

## **Bequesting that which has been bequeathed**

*Dr. Melva Costen, widow of the late Rev. Dr. James Costen, spoke recently about charitable bequests. Though her husband passed away in 2003, she is quick to point out that her story is actually their story, her words their words.*

"The whole matter of bequests has to start somewhere -- especially in the black community, where we have been most often the recipients of bequests" said Costen. "It was our decision at the beginning of our marriage to continue that by becoming the bequeathers."

Committed Presbyterians, James and Melva Costen serve as examples for us. James Costen was the fifth president of the Interdenominational Theological Center (ITC) and the 1982 moderator of the United Presbyterian Church in the United States of America. Melva Costen is an icon in church music and worship and retired in 2005 from her position with ITC as the Helmar Emil Nielsen Professor of Music and Worship.

Melva and James Costen met and fell in love at Johnson C. Smith University in Charlotte, North Carolina.

"My husband said to me, 'Meeting you here and marrying you was God-given --so let's work together and see how we can keep alive these institutions'."

Not long into their marriage James Costen was called to start a new multi-racial church in Atlanta, in the midst of the Civil Rights Movement.

"It took off by leaps and bounds -- we were getting people from the North, who heard about what we were doing and joined our church," said Costen. When it came time to name the church they decided on the Church of the Master, named after a church of the same name in New York that was, the the words of James Costen, 'doing ministry like it should be happening here too.'

"Not long after that we had a Presbyterian Foundation person who worked in this synod, and he came to our house and began talking to Jim about wills and bequests," remembered Costen. "My husband said, 'you are just the right person I need to talk to.'"

The couple decided that as they began to earn their living they wanted to do something with that money to show their appreciation for all that God had done for them, and to ensure that it would continue to be of service after they both were gone.

"It is not co-incidental that our Presbyterian denominational legacy as African Americans is based on the fact that we respect our heritage as recipients of a solid foundation of educational preparation. I am a fourth generation Presbyterian and a fourth generation recipient of Presbyterian educational foundations, with both parents, aunts, uncles and cousins and their siblings as graduates of Presbyterian education. Our bequeathing urgency is about responding to God's grace through educational institutions."

So, they set aside a portion to go to their family, but the majority has been designated to continue the ministry of the organizations that both Costens have helped to build and support during their lives.

"I remember that once upon a time the Foundation had these itinerant people who would come and talk to congregations," remembered Costen. "There used to be a time when blacks couldn't go to nice restaurants, so we would have them for dinner --cooking and talking about these gifts." It was around the kitchen table that much of this conversation of leaving a legacy took root.

"Charitable bequests are just so basic to my lifestyle, to our lifestyle," said Costen. "Any money that I have, the kids will have a portion," she continued. "But a larger percentage of what we have accumulated will be going to the things that we care about --as long as I'm in the business of giving."

The 'bequeathing' is something that needs to be taught, in order to be internalized, according to Costen. "It has to start somewhere - and if it can start in the congregation, that's a good place for it to begin," she said. It is, as Costen suggests, a matter of asking oneself, "What can I do with what God has given me to facilitate the ongoing life, not just of one person, but of others?"

Though the couple never talked about it, they both came from roots of poverty. "I didn't talk about being poor because I didn't know what it was," shared Costen. But growing up Presbyterian she knew that, even in pre-civil rights South Carolina, she was going to get an education. "With that education you can do whatever God wants you to do -- that was the Presbyterian ethos on which we grew," she remembered.

"We have been helped so that we can help others--it has been part of our lifestyle," said Costen. "Being Presbyterian meant that you did not have to die poor --even if you had an education, you would be rich in being able to help others."

"My husband used to tease me about being a miser," she remembered. "I'd go to my drawer and pull out fifty dollars and he'd say to me, "You can't just have money in your sock drawer --you have to figure out a way that the money can be utilized by others.'"

"The money part is fine--but the basic foundation is that we were bequeathed because of our Presbyterian heritage--a gift of God's grace," said Costen.

"Whenever Jim would get up to preach or to speak, that is how he would start his story by saying, 'By God's grace, let me tell you the story of our lives...'"

It is that grace that brought James and Melva Costen together, that sustained their life together, and the will continue on through their shared legacy of 'bequeathing.'

### **Humble excellence and a lifetime of quiet generosity**

*One woman's gift opens up possibilities to dream big dreams*

Iris Suber was, to those who knew her well and to those who were only somewhat acquainted with her, a woman who exuded a sense of humble excellence in all aspects of her life. Never one to be self-aggrandizing, her bequest, through the Presbyterian Foundation, of a substantial gift to her church came as quite a surprise.

"When we first announced the gift to our session they just kind of sat there," shared Trinity Presbyterian Church's pastor, Rev. Dr. Hugh Hamilton. "The next meeting they came back and said, 'We were just so overwhelmed, we didn't even have any questions,'" Hamilton remembered.

"Iris wanted us to dream big, to really give people a chance to step out and try things that they didn't think they could try," continued Hamilton. He has challenged the church's ministry teams with the question, 'What have you been wanting and waiting to do, dreaming to do someday? Now is the time—let's put this money to good work.'

"All of a sudden, we have this blessing to say, 'We can do that.' How freeing and exciting that is," shared Hamilton.....Iris was a private person. It was not that she did not reach out to people, but that she was never boastful or did anything to call attention to herself. A schoolteacher for 30 years, Iris was typically found behind the scenes rather than in the limelight.

It was only after she passed away in 2009, at the age of 72, that the church members learned of her initial gift, of \$500,000, established as the Trinity Endowment Fund. This fund is designated for mission, building and maintenance, and undesignated programs.

It was in her will that Iris left the second, larger gift, establishing the Iris Suber Memorial Fund with \$4 million.

"It is in keeping with Iris' wishes that her example would be one that others would hear of and 'go and do likewise'," explained Ruth White, longtime friend and fellow member of Trinity Presbyterian. White is quick to add that her friend would not want the attention gathered by such a gift, but rather would hope that it would be an example for others to consider how they, too, might give.

"She was a quiet person, but she could definitely speak her mind—she just was selective about how she did that," explained White.

As Iris progressed in her struggle with cancer it became clear that she would need to begin to prepare for how her estate would be dealt with after her passing. It was only then that she began to confide in White regarding these financial matters.

"The way she dealt with her cancer was very much who she was as a person," remembered White. "If you didn't know that she had it, and had been battling it since the 90s, you would not have known to look at her."

Iris did things properly, correctly, and tastefully. Including planning her estate.

"She would say, as she began to talk with me about her financial status, 'I sure can't take credit for all of this,'" remembered White. Iris, an only child, had inherited much of her wealth from her parents' estate.

"When I think of how she handled that wealth—she never flaunted it, she quietly shared it with others, and she used it well," said White.

Iris Suber was a woman with an excitement for living that was evident to those around her. "She loved world travel and would go with organized groups led by our pastor emeritus and his wife," explained White.

"But you also can't talk about Iris without talking about many of her lady friends," she continued. The group attended various shows and concerts, weekends away to the beach, as well as their regular weekly brunch after church.

It was that love of life and a commitment to excellence that Iris exemplified in her work as the choir librarian, in her enjoyment of time spent with friends, and in the care with which she made her arrangements.

"She really began to think about how she wanted the money to be used—to be more than just a fund that is sitting there, but to allow it to be used for meaningful ministry that would speak to the time and the needs at the time," shared White.

What Iris came up with was a fund that would help Trinity to become a 'model congregation of the Presbyterian Church (USA)' in the following areas:

#### **Educating members on how to grow spiritually**

- Organizing and presenting opportunities so that members know how they can serve in the church and community
- Encouraging members to become mentors and reach out to other members, to the neighborhood and to the community.
- Creating a spirit-filled congregation that is the workmanship of God
- Creating a welcoming, pleasing and attractive church environment
- Providing spiritually stimulating worship that glorifies God, grows disciples, and empowers us to serve others.
- Educating about, and encouraging other members to contribute, to the Presbyterian Church (USA) Foundation.

This description, according to White, is the result of months of searching, seeking and struggling with how to best convey her wishes for what the fund might accomplish.

"The word that describes this process, and everything she was looking for, was excellence," said White. "And that it would all be done to the glory of God."

It is a tall order for Trinity Presbyterian, but one that has the congregation and its leadership excited about the possibilities.

"At this point we are just counting our blessings and thanking God for Iris' legacy as we wonder how we might be good and faithful stewards and glorify God with the way we serve people with this great gift," said Trinity's Pastor Hamilton.

## **Planning the Use of Generous Gift**

What does a church do, when presented with a gift of staggeringly generous proportions? It is something that Trinity Presbyterian has had to work through.

"Iris was very clear that she did not want these monies to interfere with the regular giving of the congregation," explained Trinity's pastor Hugh Hamilton. "She hoped that her inspiration would empower people to continue to give and enhance their own regular giving and for those who might have the ability, to make similar type gifts," shared Hamilton.

For the past six months Trinity has been preparing for how, once they announced the gift to the congregation, the monies might be used.

The first step was to create a legacy committee. This committee is tasked with both the promotion of financial gifts and bequests to the church, but also with the 'remembering' of the history of such gifts in the past. The legacy committee will assist the stewardship committee in regards to issues such as estate planning, as well as advise the session on how to best use the gifts from such bequests.

"The committee has come up with guidelines and an application form—so now we are inviting people to start considering how we can use the gift," explained Hamilton.

His concern, and the concern of the donor as well as the legacy committee, was to create a process that would not be overly cumbersome and that would allow the money to be freed up to be used.

For their guidance they are looking to a passage from scripture, 2 Corinthians 9:11-12:

You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God.

"We consider it our task to help people equip others to do great works," explained Hamilton. The gift, in addition to being financial, is also in modeling this type of generosity. "What a great statement for a very humble lady that many people did not know had this kind of gift to offer," reflected Hamilton.

She also, in addition to establishing the two funds, left her household to be sold, and all of its contents to be sold for the benefit of the youth program. As part of the renovation of the youth room the church had murals painted on the walls. In one small corner is a flower, an iris, a tribute to the woman whose gift made it possible. "It is a silent tribute to a wonderful lady who loved our church, our youth, and our community—who loved God and wanted to pull all those things together," said Hamilton.