357.00	\$190.00	\$0.00	\$762.00
Clearwater Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cliffside Community Chapel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Coffman Cove Community Baptist Church	\$1,059.85	\$0.00	\$0.00	\$500.00	\$0.00	\$1,559.85
Cold Bay Chapel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
College Heights Baptist Church	\$35,229.54	\$305.00	\$1,780.00	\$5,552.00	\$0.00	\$42,866.54
Cross Roads Baptist Church	\$18,923.00	\$550.00	\$6,540.94	\$574.00	\$0.00	\$26,587.94
CrossCountry Church	\$1,500.00	\$0.00	\$0.00	\$200.00	\$0.00	\$1,700.00
Dillingham Bible Fellowship	\$9,003.12	\$0.00	\$0.00	\$3,660.00	\$0.00	\$12,663.12
Eagle River Korean Baptist Church	\$600.00	\$0.00	\$200.00	\$0.00	\$0.00	\$800.00
Emmanuel Baptist Church	\$1,952.43	\$1,222.00	\$510.00	\$0.00	\$0.00	\$3,684.43
Fairbanks Korean Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fairview Loop Baptist Church	\$22,537.29	\$10,540.04	\$8,466.68	\$6,000.00	\$0.00	\$47,544.01
Faith Baptist Church	\$1,422.47	\$0.00	\$0.00	\$680.00	\$100.00	\$2,202.47
Faith Recovery Fellowship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Filipino Bible Church	\$2,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,625.00
First Baptist Church of Anchorage	\$8,617.23	\$4,000.00	\$2,742.82	\$3,223.00	\$0.00	\$18,583.05
First Baptist Church of Eagle River	\$31,286.19	\$3,405.00	\$3,218.00	\$0.00	\$250.00	\$38,159.19
First Baptist Church of Fairbanks	\$6,105.53	\$873.00	\$990.25	\$1,130.00	\$0.00	\$9,098.78
First Baptist Church of North Pole	\$31,355.00	\$425.00	\$1,581.00	\$1,964.90	\$0.00	\$35,325.90
First Baptist Church, Delta Junction	\$36,134.75	\$0.00	\$5,556.50	\$32,994.53	\$0.00	\$74,685.78
First Baptist Church, Juneau	\$10,436.90	\$2,338.00	\$2,493.00	\$847.00	\$0.00	\$16,114.90
First Baptist Church, Kenai	\$6,507.89	\$200.00	\$1,845.59	\$2,577.64	\$0.00	\$11,131.12
First Baptist Church, Ketchikan	\$12,374.34	\$1,300.00	\$0.00	\$0.00	\$0.00	\$13,674.34
First Baptist Church, Kotzebue	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00
First Baptist Church, Palmer	\$4,325.00	\$0.00	\$1,165.00	\$1,624.00	\$0.00	\$7,114.00
First Baptist Church, Petersburg	\$10,197.09	\$0.00	\$1,265.00	\$0.00	\$0.00	\$11,462.09
First Baptist Church, Sitka	\$7,457.65	\$400.00	\$140.00	\$967.00	\$0.00	\$8,964.65
First Baptist Church, Soldotna	\$6,058.00	\$0.00	\$500.30	\$468.00	\$0.00	\$7,026.30
First Baptist Church, Valdez	\$18,319.63	\$4,710.00	\$3,116.50	\$3,218.00	\$653.00	\$30,017.13
First Baptist Church, Wasilla	\$10,619.26	\$1,187.73	\$2,462.00	\$3,602.05	\$0.00	\$17,871.04
First Baptist Church, Willow	\$4,254.42	\$640.00	\$311.00	\$0.00	\$0.00	\$5,205.42
First Hmong Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
First Korean Baptist Church	\$1,625.00	\$380.00	\$400.00	\$507.00	\$0.00	\$2,912.00
First Native Baptist Church	\$2,435.00	\$0.00	\$913.27	\$1,016.00	\$0.00	\$4,364.27
Friendship Baptist Mission	\$3,113.75	\$1,600.00	\$2,308.00	\$2,200.00	\$0.00	\$9,221.75
Frontier Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Frontier Fellowship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Frontier Native Church	\$370.44	\$0.00	\$0.00	\$0.00	\$0.00	\$370.44
Frontier Southern Baptist Church	\$9,492.29	\$0.00	\$0.00	\$0.00	\$0.00	\$9,492.29
Gilead Ministries	\$324.00	\$0.00	\$0.00	\$20.00	\$0.00	\$344.00
Glacier Valley Baptist Church	\$11,881.19	\$3,800.00	\$3,585.00	\$4,990.00	\$0.00	\$24,256.19
Grandview Baptist Church	\$28,293.37	\$1,759.80	\$1,520.00	\$1,295.00	\$0.00	\$32,868.17
Greater Friendship Baptist Church	\$6,228.93	\$1,000.00	\$0.00	\$0.00	\$0.00	\$7,228.93
Hillside Baptist Church	\$13,780.44	\$450.00	\$200.00	\$895.00	\$0.00	\$15,325.44
Hoonah Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Iglesia Bautista Hispana Sunset Hills	\$934.76	\$0.00	\$50.00	\$0.00	\$0.00	\$984.76
Immanuel Baptist Church	\$1,296.22	\$0.00	\$501.48	\$1,141.32	\$0.00	\$2,939.02
Journey Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Juneau Korean Church	\$330.00	\$0.00	\$300.00	\$290.00	\$0.00	\$920.00
Kasaan Fellowship	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ketchikan Filipino Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kiana Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kobuk Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Korean New Central Baptist Church	\$1,100.00	\$0.00	\$0.00	\$340.00	\$0.00	\$1,440.00
Lighthouse Community Church	\$999.00	\$0.00	\$0.00	\$0.00	\$0.00	\$999.00
Malamalama Fou (New Light) Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Misc. Contributors-Cash	\$429.23	\$13,560.65	\$150.00	\$250.00	\$0.00	\$14,389.88
Montana Creek Baptist Church	\$11,299.57	\$3,065.00	\$698.00	\$565.00	\$0.00	\$15,627.57
Moose Creek Baptist Church	\$2,915.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,915.00
Moose Pass Community Church	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$50.00
Morning Star Baptist Church	\$6,443.40	\$0.00	\$0.00	\$0.00	\$0.00	\$6,443.40
Mount Pleasant Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mount Redoubt Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mountain View Community Church	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
Muldoon Road Baptist Church	\$810.49	\$0.00	\$0.00	\$739.00	\$0.00	\$1,549.49
New Birth Christian Church	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00
New Grace Christian Church	\$5,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,400.00
New Hope Baptist Church	\$13,818.00	\$1,100.00	\$500.00	\$500.00	\$0.00	\$15,918.00
New Hope Fellowship	\$525.00	\$200.00	\$250.00	\$250.00	\$0.00	\$1,225.00
North Bear Street Baptist Church	\$1,015.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,015.00

January-November 2019 Gifts from ABC Churches

Organization	CP	SMO	AA	LM	WH	Total
North Tongass Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Northern Lights Missions	\$1,050.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,050.00
Pathway Discipleship Church	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$240.00
Pioneer Baptist Church of Wasilla	\$850.87	\$0.00	\$0.00	\$0.00	\$0.00	\$850.87
Rabbit Creek Church	\$6,098.48	\$0.00	\$0.00	\$0.00	\$0.00	\$6,098.48
River In The Desert Community Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Riverside Chapel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Roots @ Night	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00
Roots Family Church, Kasilof	\$1,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,100.00
Roots Family Church, Soldotna	\$900.00	\$100.00	\$200.00	\$100.00	\$0.00	\$1,300.00
Sabbath Peace Fellowship	\$360.00	\$0.00	\$0.00	\$0.00	\$0.00	\$360.00
Salcha Baptist Church	\$2,478.64	\$0.00	\$0.00	\$2,105.00	\$0.00	\$4,583.64
Sand Lake Fellowship	\$1,087.24	\$181.21	\$181.21	\$181.21	\$0.00	\$1,630.87
Sand Point Baptist Chapel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Schrock Road Community Church	\$1,469.16	\$670.00	\$444.00	\$444.00	\$0.00	\$3,027.16
Settler's Bay Community Church	\$0.00	\$0.00	\$1,640.00	\$3,484.93	\$0.00	\$5,124.93
Seward Bible Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Shannon Park Baptist Church	\$8,322.02	\$0.00	\$0.00	\$0.00	\$0.00	\$8,322.02
Shungnak Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Solid Rock Baptist Church	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
St. John Baptist Church	\$7,927.19	\$275.00	\$644.06	\$50.00	\$0.00	\$8,896.25
Sunset Hills Baptist Church	\$19,719.62	\$3,795.00	\$4,000.00	\$3,970.65	\$0.00	\$31,485.27
Tenakee Springs Community Church	\$376.00	\$0.00	\$0.00	\$0.00	\$0.00	\$376.00
The Crossing @ Birchwood	\$4,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,400.00
Thorne Bay Baptist Church	\$472.89	\$0.00	\$20.00	\$0.00	\$0.00	\$492.89
Togiak Baptist Mission	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Transitional Ministries	\$55.00	\$10.00	\$10.00	\$0.00	\$0.00	\$75.00
True North Church	\$15,583.57	\$0.00	\$0.00	\$5,380.00	\$0.00	\$20,963.57
True North Church Girdwood	\$1,076.48	\$0.00	\$0.00	\$0.00	\$0.00	\$1,076.48
UBC-Chinese Fellowship	\$727.70	\$0.00	\$280.00	\$135.00	\$0.00	\$1,142.70
Unalaska Reformed Church	\$1,078.40	\$0.00	\$0.00	\$0.00	\$0.00	\$1,078.40
University Baptist Church, Anchorage	\$5,060.54	\$0.00	\$919.00	\$1,042.00	\$0.00	\$7,021.54
University Baptist Church, Fairbanks	\$10,548.00	\$972.00	\$3,986.00	\$5,398.00	\$0.00	\$20,904.00
Valley View Baptist Church	\$6,037.50	\$0.00	\$370.00	\$781.00	\$0.00	\$7,188.50
Wasilla Korean Baptist Church	\$1,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,100.00
Whittier Christian Community Church	\$210.85	\$0.00	\$0.00	\$0.00	\$0.00	\$210.85
Williwaw Church	\$619.00	\$233.00	\$0.00	\$261.00	\$0.00	\$1,113.00
	\$545,515.20	\$66,297.43	\$71,632.28	\$112,427.74	\$1,003.00	\$796,875.65
2000 Club Call receipt as of November 2019	\$50.00	\$3,932.50	\$4,671.50	\$5,402.50	\$3,490.00	\$17,546.50

Legend:

- CP: Cooperative Program
- SMO: Valeria Sherard State Mission Offering
- AA: Annie Armstrong Easter Offering
- LM: Lottie Moon Christmas Offering
- WH: World Hunger

Alaska Baptist Convention Cooperative Program Support

	2019		2018	
November Receipts	\$34,259.95		\$58,192.93	
CP Goal	\$54,246.22		\$58,232.65	
Variance	\$(19,986.27)	-36.84%	\$(39.72)	-0.07%
Year-to-Date Receipts	\$545,515.20		\$620,415.59	
CP Goal	\$596,708.42		\$640,559.15	
Variance	\$(51,193.22)	-8.58%	\$(20,143.56)	-3.14%

2000 Club

First Quarter 2020

Cold Bay
Community
Chapel

The parsonage needs an arctic entry and staircase on the front. Damaged flooring needs to be replaced in the living area, hallways and bathroom. Four wired smoke alarms need to be acquired and installed. The pantry and kitchen storage areas will be finished, two bathrooms remodeled and soffit ventilation installed.

\$3490.00
has been
received for
4th Q 2019*
*as of 11/30/19



Randy Covington, Executive Director

A Praying People

Where is your prayer closet located? Maybe you enjoy the warmth of your home or office to the outdoors, or perhaps like me, you prefer a setting outside your home, office or church. When Jesus went away to pray, sometimes he went to the mountains, sometimes he went to the wilderness, and at other times he went to the garden. I have stood on the peak of several mountains and had some of the best conversations with my Heavenly Father. Those prayers were full of worship as I looked upon His magnificent creation. (Yes, I have been known to pray with my eyes wide open!)

There have been times when seeking out the Lord's will that I have entered the quiet place, the closet in my home to find direction and guidance in major decisions. I have prayed with friends and colleagues in my office or in a coffee shop and I have prayed while driving from one place to another. (I certainly kept my eyes open then.) Of course, I can't count the times that I have offered a spontaneous, "Thank you, Lord" when I see His marvelous hand at work in my life.

I have come to understand that prayer is not so much about the place as it is about the condition of my heart. And its not always about the posture I assume whether it is with my gaze turned to heaven and my arms spread

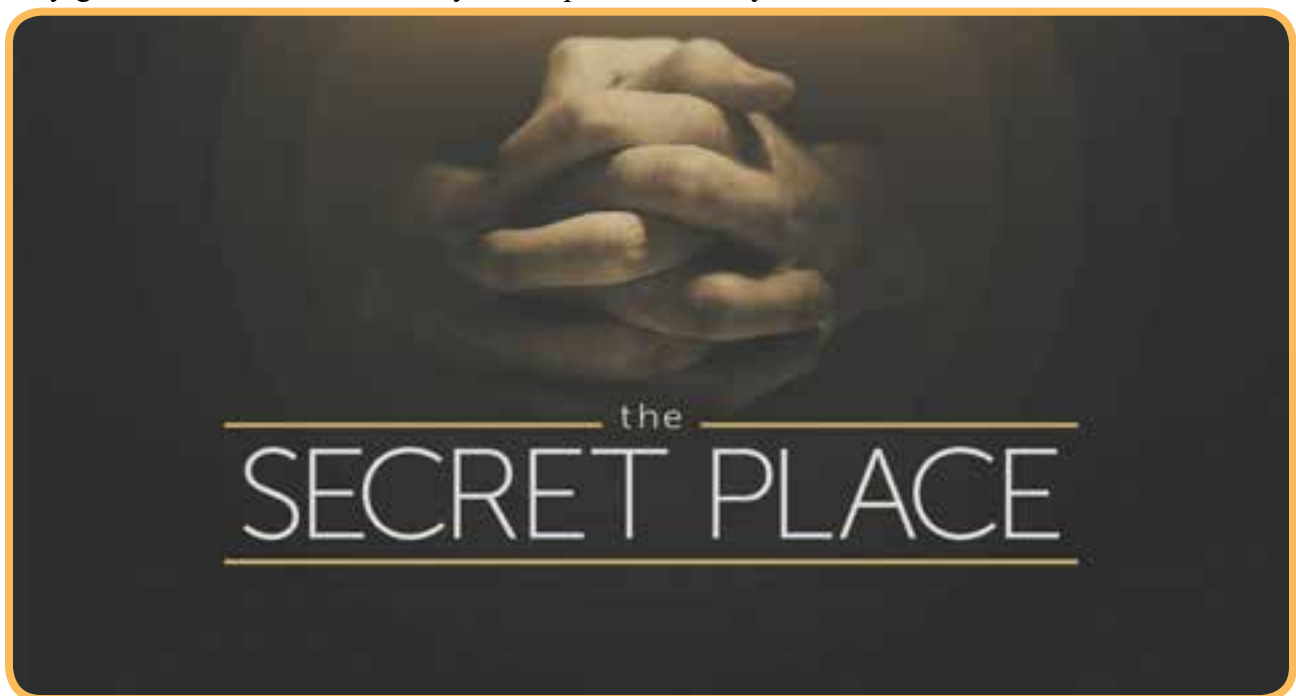
wide or kneeling humbly in my sanctuary with my head lowered and my hands clasped to my chest. I know that God is always listening and ready to comfort my heart or inspire my soul with His greatness.

The key is faithfulness in prayer! I don't say this because I have mastered it but to remind all of us that He is always only a breath away. Why don't I approach Him more often or 'without ceasing' as 1 Thessalonians admonishes us to do?

We have entered a new year 2020 with great expectation and anticipation. As I have done many times in the past, I resolve to spend more time in prayer this year. I am in need of it. Our state is desperately in need of it. And our nation is dying without the prayers of the faithful.

We will be celebrating our 75th Anniversary of the Alaska Baptist Convention this year. We are planning several events to coincide with this momentous occasion. I want to invite you to join me corporately and privately to seek God's will and blessing as we continue to serve Him in the great state of Alaska. I will be announcing several opportunities to bring our hearts together and focus on the One who deserves our everything.

May we truly be known by those around us as **People of Prayer!**





Encouragement in Today's World

Another decade is about to come to a close. As I write this article, 2019 is closing with Christmas celebrations and wonderful thoughts of the New Year. 2020 will find all of us in a different world from ten years ago. Society has changed in good ways and bad ways. Culture in America is an interesting thing to watch. Who would have imagined that we have come so far? The good is that overall the economy and stock prices are doing well. The economy is much better than ten years ago. The downside is that medical costs have put a hole in everybody's pockets. Our political, religious and cultural scene is crazy these days. Who would have thought that in America a socialist would openly run for any office? And this is not the worst part. When people deny the reality of gender and impose their preferred pronouns upon innocent children some think we have fallen over a cliff. Paul was not caught off guard by the fallacies of mankind's moralist numbness and the Holy Spirit has prepared all of us when Paul wrote:

"This know also, that in the last days perilous times shall come. For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, Without natural affection, trucebreakers, false accusers, incontinent, fierce, despisers of those that are good, Traitors, heady, high-minded, lovers of pleasures more than lovers of God; Having a form of godliness, but denying the power thereof: from such turn away. For of this sort are they which creep into houses, and lead captive silly women laden with sins, led away with divers lusts, Ever learning, and never able to come to the knowledge of the truth." (2 Timothy 3:1-7)

I believe the last sentence helps us understand the type of reasoning we see in those not following Godly wisdom. They are "ever learning, and never able to come to the knowledge of truth." We know the source of truth, but when truth emanates from any individual as the initiator of reality, then we see why there is such confusion, division and hopelessness. I am told that Gen Z is the most anxious and lonely generation we have ever seen. My heart breaks for those steeped in logic and truth that originates from man and not from God who is the Source of Truth.

But, as always, and joyful, joyfully we proclaim, Good News is here. This is why we do what we do. This is why we have the State Evangelism Conference: to encourage us

to share our faith more often and more effectively. Our leaders for the Conference this year are truly here to encourage, strengthen and inspire us to do great things for our great God.

Joel Southerland is the pastor of Peavine Baptist Church in North Georgia, leading one of the fastest growing churches in that state. I have been watching all that he has done there to establish a culture that breeds evangelism. Under Joel's leadership, the church members have been responsible for leading over 500 people to Christ since 2016. They have entered a new effectiveness of reaching the lost and that is what I am asking Joel to share with us.

Mark Clifton is a leader at the North American Mission Board (NAMB) helping churches do what he did in associations and churches in Kansas and Nebraska. He has pastored, planted and replanted churches here in America and Canada. Now he coaches, trains and mentors those seeking to do the same. The Replanting/Revitalization conference he conducts for NAMB is one of the best conferences I have ever attended. He will help us refocus and rethink our future in planting and replanting.

I really want you to hear from Mark Hallock and his journey in the suburbs of Denver. He took a church that, in its prime was running hundreds, but when he became pastor had only about 30 older members. With God's help, he and the remaining members transformed that church and now Mark is the leader of the Calvary Family of Churches with 17 locations. His church is responsible for sending out many of its members to start those other churches. They haven't grown as a mega church but have birthed many new churches. I know all three of these men will encourage and challenge us.

I hope you will make plans to attend the conference, February 3 and 4 at University Baptist Church in Anchorage. Hotel accommodations are at the Fairfield on A Street. The phone is 907-222-9000 to reserve a room if you need it. The rate is \$89 and includes breakfast. Give them the name "Alaska Baptist State Evangelism Conference" for those reservations. Lunch and dinner on Tuesday will be provided if you register. Go to our website for the full bio's on our leaders. Also, you may register there for the meals and attendance at the conference. We would like to know you are coming even if you don't wish to eat. Please invite other pastors and leaders to join us for our conference and let's see what God will do through us in 2020.



Foundation Builder

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How does property transfer at death? There are three ways:

- 1. Transfer by Operation of Law-** joint ownership with right of survivorship, or property deed.
- 2. Transfer by Contract-** beneficiary designation such as retirement accounts and life insurance. Property transferred by a “Trust” is a form of contract.
- 3. Transfer by Probate-** any property not passing by contract or operation of law; Last Will and Testament (Will); or intestate (without a Will) by the laws of distribution of the state.

There are three broad ways in which individuals can handle distribution of their property:

- 1. Do Nothing.** In this case the state in which the individual dies directs how property is distributed based on the laws of descent and distribution governing that state. All distribution formulas are predetermined under statute and there is no ability to give to charity (Kingdom Ministry Causes).
- 2. Do a Combination.** An individual would distribute most of their property through designated beneficiary forms (by contract or by operation of law) such as joint ownership with right of survivorship. The Will would direct all other properties not passing by operation of law or contract.
- 3. Transfer by Contract.** An individual establishes a central planning instrument like a Revocable Living Trust (RLT). Most properties owned by said individual would need to be titled in the name of the Trust. There are exceptions: certain assets such as IRAs, 401(k)'s, 403 B's, and annuities may be best kept out of the Trust due to more favorable tax treatments when transferred to individuals. These types of assets would transfer by way of contract through the beneficiary designation process. An instrument known as a “pour over” Will is still needed to make sure any property inadvertently left out of the RLT is placed there at death. A Will is a critical instrument even when a RLT is used as the principal estate planning tool. This is especially true with minor children as a “Will,” and not an “RLT,” is able to convey guardianship upon the death of parents.

So which option is best as the principal instrument to distribute property—the Will or the RLT? There is not a universal response. Each individual needs to evaluate their specific situation and that of any family responsibilities and, in consultation with a licensed attorney in their state, reach a decision. To do otherwise is to engage in the unauthorized practice of law which can be costly to everyone involved.

There are some universal considerations that should be evaluated:

- 1. Probate Avoidance.** An RLT falls under the definition of a contract, therefore any properties placed in it avoid going through the probate process. It is not uncommon for an estate to pay 4 to 6% of its overall value in probate cost. The probate process takes

one to two years, depending on jurisdictions. All items going through probate become part of the public record.

- 2. Maintain Privacy.** Items passing by operation of law or by contract avoid probate and are not open to public scrutiny.

- 3. Cost.** An RLT costs between \$1500 and \$2000 to establish. Costs rise with increasingly complex estates. Wills range from \$350 to \$700, again depending on complexity and jurisdiction. While an RLT can be more expensive to set up, substantial savings can be realized when the estate is finally settled.

- 4. Amount of Time Involved.** All RLT assets need to be titled in the name of the Trust. The RLT would be established as the Beneficiary on any designation forms. (Except the aforementioned retirement and pension assets that may have better tax treatment when assigned to an individual beneficiary). Likewise most titled property such as real estate would need to be placed in the name of the RLT. The retitling of assets is one of the biggest problems with the RLT as it requires that individuals spend more time and effort analyzing their estate. This is an activity on which some people fail to follow through thus leaving the RLT insufficiently funded. As a result the estate still must go through probate and much of the expense that could have been saved, is lost.

- 5. The Extent of Real Estate.** If an individual owns real property in more than one state an “RLT” is almost certain to present the most benefit over a “Will”. The law requires that separate probates occur in each state where real property resides. This means that an “ancillary probate” needs to occur in each of the states containing real property. Costs will increase with each required ancillary probate.

- 6. Planning for Incapacity.** An important distinction between an RLT and a Will is that an RLT becomes effective as soon as it is properly signed. It becomes effective while the individual is still living. As a result an RLT, properly drafted, can assign to alternate Trustees the power to act with the grantor's authority in the case of mental or physical incapacitation. In many cases, this avoids the need to have formal guardianship assigned by a court, which can be very costly and time-consuming.

While the above list is not exhaustive it outlines some of the major considerations. Each method of distributing property has its pluses and minuses. Each individual's life circumstances are unique. Any information contained in this article is for general information only and does not represent legal advice or opinion in any form. Consult a licensed attorney for individual specific situations and needs.

Sourced Material:

<https://www.thebalance.com/the-benefits-of-a-revocable-living-trust-vs-a-will-3505405>

<https://www.thebalance.com/pros-and-cons-of-revocable-living-trusts-3505384>

<https://finance.zacks.com/pros-cons-Wills-vs-Trusts-9778.html>

<https://www.vorys.com/newsletter-528.html>

MILEPOST MOMENTS

The staff of the Alaska Baptist Convention reserves the right to edit submitted information for content and space.

First Baptist Church, Fairbanks, will be celebrating their 75th anniversary in 2020. If you have memories to share please email info@firstbaptistfairbanks.com. You may also visit <https://firstbaptistfairbanks.com/75th-diamond-jubilee> to share a memory or photo.

2020 State Evangelism Conference University Baptist Church, Anchorage

Monday February 3

6 pm

Introductions

Praise and Worship

Speaker – Mark Clifford

Praise and Worship

Speaker – Mark Hallock

Tuesday February 4

9 am

Introductions

Praise and Worship

Speaker – Joel Southerland

Praise and Worship

Speaker – Mark Hallock

Praise and Worship

Speaker – Mark Clifton

12 noon Lunch provided

1 pm Breakouts

Revitalization Story – Mark Hallock

Replanting Story – Mark Clifton

Praise and worship

Speaker – Joel Southerland

4:45 Dinner and fellowship provided

6 pm

Introductions

Praise and Worship

Speaker – Mark Hallock

Praise and Worship

Speaker – Joel Southerland



Mark Clifton is the Senior Director of Replanting at the North American Mission Board of the Southern Baptist Convention. Mark has served as a pastor, church planter, church revitalizer, mission strategist, coach, and mentor to young leaders. He has planted and replanted numerous churches. His experience includes serving as the lead mission strategist for the Kansas/Nebraska Southern Baptist Convention, serving as a church planter in Montreal, Quebec, as a Southern Baptist National Church Planting Missionary for eastern Canada, and leading Southern Baptist church planting projects west of the Mississippi. Mark has been planting, replanting, and providing strategic mission leadership since 1978. Mark, the author of the *Reclaiming Glory*, co-author of *Rubicons of Revitalization*, and podcaster with Thom Rainer on the weekly *Revitalize and Replant* podcast, is a graduate of William Jewell College in Liberty, Missouri and Midwestern Baptist Theological Seminary in Kansas City, Missouri. Mark and his wife Jill live in Shawnee, Kansas and have two sons, two daughters in law and four grandsons.



Mark Hallock is the Lead Pastor of Calvary Church in Englewood, Colorado. He also serves as President of the Calvary Family of Churches, which are committed to planting and replanting churches for the glory of God (thecalvary.org). His great desire is to see the gospel transform lives and neighborhoods by the planting of new congregations, and the revitalization of declining congregations, throughout the city of Denver and beyond. He has studied at Casper College (Associate of Arts), Eastern University (Bachelor of Arts), Denver Seminary (Master of Divinity), and Westminster Theological Seminary (Doctor of Ministry). Mark serves as adjunct professor at Denver Seminary and has written a number of books including *The Shepherd Preacher*, *Replant Roadmap*, and *The Posture of a Godly Leader*. Mark is a big fan of tennis, pop punk music, and good Mexican food. His favorite hobby is hanging out with his wife, Jenna, and their two kids, Zoe and Eli.



Joel Southerland is the Pastor of Peavine Church located in NW Georgia. In 2017, Peavine was one of Outreach Magazine's 52 fastest growing church in America. In 2018 they were one of the 18 most evangelistically effective churches in the SBC. Since 2016, their average weekly worship attendance has grown by over 90 percent, they have baptized over 500 people and added over 900 new members. Joel is married to his high-school sweetheart, Sherry, and has two daughters and one grandson.

WHAT'S HAPPENING IN — DEC • JAN • FEB —

January

1-5 office closed for New Year holiday
13-24 office at reduce operations due to remodel
31-Feb1 TVBA Women's Winter Wake-up

February

3 AlaskaBRN Winter Open House 1-4 p.m.
3-4 State Evangelism Conference
University Baptist Church, Anchorage
10-16 Focus on WMU

March

1-8 Week of Prayer and Mission Study for
North America Missions and the
Annie Armstrong Easter Offering
15 Church Planting Emphasis

Alaska Baptist Resource Network

Hiring Administrative Assistant

We are currently receiving applications for employment.

Administrative Assistant to the Director of Evangelism/Church Development, and Director of Church Planting/Missions:

- Hired by the Executive Director
- Collecting church planter monthly reports
- Designing quarterly 2000 Club mailers
- Keeping LifeWay Sunday school materials updated
- Other duties as assigned

This is a part-time position.

Please submit applications to Randy Covington, Executive Director at randy@alaskabrn.com.

Applicants are required to have a working knowledge of Southern Baptist churches and their programs; to be active in an Alaska Baptist Convention church; and to have full recommendations from Baptist leaders.

[ABC EMPLOYMENT APPLICATION](#)

Please Pray for our Pastorless Churches

Aquillaq Baptist Mission, Ambler
Chinese Fellowship, Fairbanks
Cold Bay Chapel
Community Baptist Church, Coffman Cove
First Baptist Church, Anchorage
First Baptist Church, Ketchikan
First Baptist Church, Petersburg
Ketchikan Filipino Baptist Mission
Riverside Chapel, King Salmon
Shungnak Baptist Mission

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