

Wisdom For Wealth. For Life.®

BlueTrust



Fall 2024 : November

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Helping Others Financially: *What Does the Bible Say?*

When others ask us to help them financially, or it's obvious that they need our help, we may be faced with conflicting feelings.

On one hand, if a family member is without resources, followers of Christ have an expectation of providing for genuine needs of others, especially for members of their own family (1 Timothy 5:8).

On the other hand, the Apostle Paul instructs believers in 2 Thessalonians 3:10 and again in Ephesians 4:28 to be productive themselves rather than expecting to rely on others. If we're in a position to help others, it's likely because we ourselves have worked quite hard to reach a state of relative abundance. When faced with addressing the needs of others, we may feel a pang of self-righteousness in this situation.

What Does the Bible Say About Giving and Receiving Money?

It may seem that the Bible is contradictory on the issue of giving others money; however, wisdom on the topic is there if we consider the total body of scripture and individual scriptures in their proper context. The Bible promises that if we lack wisdom and ask God for it, it will be given. *If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you (James 1:5).*

Key Principles and Supporting Scriptures

- » God expects us to be generous and willing to share, to hold our belongings with an open hand, and to give freely and cheerfully. *Give to him who asks of you, and do not turn away from him who wants to borrow from you (Matthew 5:42).*
- » God meets our needs in many ways, one of which is through the generosity of others. *And my God will supply all your needs according to His riches in glory in Christ Jesus (Philippians 4:19).*

- » If physically able, we are called to work and to be productive. The motivation of sharing our genuine faith and love should compel us to work diligently as an example for other Christians to follow. *For even when we were with you, we used to give you this order: If anyone is not willing to work, then he is not to eat, either (2 Thessalonians 3:10).*
- » We should refrain from co-signing a debt for another. *Do not be among those who give pledges, among those who become guarantors for debts (Proverbs 22:26).*
- » It's important to pray for others in need, but in addition to prayer, act. Faith without works is dead. *If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for their body, what use is that? Even so faith, if it has no works, is dead, being by itself (James 2:15-17).*
- » The Pharisees gave in observance of the Law and Old Testament tradition but neglected to give and share out of love. Jesus encouraged both. *But woe to you Pharisees! For you pay tithes of mint and rue and every kind of garden herb, and yet disregard justice and the love of God; but these are the things you should have done without neglecting the others (Luke 11:42).*

Looking at the totality of scripture, we can see the following principles about how God deals with His children when it comes to assistance.

- 1. God loves us equally but treats us uniquely.**
- 2. God creates proper expectations.**
- 3. God gives us grace.**
- 4. God is never manipulative.**

“For the poor will never cease to be in the land; therefore I command you, saying, ‘You shall freely open your hand to your brother, to your needy and poor in your land.’”

— Deuteronomy 15:11

Questions to Consider About How to Best Assist Someone

When considering a request for financial assistance, the following questions can help you determine an appropriate course of action.

1. Is the potential beneficiary in need because of poor decision-making or because of factors outside their control? Would I be helping or enabling the situation? Have I done anything to facilitate this struggle?
2. What are my own motivations for giving or not giving (i.e., self-righteousness, greed, guilt, control, love, or concern)? Is God using this circumstance to teach me about His nature and His purpose for my abundance?
3. How serious are the implications of me giving or not giving? How will my response affect my relationship with the recipient? Would my assistance prevent or help what God is trying to accomplish in the recipient's life?
4. Am I too close to the situation? Am I seeking wise outside counsel and the counsel of the Holy Spirit?
5. How will I define success? How can I accelerate the growth and development of the recipient? What are my reasonable expectations for the recipient and how might my assistance help their future?



The decision of how to financially help someone in need is not formulaic. It's helpful to look at your potential beneficiary's characteristics and take into consideration their money management habits, work ethic, and wisdom about life in general. **Your intended beneficiary may be a good candidate for a financial gift or loan if they:**

- » Spend less than they earn and employ a budget
- » Seek wise outside counsel for major life decisions, such as marriage and career
- » Serve their church and community and give faithfully and generously to others
- » Demonstrate a humble spirit, uphold their word, and accept responsibility for their actions

If you've decided to help the recipient, ask yourself:

- » Can I afford to provide the assistance?
- » Is this assistance best structured as a gift or a loan?
- » If a loan, are the repayment terms realistic? Am I ready to forgive it in the event of default and treat the assistance as a gift? How would I feel if I was never repaid?
- » How do I feel about charging interest? What rate is appropriate?

If you decide to give a financial loan, it's best practice to document and communicate the terms of the loan clearly, establish expectations, and possibly be prepared to forgive the loan if necessary.

Financial Assistance in Specific Circumstances

Weddings. Weddings are special opportunities to celebrate the blessed union of a husband and wife, but they often come with significant pressure due to the significant costs and expectations they can carry. Clear communication, setting proper expectations, and keeping the main purpose of the wedding in mind can help navigate some of the issues that can arise when planning and funding a wedding celebration.

Major Purchases. Before assisting a person with a major purchase, consider how doing so may affect their ability to learn to set goals and establish priorities, which is a significant element in building character and the maturation process. In addition, be careful that you are not committing them to a lifestyle they will not be able to afford.

Gifts from Grandparents. While gifts from grandparents are often welcome and appreciated, grandparents need to be respectful of the role parents play in teaching and training their children about money. If a parent feels that gifts or interactions by the grandparents are interfering with their desired lessons about money, then boundaries should be prayerfully established and well communicated.

"The generous man will be prosperous, And he who waters will himself be watered."

Proverbs 11:25

Education. Paying for education costs can be accomplished in any number of ways, such as through current income, savings, scholarships, and gifts from other family members. There is no right way to fund these costs; however, care should be given to ensure that education is affordable. Many times, this requires planning for the expense well in advance, adjusting lifestyle to accommodate, and setting expectations with the student as to how you anticipate contributing to the funding.



"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

— 2 Corinthians 9:7

Emergencies. Distinguishing between needs and wants can sometimes be difficult. However, true emergencies are often unanticipated and result in needs that must be immediately met. In these cases, such as the loss of a loved one, sudden unemployment, or medical issues, providing a financial gift with no expectation of receiving something in return may be preferable to making a loan.

Technical Considerations for Financial Gifts

Annual Gift Tax Exclusion. The amount of money that may be transferred by gift in the form of cash or other assets from one person to another each year without incurring a gift tax or affecting the unified credit is the gift tax exclusion. The annual limit for 2024 is \$18,000 per person.

Estate & Gift Tax Lifetime Exemption. The applicable credit amount is a tax credit afforded to every American by the Internal Revenue Service (IRS). This credit allows each person to gift or bequeath a certain amount of their assets to other parties without having to pay gift or estate tax. The applicable credit amount can be used by taxpayers either before or after death. It is important to keep up-to-date on this credit, as current tax laws can change.

Tax Treatment of Canceled Debt. In general, if you are liable for a debt that is canceled, forgiven, or discharged, you will receive a Form 1099-C, Cancellation of Debt. You must include the canceled amount in gross income unless you qualify for an exclusion or exception.

Applicable Federal Rates (AFR). If offering a loan that will charge interest, you will be required to charge a minimum interest rate to avoid the loan being treated as a gift in the eyes of the IRS. Interest earned on these loans is taxable income. AFR rates are published monthly by the IRS for federal income tax purposes. These rates are used to calculate assigned interest charges. Every month, the IRS publishes these rates in accordance with section 1274(d) of the Internal Revenue Code. Rates can vary depending on the term of the loan (short-, mid-, or long-term loans).

In Conclusion

Gifts or loaning money to friends or family can be a joyful experience and even a cause for celebration. However, in many cases, it should be done with care because doing so can change the nature and health of the relationship between the giver and recipient. A parent/child relationship could take on a lender/debtor overtone. Likewise, a mutual friendship can suddenly become one of master/servant. *The rich rule over the poor, and the borrower is slave to the lender (Proverbs 22:7).*

Understanding scriptural principles about money includes acknowledging that the Bible encourages us to live generous lives. *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (2 Corinthians 9:6-7).* Prayerful consideration coupled with wise counsel from your Blue Trust financial advisor can help you find clarity and peace of mind about offering financial assistance to others.

45 Years of Helping Christians Uncover True Riches



“How do we use our time, talents, and treasures to make the biggest impact?” That was the question Ron and Judy Blue asked themselves in August 1979. They felt a call to do something for the greater good — but what? After praying for God’s direction, they landed on an idea that felt right:

Help people use biblical principles to make wise financial decisions.

It made sense; Ron was already working with Christians to become better stewards of their wealth as a CPA. The couple launched Christian Financial Management in their hometown of Atlanta, Georgia, setting the foundation for the firm that would eventually be called Blue Trust.

Over the decades, we have helped tens of thousands of individuals and families apply a biblical view to their financial lives. Our services have broadened to better serve the various expanding needs of our clients.

We’ve also added new entities to meet their needs. With our support, the **National Christian Foundation** was founded in 1982. **Ronald Blue & Co. CPA & Consultants** opened in 1989, followed by **Vident Asset Management** in 2013 and **Retirement Plan Analytics** in 2015. In 2017, we transitioned to a trust company, giving us the opportunity to expand our offerings and better serve clients as a corporate trustee. Today, we have 17 offices throughout the U.S., advising on over \$64 billion in assets and serving 10,500 households (as of September 30, 2024 and subject to change).

A quick look at some of our milestones:

- » 1979: Christian Financial Management founded
- » 1986: Branch offices open, leading to the creation of our Private Wealth division and the addition of investment offerings
- » 1992: Establishment of our Everyday Steward division to help people beyond the debt stage
- » 1993: Opening of our home office to provide centralized support for advisors
- » 2006: Creation of our institutional division to help organizations manage their foundations, endowments, and cash
- » 2012: Family Office division established for multi-generational wealth planning
- » 2014: Sports & Entertainment division opened to help professional athletes, coaches, entertainers, and creators
- » 2017: Transitioned to a trust company to provide trust and fiduciary services and enhanced our estate planning capabilities
- » 2019: Business Consulting division opened to assist business owners
- » 2023: Established the donor-advised fund, Blue Give, to continue making giving easy for our clients
- » 2024: Added philanthropic consulting to our services

Following the Call

While the world has changed significantly in 45 years, our values and mission have not: to help Christians become financially free and assist them in fulfilling the Great Commission to further God’s Kingdom and make a positive impact on the world around them.

Because Ron and Judy followed their call, the door was opened for thousands of other families to use their money to positively impact the world. We feature some of our clients’ stories in our book, *Faces of Generosity: Inspiring Stories of People Impacting Lives Around the World*:

- » A speaker at a church event inspired Kim King to use her money as a tool, a test, and a testimony. She also knew she wanted to connect her money with her purpose. Following a meeting with her financial advisor, she made a donation to Open Arms International, an organization supporting abandoned children in Kenya. There was only one problem: Instead of sending her intended gift of \$250, the check was written for \$250,000 instead. She declined the invitation to return the money, feeling that God was taking her on a journey of faith. The experience led Kim to a new role helping women establish their purpose and passion and create a giving plan.
- » After their 22-year-old son, Brad, passed away, Sherry and David Larson discovered he had \$600 saved in his “God jar,” a practice they had instilled in all their children from a young age. Brad had been giving his money to people and causes he cared about. Sherry and David were comforted by the many stories of Brad’s generosity, knowing his legacy lived on through his gifts and the impact they had made.
- » Steve and Linda Znachkos’s lives were changed when they realized “enough” is never achievable. The couple pledged

to give away everything above a certain lifestyle — and were amazed to discover they were able to give three times more than originally planned. Their giving eventually led to the founding of a new ministry and a seven-figure donation to an organization focused on global church planting and disciple building.

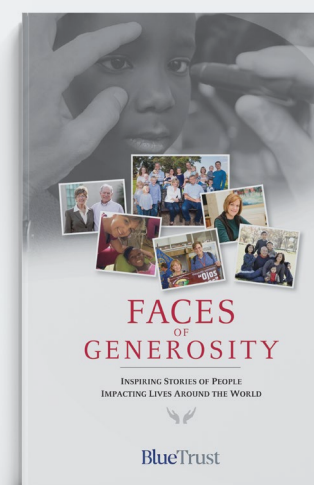
“Stewardship is the use of God-given resources for the accomplishment of God-given goals.”

— Ron Blue, Founder

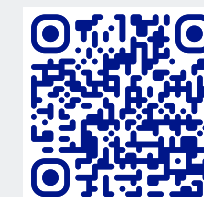
We see God at work in all these stories. When we are faithful to His call and give abundantly of our time and talents, He multiplies our giving. We may not see the ripple effect, but when we bless others, we are blessed as well.

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. 2 Corinthians 9:8

At Blue Trust, we are honored to have the opportunity to work with people who share our values and strive to live them out every day. We’ve enjoyed seeing the blessings God has bestowed over the past 45 years — and can’t wait to see what He has in store for the future, as we help more and more people leverage the currency of that which is passing away into the currency of that which will last forever.



Faces of Generosity: *Inspiring Stories of People Impacting Lives Around the World*



Scan the QR code to order a copy today or visit us online at bluetrust.com/books

A Holiday Message From Brian Shepler



BlueTrust

As I share this first end-of-year holiday message as CEO, my thoughts are immediately drawn to a place of gratitude, as a genuine reflection of Paul's charge in 1 Thessalonians, "Give thanks in all circumstances; for this is God's will for you in Christ Jesus" (1 Thessalonians 5:18).

I am especially grateful for the more than 10,400 clients we had the privilege of serving this year (adding over 800 new clients in 2024) and the dedicated advisory team members that offer wisdom to those on their journey of effective stewardship. I am thankful for the feedback received directly from clients as part of our client experience initiative this year that confirmed the greatest value clients receive is when we are engaged relationally with them; ours has never been a "transactional" business at Blue Trust but, from inception, a clientcentric, relationship-based business. Our continued focus on that relational dynamic has produced peace of mind, clarity, and record levels of charitable engagement by clients. Our mission is indeed being accomplished!

"Give thanks in all circumstances; for this is God's will for you in Christ Jesus."

— 1 Thessalonians 5:18

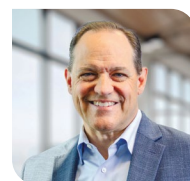
I am equally grateful for our talented National Office leaders and team members who support the work of advisory teams across all of the firm's divisions. They have rallied around a compelling vision to become the advisory and employer of choice in our niche and have demonstrated a unified commitment to implementing the platform enhancements needed to enable future growth. As we surpassed \$60 billion in assets under advisement this year, it became clear the generational wealth transfer previously viewed on the horizon is now upon us, and our support teams are excited to take new ground together!

I am thankful for our board of directors and our majority owner, Casey Crawford, who willingly offer their insights and resources to encourage our forward progress, believing we have just scratched the surface of the potential for maximizing the firm's mission. It is a blessing to celebrate new milestones with them each quarter and draw upon their wisdom as we navigate forward.

Finally, I am grateful for our privileged vantage point as we observe God's Kingdom work being accomplished through the lives of our clients. To share a few quick examples, over the past two years, Blue Trust clients have actively directed their capital to align with causes important to them, investing over \$2 billion in Access Portfolios, which allow for curated proxy voting and direct corporate engagement, and increasingly embraced the faith-driven-investor movement. In addition, clients have engaged Blue Trust's experienced estate and philanthropic planning team to direct tens of millions of dollars into tax-efficient charitable structures, fueling current and future giving strategies. Finally, thousands of our clients are actively contributing their time and talents to lead or support ministries, making significant Kingdom impact around the world.

Entering my 25th year at Blue Trust, I am more compelled than ever by our mission to help clients experience financial freedom and "true riches" as they "store up eternal treasures for themselves and take hold of that which is truly life" (1 Timothy 6:19, ESV). It is a joy to lead this team and support their incredibly impactful work, all to God's glory!

We at Blue Trust pray that you and your families experience a wonderful Thanksgiving and Christmas season!



brian shepler

Brian Shepler | Blue Trust, CEO

Fall 2024 : November

Investment Perspective

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Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With over \$64 billion of assets under advisement and a nationwide network of 17 offices, we offer comprehensive financial services and objective advice to more than 10,500 clients across the wealth spectrum in all 50 states (as of 6/30/2024 and subject to change).

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Election Season: From Campaigns to Economic Change

Executive Summary

In September, as inflation measures cooled, the U.S. Federal Reserve (Fed) reduced the federal funds rate for the first time since 2020. The decision contributed to a rally in the equity markets, with the S&P 500 achieving multiple all-time highs.

Over the summer, Vice President Kamala Harris emerged as the new Democratic presidential nominee. Former President Donald Trump is the Republican nominee. Polls suggest a close race, with inflation likely top of mind as voters cast their ballots. Both parties' spending policies suggest we will continue to see large annual budget deficits, which has significant implications for monetary policy and economic growth.

Economic and Market Overview

The Fed Lowered Rates, and Markets Rallied

At its September meeting, the Fed reduced the federal funds rate by half a percentage point. It was the first cut since 2020, demonstrating the significant progress that has been made against inflation and a desire to support the labor market. The Consumer Price Index showed inflation eased to 2.5% on a year-over-year basis in August. Over the third quarter, the U.S. labor market appeared to soften amid slowing job and wage growth.

In the third quarter, the S&P 500 hit multiple all-time highs and recorded its fifth straight quarterly gain, bolstered in part by the Fed's move. Bond markets generally rallied as U.S. Treasury yields declined. Commodity price volatility was high, with prices hitting multiyear lows amid demand concerns before recovering to finish the quarter essentially flat.

Election Season: History Is Being Made

Entering 2024, no one foresaw how chaotic the U.S. election would be. About 100 days before the election, Vice President Kamala Harris became the presumptive Democratic party nominee, necessitating a strategy reset

for both campaigns. If former President Trump wins in November, he will become the second president in U.S. history to win a nonconsecutive second term. If Vice President Harris wins, she will become the first woman elected to the nation's highest office. Regardless of the outcome, history will be made.

Is Polling Accurate?

Poll numbers indicate the race will be decided by a few states — or counties — with razor-thin margins. In 2016 and 2020, former President Trump significantly outperformed expectations, so it's logical to question the reliability of pre-election polls. A special task force convened by the American Association for Public Opinion Research found that 2020 marked the worst pre-election polling error in over 40 years. Because of polling errors in prior election cycles, it would not be surprising to see the former president outperform in November.

Key Issues Shaping the Race

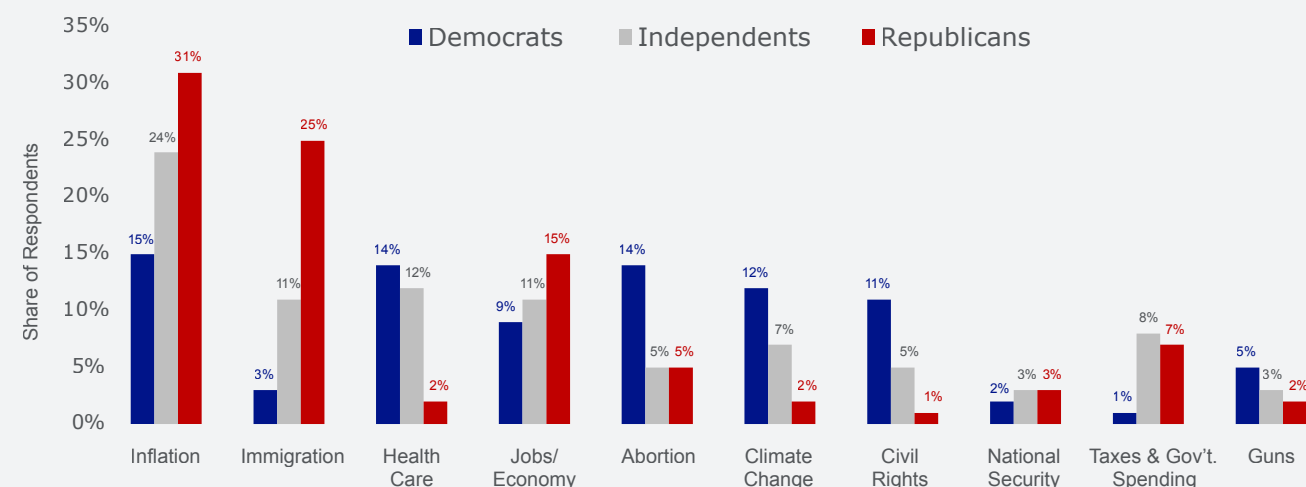
Top concerns for American voters include inflation, immigration, health care, and the economy. While the United States has avoided a recession, many consumers feel the pain of higher prices. On a year-over-year basis, inflation has dipped below 3%. However, on a cumulative basis, prices are up more than 20% since 2021. Whether consumers view inflation on a year-over-year or cumulative basis will likely impact the election outcome.

01. Tariff Proposals Are Contentious

Tariffs have been a contentious issue. Former President Trump is a strong believer in tariffs as a means to boost government revenue and keep foreign adversaries, and allies, in check. He floated the ideas of a 10% across-the-board tariff on all goods entering the U.S. and a 60% tariff on Chinese imports. Politically, this is good rhetoric. Congress has constitutional authority over tariff policy; however, several laws grant broad authority to the president. Economists estimate a 10% across-the-board tariff would lead to a minor decrease in U.S. economic growth and a moderate increase in inflation, at least in the first year. Some estimates suggest data would improve from the baseline scenario thereafter.

Tariffs are typically seen as a tax paid by consumers, but the company importing goods decides how much of the higher cost is passed on. A 2021 study found that most of Trump's first-term tariffs were paid for by U.S. importers in the form of lower margins. With historically high margins in the U.S., companies may continue absorbing price increases resulting from tariffs. Still, prolonged margin deterioration — and potential retaliatory tariffs — could lead to layoffs in some industries.

Most Important Issue for Voters in the U.S., By Party Identification



Sources: YouGov, The Economist, Statista

The Biden administration opted to keep the China tariffs in place and recently increased tariffs on Chinese electric vehicles. A Harris campaign spokesperson said that her administration would employ targeted and strategic tariffs. Regardless of which party takes office in 2025, U.S.-China relations may remain tense, and tariffs will continue to play a role in foreign policy.

02. Tax, Childcare, and Housing Policies

Former President Trump intends to extend the Tax Cuts and Jobs Act (TCJA). Additionally, his campaign has proposed lowering the corporate tax rate from 21% to 15% for companies that make products in the U.S. and exempting Social Security income from taxation. The campaign is also entertaining the possibilities of raising the child tax credit and establishing low-tax zones on federal land to build new homes.

Vice President Harris proposes increasing the corporate tax rate to 28% and retaining some personal tax cuts from the TCJA. The Harris campaign plans to cap the cost of childcare at 7% of household income, increase the child tax credit, and provide support to new homeowners by providing down payment assistance. Her housing plan incentivizes local governments to remove regulations that prevent additional construction.

03. What about the deficit?

The U.S. has not had a budget surplus since 2001, and there is little relief in sight as both parties' policies are estimated to increase annual budget deficits in the years ahead. The Congressional Budget Office estimates annual deficits will remain above 6% of GDP over the next 10

years, and experts expect U.S. debt to surpass \$35 trillion in November, putting net interest payments on par with defense spending. Concerns about the national debt are not new. Although the future is unknown, the unique position of the U.S. in the global economy has allowed it to avoid significant consequences so far.

Conclusion

The United States has the largest and most dynamic economy on earth, and the U.S. dollar remains the world's reserve currency. While this powerful combination provides room to address fiscal troubles, austerity is a losing political strategy, and neither party appears willing to address spending issues.

The ability of a single person to change the nation's course is limited. As Romans 13:1(b) tells us: "... there is no authority except that which God has established. The authorities that exist have been established by God." If you are concerned the election will alter the course of markets and the economy, we invite you to read our blog post from earlier this year, *Does Your Stock Portfolio Care Who Is President?*. We believe America's economy and stock market will thrive over the long term, regardless of which party is in power.



Scan here to read
the full article

or visit us online at
bluetrust.com/library/newsletter

Principles-Based Investing



Applied Wisdom

We believe that applying principles can improve the chance of successful investment outcomes.



Uncertainty

Provision against an uncertain future is a reason to save and invest.



Human Productivity

Wealth is created as a result of human productivity. Productivity is the combination of human creativity and natural resources.



Leadership & Governance

Leadership significantly influences the productivity of the people they lead. Environments with greater civil and economic freedom tend to provide increased fertile ground for investment.



Instability

Markets and economies are not stable, and provisions against uncertainty may fail. Risk needs to be managed through diversification.



Inherent Value

Investors and markets are not always rational. Opportunities or risks can be identified when a disciplined valuation process is used to determine the inherent value of an investment.

Three Pillars of Our Investment Approach

Based on the principles above, the strategies we build exhibit these characteristics:

01. Growth

Markets with faster economic growth

02. Valuation

Assets priced appropriately

03. Diversification

According to your time horizon & cash flow needs

About Blue Trust

Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With over \$64 billion of assets under advisement and a nationwide network of 17 offices, we offer comprehensive financial services and objective advice to more than 10,500 clients across the wealth spectrum in all 50 states *(as of 6/30/2024 and subject to change).*

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