



**“What can I do with what I have to facilitate the ongoing life, not just of one person, but of others?”**

*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.*

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.’”

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. 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, including Johnson C. Smith Theological Seminary and Johnson C. Smith University.

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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.

This ‘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?"

"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.'"

"Giving is 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 bequeathing." ✍

Bequests have the power to impact future generations. It's so easy to include your church in your will and still provide for loved ones. You may be able to make a simple bequest by adding the following language:

*"I give and bequeath the sum of \$ \_\_\_\_\_ (or the % of), to be used for the general program of \_\_\_\_\_ Presbyterian Church, in \_\_\_\_\_, \_\_\_\_\_ USA."*

Touch the future with your charitable bequest or consider other estate planning options, such as designating the church as a beneficiary of a life insurance policy or an IRA account.

*A will is unique and must be structured to fit the needs and estate plans of each individual in accordance with the laws of the state in which they live. For this reason, you should consult a lawyer to assist you in drafting your will and estate plan.*