

Church Newsletters Articles for 2008

Promoting
Planned Gifts
& Permanent
Funds
for Disciples



**CHRISTIAN
CHURCH
FOUNDATION**

Helping Disciples Make a Difference

The Most Important New Year's Resolution?

With the start of a new year, an important resolution you can make is to get your estate plans in place. Although we all sometimes act otherwise, our lifetimes are finite and it is both our right and our responsibility while we are still alive to decide how our material possessions will be distributed at the end of our lives.

A Last Will and Testament is an important tool for people of any age. It allows you to determine who will be the guardian of any minor children. It allows you to determine which of your heirs will receive what. It also allows you to demonstrate to others what the priorities were in your life.

And if you fail to act, a judge – probably someone you have never even met – will be making those vital decisions for you.

As you decide about what your legacy will be, please consider leaving a charitable bequest to _____ Christian Church. Such a gift, either as a percentage of the estate or a set dollar amount, will provide a tremendous witness to family and friends about what was important during your lifetime. Such a legacy gift will forever support the ongoing ministry and witness of the congregation and be an example of Christian stewardship for generations to come.

Optional paragraph:

To learn more, contact the church office or the Christian Church Foundation, the general ministry of the church that helps members and congregations with planned gifts, at (800) 668-8016.

What Will Be Your Legacy?

As Christians we rejoice with faith in the resurrection. Yet we also know the passage from life to death can be stressful on those who survive us.

You can ease some of that stress by acting now to put your estate plan in order. Who will be executor of your estate? Who will decide how your personal treasures are distributed? In addition to their own grief, can you imagine your loved ones struggling to find life insurance papers, bank accounts and other vital documents?

By creating a legal will or living trust, you can provide your next-of-kin with a peace of mind, knowing that you have already determined how your estate will be distributed and who will care for minor children. They will still grieve, but they won't face the daunting task of making decisions that you could have made.

A will also provides an excellent opportunity to remember _____ Christian Church. A gift to the church through your will serves as a testament to your heirs of your faith in God and the resurrection. It also provides you with one last opportunity to exemplify what it means to be a good steward, providing for others as God has provided for you during your lifetime.

Drawing up a will is a simple process, but make sure it is done right. By using expert advisors, such as attorneys and financial planners, your wishes can be honored after you are gone.

Optional paragraph:

To learn more, contact the church office or the Christian Church Foundation, the general ministry of the church that helps members and congregations with planned gifts, at (800) 668-8016. The Foundation also provides a free resource, called The Information Record, that is a fill-in-the-blank document so you can list and keep track of important assets, documents and other important matters related to estate planning.

In Remembrance

Members of _____ Christian Church gather each week around the communion table, reciting the words of Christ and participating in the sacred meal “in remembrance” of Jesus. That gift has been handed down generation to generation.

As we recall the names of those who have died, our minds are filled with precious memories. We are their legacy, and much of what we have – in both material and non-material things – have been handed down to us from them. But what will we hand down to those who follow? How will we be remembered? Will we leave more than an empty spot in a pew?

As you plan for the distribution of your assets at your death, consider a charitable bequest to _____ Christian Church. This is one way your faith can be transferred to the next generation. This, and other types of planned gifts, can undergird our congregation’s ministry in perpetuity, providing resources that will allow future generations of Disciples to worship, serve others and continue the vital ministries of the church.

Christians also can use their estates to demonstrate one final act of stewardship. Our possessions are gifts from God, and God has intended for us to use them wisely throughout our lifetimes. Through our estate plans, we can provide for our loved ones while also making a faithful distribution back to God to further God’s work. We will be remembered by our giving.

Please remember the church in your will.

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Gifts Can Provide You with Payments for Life

If you've been experiencing the bumpy ride of the stock market, or trying to make ends meet while living off the interest of certificates of deposit that pay a fraction of what they did years ago, now may be the time for you to consider making a planned gift that will provide you with a stream of payments for life. That's right: You can make a charitable gift that will pay you for life.

There are two basic types of life-income gifts: the charitable gift annuity and the charitable remainder trust.

The gift annuity works like a commercial annuity, except part of your gift (of either cash or stock) qualifies for a charitable tax deduction. In exchange, you get a set amount of the original gift as a payment for life; the percent is determined by your age at the time the gift is made. Furthermore, part of the payments off the gift is free of tax.

A charitable remainder trust is a little more complicated, and can deal with stocks and bonds, real estate and other appreciated assets. The assets are donated into a charitable trust, with the trust making annual payouts based on the annual market value.

One of the best things about these types of planned gifts is that _____ Christian Church can be the residual charitable beneficiary. The residual at the time of your death goes to the church in your name.

Because of the legal nature of these gifts, _____ Christian Church would recommend you contact the Christian Church Foundation, our denomination's general ministry devoted to planned giving, at (800) 668-8016. Foundation staff members are experts in this area and can, confidentially, help you make the kind of gift that is right for you and the church.

Retirement Assets can be a Tax Burden

A retirement account, such as an IRA, 401(k), or 403(b), often comprises a large portion of a person's wealth. Yet did you know they are the most heavily taxed — and a perfect instrument for making a charitable gift at death?

The way in which you distribute the assets in your retirement accounts can reflect your faith and values. By naming _____ Christian Church as beneficiary of your retirement account, you can pass on assets you no longer can use, and spare your estate the tax burden affiliated with these plans.

Simply ask the manager of your account to send you a beneficiary designation form, and complete it with the proper legal name of _____ Christian Church. Doing so allows the funds to pass tax-free.

Remember to consult your financial advisors on the ramifications of this decision since individual circumstances vary.

If you'd like to learn more about how you can help our church through retirement plan assets, contact our pastor or the Christian Church Foundation, (800) 668-8016.

Be Deliberate in Planning

The Apostle Paul, in his second letter to the church at Corinth, writes: “So I thought it necessary to urge the brothers to go on ahead to you, and arrange in advance for this bountiful gift that you have promised, so that it may be ready as a voluntary gift and not as an extortion.” (2 Corinthians 9: 5)

Paul indicates it is not enough to intend to be a good steward. You must plan, and it is by carefully making provisions for a planned gift and implementation of that plan that you will be able to enjoy the fruits of Christian stewardship!

Paul admonishes us to be deliberate in considering the mission and ministry of the church for which the gift will be used. In the case of the Corinthians, Paul reminds them of the great purpose: to alleviate the poverty of the Jerusalem Christians and to help preserve the unity of the church.

Planning to include _____ Christian Church in your will involves more than just contacting an attorney and drafting a will. Making a bequest to our church involves thoughtful discussion with your family: spouse, children, perhaps siblings, and others with whom you have an important relationship and those who have a relationship to your estate.

Ultimately, making the right decision will allow you, the giver, to find greater joy and fulfillment in the process and completion of the gift.

Endowing Your Church Pledge

As we consider our annual gifts to God and _____ Christian Church, this also provides us with an opportunity to look at the “big” or long-term picture of our stewardship.

Did you know you can endow your church pledge so that, in perpetuity, your giving to the congregation will continue? You have the chance to leave a legacy that will positively impact _____ Christian Church long after your earthly life is over.

This is done by simply creating a permanent fund through the Christian Church Foundation, our denomination’s general ministry devoted to this kind of work, that annually will distribute an amount equal to your pledge. This is done by using a simple formula:

$$\text{Annual Pledge} \times 20 = \text{Amount Needed in Permanent Fund}$$

For example: Your annual pledge is \$5,000. By creating a permanent fund — perhaps through a gift in your will — of \$100,000, our congregation will start receiving \$5,000 a year. As the fund’s value grows to keep pace or ahead of inflation, the amount distributed to the church in your name also grows.

While it takes just \$1,000 to start a permanent fund, many Disciples create planned gifts that name their permanent fund as the charitable beneficiary – thus enabling their permanent fund to reach a level that will allow them to endow their church pledge.

This formula assumes a 5% payout and a growth of principal to keep pace with inflation.

To learn more about how a permanent fund can help _____ Christian Church, contact our pastor or the Christian Church Foundation, (800) 668-8016.

What Does the Lord Require?

Scriptures tell us to do justice, love kindness, and walk humbly with our God (Micah 6:8). Every day Disciples are praying to discern God's will for their lives. What does the Lord require of us?

One idea to consider is to create a legacy with your family finances that will continue your ministry beyond your lifetime. You can establish a permanent fund during lifetime and create signed documents that provide for additions at the time of death.

What ministries do you love? You decide what ministries will receive an annual distribution from your permanent fund each year for all perpetuity.

Once you have considered the ministries that you would like to benefit with a legacy gift, consult your professional advisors and a Christian Church Foundation representative for ideas on how choosing certain assets (especially tax-burdened assets like IRAs, 401(k)s, or savings bonds) can increase the overall value of your estate. Changes to your plan can often be accomplished with simple beneficiary designation form changes, without the expense of revising the will or trust documents already in place.

Permanent funds, such as those held in trust by the Christian Church Foundation, support the ministries of the donor's choosing. We hope you would consider a legacy gift that would support _____ Christian Church in your plans.

Optional paragraph:

To learn more, contact the church office or the Christian Church Foundation, the general ministry of the church that helps members and congregations with planned gifts and permanent funds, at (800) 668-8016.

Make 2008 the Year of the Legacy

What better goal for 2008 than to create your own personal legacy to continue your ministry beyond your own lifetime? We support our congregation and other ministries with our gifts during our lifetimes, but creating a legacy through a permanent fund means our ministry will continue for all perpetuity.

Create a list of the ministries you love and support now. Consider your own dreams for those ministries for the future. Next consider all the goals you have (support your family, provide for your own retirement, provide an education for grandchildren).

Meet with your professional advisor or Christian Church Foundation representative to learn how informed estate planning can increase the overall value of your estate with a gift of tax-burdened assets (like IRAs, 401(k), or savings bonds) to the church.

Permanent funds, such as those held in trust by the Christian Church Foundation, support the ministries of the donor's choosing. We hope you would consider a legacy gift that would support _____ Christian Church in your plans.

There will always be the poor, the sick and the disenfranchised in our world. We will always need to help provide for ministerial education. Long after our lifetimes there will be people teaching other people about Jesus Christ. Create your legacy now to support these ministries now and beyond your lifetime.

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What Will Be Your Legacy?

Help others, receive benefits, provide for your family and leave a legacy! What better goal for 2008 can you imagine?

With a gift for a permanent fund that pays out annually for all time, you can create your own legacy. Whether you want to support _____ Christian Church, our region or any other Disciples ministry, your legacy will continue your own ministries past your own lifetime.

A gift of \$1,000 now can start your own permanent fund at the Christian Church Foundation. With help from your attorney you can provide for a gift through your Last Will and Testament to add to your permanent fund at death. Some people make a gift of life insurance; others name the church to receive a portion of an IRA. There are many ways to build your legacy!

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Consumerism or Compassion in 2008?

So many people today in the United States are asking themselves how to follow Christ in the midst of this society that is focused on consumerism. The issue is complex. Jesus said "Just as you did it to one of the least of these, you did it to me." (Matthew 25: 40) At the same time we work hard to provide for our families so that each one has a good education, financial security, and good work to do.

One response to God's call on our lives is to provide for a legacy that will carry on ministry past your own lifetime. When you create a permanent fund you can provide for perpetual help to provide food, education, medicines, or even annual support for your congregation after your lifetime. You customize your permanent fund to support the causes you hold dear.

Once you have decided what ministries to benefit, consult the Christian Church Foundation at 800.668.8016 for ideas and support that can assist you in creating a legacy gift that can make a difference forever. Foundation representatives can help prepare you with tax-efficient ideas that are as simple as a beneficiary designation change as well as suggestions to take to your professional advisor for further independent counsel.

To be sure your instructions are clear, create a Permanent Fund Gift Agreement (free sample available from the Christian Church Foundation).

This year instead of gifts to one another for birthdays, anniversaries and Christmas, consider gifts to your permanent fund in honor of your loved ones. The recipient may be quite happy not to have another candle or t-shirt! Most importantly, with legacy gifts we honor God and care for the least of these with our generosity. Thanks be to God for the abundance in our lives, abundance enough to share.

ADDITIONAL SNIPPETS

(for use in newsletters or church bulletins)

Many congregations make a regular practice of reminding members to include the church in their estate planning. These gentle reminders give persons cause to regularly consider including the church as a beneficiary in their estate planning. Congregations report that regularly placed announcements in a worship bulletin or church newsletter will encourage persons to make bequests to the church.

The following snippets may be used in a church bulletin or in a church newsletter:

1. REMEMBER THE CHURCH IN YOUR WILL!
2. A BEQUEST TO YOUR CHURCH: An enduring statement of faith!
3. SUPPORT THE PEOPLE AND CAUSES YOU LOVE THROUGH YOUR WILL!
4. ENDOW YOUR CHURCH CONTRIBUTION THROUGH YOUR WILL!
5. CONSIDER GOD'S CAUSES IN YOUR ESTATE PLANNING.
6. KEEP THE FLAME ALIVE: Remember the church in your will.
7. GIVE — BECAUSE GOD FIRST GAVE TO US.
8. SUPPORT THE PEOPLE AND CAUSES YOU LOVE THROUGH YOUR WILL!
9. ENDOW YOUR CHURCH CONTRIBUTION THROUGH YOUR WILL!
10. PREPARING AN ESTATE PLAN IS GOOD STEWARDSHIP
11. DOES YOUR WILL REFLECT YOUR FAITH?
12. LIFT UP YOUR HEARTS AND TREASURES TO GOD THROUGH A BEQUEST TO THE CHURCH!
13. A BEQUEST TO THE CHURCH: How firm a foundation ye saints of the Lord!
14. THE CHURCH'S ONE FOUNDATION IS JESUS CHRIST HER LORD: Support the cause of Christ through your will!
15. A TESTAMENTARY GIFT: Blest be the tie that binds!