

Jacob Schmalzle: Why Your Weakest Moment May Be Your Call to Serve

Jacob Schmalzle, founder of Spirit of Service in Winter Garden, Florida, turned personal loss into a mission to help families navigate estate complexity with compassion.

Orlando, Florida Jun 30, 2026 ([IssueWire.com](https://www.issuewire.com)) - Maria sat in her kitchen surrounded by stacks of legal documents three weeks after her mother's funeral. The lawyer billed by the hour. The bank wanted 5 percent of the estate. She felt paralyzed by grief and overwhelmed by forms she didn't understand. Then a friend mentioned a trustee who worked differently, someone who charged the minimum and actually cared about keeping more money in the family. Six months later, Maria's mother's estate was settled efficiently, with funds intact and a donation made to the church her mother loved.

Stories like Maria's are why Jacob Schmalzle founded Spirit of Service in 2025.

When Grief Became a Roadmap

Jacob Schmalzle never planned to enter the estate services industry. After losing his father, Pastor Bob, and his grandmother within months of each other, he was forced to learn the estate planning, probate, and trust process while grieving.

"After losing my father and grandmother within a few months, I was forced to learn the entire estate planning, probate and trust process," Schmalzle recalls. "It was difficult to navigate without help, and especially while grieving. I have true personal compassion for all my clients and want to make sure no one has to endure the stress of probate during an already difficult time."

What began as personal pain became professional purpose. Schmalzle grew up in a missionary family in Africa, where his father taught him to see Christ in others and serve when called. That upbringing shaped how he now approaches one of the most stressful moments families face.

The Hidden Cost of Traditional Executors

Most people name a lawyer or bank as their estate executor, or they designate a child who lacks experience and ends up hiring expensive professionals anyway. Probate drags on. Hourly billing piles up on top of percentage fees. Families lose thousands while grieving.

Schmalzle saw the pattern firsthand. Traditional executors are not incentivized to work quickly or efficiently. The longer the process, the higher the bill.

Spirit of Service operates on a different model. The company charges only the state minimum fee of 3 percent and donates 10 percent of all fees collected back to the client's church or favorite charity.

"Spending less estate value on legal fees and instead, increasing value to families and community," Schmalzle explains.

To date, Spirit of Service has facilitated over \$2 million in charitable donations from client estates.

Copy This Framework: The Five-Phase Estate Preparation Model

Schmalzle recommends families follow a clear process to avoid the chaos that overwhelms so many during loss.

Phase 1: Identify Your Executor Early Choose someone who has experience, integrity, and time. Do not default to your busiest child or most distant relative. Ask candidates directly if they are willing and able.

Phase 2: Communicate Your Intentions Share your estate plan with key family members while you are alive. Transparency prevents conflict and confusion later. Write down where documents are stored and who to contact first.

Phase 3: Minimize Probate Exposure Structure assets to avoid probate where possible. Use beneficiary designations, transfer-on-death accounts, and trusts. The less that goes through probate, the faster and cheaper the process.

Phase 4: Vet Professional Support If you hire an executor or trustee, ask about fees upfront. Get clarity on hourly charges, percentage fees, and how long the process typically takes. Do not assume all professionals operate the same way.

Phase 5: Build in Legacy Giving Decide in advance if you want a portion of your estate to support a church, charity, or cause. Name those organizations in your documents so your values live on after you are gone.

Quick Wins: What You Can Do This Week

- Locate your will, trust documents, and account statements. Store them in one clearly labeled place.
- Write a one-page summary of your assets, debts, and key contacts. Share it with your executor.
- Ask your executor candidate if they accept the role. Do not assume.
- Review beneficiary designations on retirement accounts and insurance policies.
- Schedule a 30-minute conversation with your spouse or adult children about your wishes.

Red Flags: When to Walk Away from an Executor

- They refuse to disclose fees or provide a written agreement.
- They estimate probate will take years without explanation.
- They discourage family involvement or transparency.
- They have no experience with estates in your state.
- They pressure you to make quick decisions without reviewing options.

From Weakness to Compassion

Schmalzle describes his father's death as his weakest moment. But it also became the source of his greatest strength.

"What I thought was my weakest moment, losing my father, gave me incredible compassion for others who are grieving and need help with paperwork," he says.

That compassion now extends to every client he serves. Schmalzle is a member of the Professional Fiduciary Council of Florida and the Professional of After Loss Services, continuing his education and

building a network of support for families in transition.

He measures success not by revenue, but by impact.

"Success is enabling a client to give more to their children, while also giving to the church," Schmalzle says. "SOS has donated over \$2,000,000 to charity from client estates."

Take Action This Week

Pull out your estate documents. If you don't have them, that's your first step. If you do, review them with fresh eyes. Ask yourself: Does my executor know their role? Are my wishes clear? Will my family be supported or stressed when I'm gone?

If the answer to any of those questions makes you uneasy, it's time to act. The framework above can guide you. But the most important decision is simply to start.

Your weakest moment doesn't have to define you. It can redirect you toward the people who need your help most.

About Jacob Schmalzle

[Jacob Schmalzle](#) is the Founder of Spirit of Service, a faith-based estate executor and trustee service based in Winter Garden, Florida. With over 20 years of entrepreneurial and business consulting experience, he has launched and scaled ventures across multiple sectors. Spirit of Service charges only the state minimum fee of 3 percent and donates 10 percent of fees to clients' churches or favorite charities. Schmalzle is a member of the Professional Fiduciary Council of Florida and the Professional of After Loss Services.

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