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# Splitting Heirs: Giving Your Money And Things To Your Children Without Ruining Their Lives 

## RON BLUE <br> WITH JEREMY WHITE <br> Splitting <br> HEIRS <br>  <br> Giving Your Money and Things to Your Children Without Raining Their Lives

## Synopsis

The financial wealth you leave behind could be the best thing that ever happened to your loved onesÃça $\neg$ â •or the worst.By approaching these important topics with clarity, conviction, and a little bit of humor, financial advisor Ron Blue explains why it is important to make these decisions now, instead of forcing your heirs to do it later. Even if your nest egg is small, it can have a huge impact on the next generation.With practical tips, tools, charts, and worksheets, this book will foster a real appreciation for the precious resources that God has entrusted to your care.

## Book Information

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## Customer Reviews

Ron Blue once told me that God had called him to help Christians plan and manage their finances "to help fund the fulfillment of the Great Commission."Ã Â What obedience could possibly be more important than that?Ã Â His approach to money management is both profoundly spiritual and refreshingly practical.Ã Â I am honored to have benefited from the insight and expertise of such a good friend.-James Dobson, Founder and Chairman of the Board, Focus on the FamilyMargaret and I have both had the privilege of going through the thinking process contained in this book relative to wealth transfer and its impact on heirs.Ã Â We have benefited greatly from this counsel and it has been my pleasure to call him Ron Blue, not only as an advisor, but also a friend.-John C. Maxwell, Founder, The INJOY GroupNo one knows more about Christian stewardship than my friend Ron Blue.Ã Â In this book, he makes a great case for Christians to think Christianity about end-of-life financial issues.Ã Â Being heavenly minded isn't enough--everyone has an obligation for responsible stewardship of estate planning.-Charles W. Colson, Founder, Prison

FellowshipThousands of people today manage their money more wisely because of the influence of Ron Blue.Ã Â I know of no one more qualified to counsel people on biblically based principles relative to the sensitive issue of transferring wealth to children.-Steve Douglass, President, Campus Crusade for ChristSplitting Heirs is a superb book for anyone needing guidance in wise estate planning--and that includes all of us.Ã Â Drawing on his years of experience, Ron Blue has authored a book that is practical, wonderfully written, and packed with wisdom.Ã Â I heartily recommend it.-Howard Dayton, CEO Crown Financial MinistriesTime would be well spent to read the "words of wisdom" in Ron Blue's book Splitting Heirs.-S. Truett Cathy, CEO and Founder, Chick-fil-A, Inc.This is the first book you'll read that will really prove itself effective when you're gone.Ã Â But given the choice of "hoping" that all goes well with your children after you die and "knowing," I strongly recommend that you choose "knowing" rather than just "hoping."Ã Â This is one of the most important books you'll ever read.-Robert Wolgemuth, Bestselling author of She Calls Me DaddySplitting Heirs provides readers the opportunity to take advantage of Ron Blue's wealth of experience in financial management. Ã Â He brings the light of God's Word to bear on an issue that is both practical and crucial for Christians who view the stewardship process as a divine trust.-Andy Stanley, Pastor, North Point Community ChurchThanks to Ron Blue and Jeremy White, a deepened perspective on how we handle our "treasure" is provided.Ã Â So affluent a culture as ours easily dulls our discernment, making us--and especially our children--prey to the world-spirit of entitlement and selfishness.Ã Â In Splitting Heirs our senses are sharpened; showing us how to plan our will according to the ultimate Will--the Word of God; calling us to wiser stewardhsip, judicious parenting, and a God-honoring way to handle what we "can't take with us."-Jack W. Hayford, Pastor, The Church on the WaySplitting Heirs is interesting and full of facts.Ã Â More important, it is a book filled with wisdom and understanding. $\tilde{A} \hat{A}$ Must reading for thoughtful parents and grandparents.-Bill Armstrong, Colorado businessman, U.S. Senator 1979-1991 Inheritance is risky business, often damaging lives, marriages, and children. $\tilde{A}$ Â Few of us bring an eternal perspective to leaving money behind or to handling unearned wealth.Ã Â But God had entrusted us with His assets, and we need to consider how best to invest them in eternity. $\tilde{A}$ Â Ron Blue sets our sights high, offering biblical and practical insights on a vital subject.Ã Â Ron has written some fine books, but none more important or timely than this one.-Randy Alcorn, Author of Money, Possessions, and Eternity and The Treasure PrincipleOne of the most frequently asked questions at donor meetings is how much do I give to my children and grandchildren?Ã Â For years Ron Blue has helped donors understand what to do and not to do in passing wealth on to the next generation while being a good steward with furthering Christ's Kingdom.-Hugh O. Maclellan, Jr., President,

Maclellan FoundationAs parents and grandparents, Martie and I have wrestled with the questions addressed in Splitting Heirs.Ã Â How can we best plan for the material resources God has blessed us with in this life? $\tilde{A} \hat{A}$ Ron Blue uses the template of God's Word to filter his experience as a financial manager and brings insight to this crucial issue for Christians who want to finish well.-Joseph M. Stowell, Teaching Pastor, Harvest Bible Chapel

RON BLUE is a successful entrepreneur in the financial services industry and an admired leader and speaker on the topic of Biblical financial management. In 1970, he founded an Indianapolis-based CPA firm which has grown to be one of the 50 largest CPA firms in the United States. In 1979, he founded Ronald Blue \& Co., a fee-only financial planning firm, convinced that Christians would better handle their personal finances if they were counseled objectively with the highest technical expertise and from a Biblical perspective. Ron is the author of twelve books on personal finance from a Biblical perspective, including the best-seller, Master Your Money, and his most recent book, Wealth to Last, co-authored with Larry Burkett. He is currently the President of Kingdom Advisors and lives in Atlanta, Georgia.

This is a wonderful thought/prayer/conversation starting book that has been very helpful for our family as we have discussed our will. We have shared copies of the book with many friends and family. One of our major take aways from the book is that we need to consider the recipients in more ways that weather we are being "fair". Will the potential gift help or hurt the receiver?We highly recommend this book.

Blue lays out six major decisions that you need to make in estate planning. He walks you through the high level decisions that lay the foundation for an estate plan, but offers little about the tools and techniques needed to execute those decisions. That chapter was muddled and woefully inadequate. The value of this book is that it causes you to step back from the legal and financial details, and first consider the momentous implications / consequences of your decisions. As such, it lays critical groundwork for your estate planning, which many people probably skip. The book contains the best treatise on stewardship that I have read.

Not for the faint of heart or those who have a white-knuckled grip on 'their' possessions. But if you sincerely want to leave a legacy and transfer something of significantly more valuable than your wealth, have the courage to take a look. It will either embolden your position to leave all of your
assets to your children or cause a head slapper of alternative options that you probably have never considered. I'm convinced that Ron Blue has significantly undersold himself in his writing career, at least by using earthly measures. Then again, simple things to confound the wise.My wife and I paid 200 times the value of this book for an estate overhaul and were left with a plan that left us bereft. Before you spend $\$ 1,000$ 's on an estate planning session, invest an Alexander Hamilton or two on the book. It'll more than pay for itself.One man's opinion.

Ron Blue continues to present excellent, well founded, biblically based principles on financial issues.

Excellent resource for alternatives for leaving an inheritance or "living giving" and Kinds of trusts. I appreciated the perspective Ron Blue gave and the experience he shared as he has worked with others in their estate planning.

Excellent book!! This was just what I needed. Ron writes a clear and practical message for how to think through honoring God with our wealth. He doesn't tell you what to do, but helps think through the right things we need to think through.

Filled with easy to understand action items utilizing real world examples understanding that we are simply temporary stewards of what Ultimately is Gods.

My husband and I consulted this a great deal as we formulated our wills. It was helpful to get a Christian perspective on the pluses and negatives of leaving large sums of money to your heirs. Recommended

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