

2026 November Bulletin Sentences

November 1, 2026

You need help to construct a good estate plan and the gift plan within it to family and ministry. But it is also true that no one else can tell you what your plan must look like. God has given you the responsibility to steward these assets. You should never go to your attorney expecting them to tell you what your estate plan is. You go with goals and lean on them to legally and clearly lay them out so that they are carried out. Your LCMS Foundation Gift Planning Counselor can help you begin working on your goals for family and ministry gifts. Contact...

November 8, 2026

You need help to construct a good estate plan and the gift plan within it to family and ministry. But it is also true that no one else can tell you what your plan must look like. God has given you the responsibility to steward these assets. Your tax advisor might think that saving on taxes is the only thing that matters in a good estate plan and that all of the details should be guided by tax savings. Yet your goals may be more focused on charitable giving than saving taxes, even though the two can be connected. Your LCMS Foundation Gift Planning Counselor can help you identify what is important to you. Contact...

November 15, 2026

You need help to construct a good estate plan and the gift plan within it to family and ministry. But it is also true that no one else can tell you what your plan must look like. God has given you the responsibility to steward these assets. If you are sitting with a group of friends, and the topic of your estate plan comes up, you can count on many opinions being shared about what you should do. Yet only you know what the Lord has laid on your heart. Your LCMS Foundation Gift Planning Counselor can help you discover that plan. Contact...

November 22, 2026

You need help to construct a good estate plan and the gift plan within it to family and ministry. But it is also true that no one else can tell you what your plan must look like. God has given you the responsibility to steward these assets. If what matters most to you is growing your assets, then a financial planner might be best for figuring out how to pass those assets on to family. But if your goal is to do significant things with God's gifts, then an investment advisor might not have the answers you are looking for. Your LCMS Foundation Gift Planning Counselor can assist you in becoming concrete about what is important to you. Contact...

November 29, 2026

You need help to construct a good estate plan and the gift plan within it to family and ministry. But it is also true that no one else can tell you what your plan must look like. God has given you the responsibility to steward these assets so you have a plan on your heart for directing God's things when He calls you home. Maybe some family members have a different idea. That is all OK. But for now, you are the steward of God's things. Eventually, family will have stewardship responsibilities, maybe over some of the same assets. The Christian estate process should respect your responsibility and your plan, putting it into writing. Your LCMS Foundation Gift Planning Counselor can help you focus on what your plan is. Contact...

November 2026 Newsletter Article

Frank lamented to his buddy Zach that he fears his estate may owe taxes when the Lord calls him home. That could include Federal Estate Tax (if his estate is over \$15 Million), state estate or inheritance tax (depending on the state) and income tax related to annuities and tax-deferred retirement assets (like IRA's, 401(k)'s, and 403(b)'s). Taxes can be a real issue. Zach advised his friend to gift \$19,000 each year to each of his four children (the Federal limit for gifts before taxes begin to happen), reducing his estate by almost \$80,000 per year. "After 10 years, that could be a big deal," Zach shared.

Zach is not completely wrong. But what he failed to do before offering personal advice was to find out what Frank really wants to do. Frank loves his Church. He knows that his Church is about to expand their school building and he wants to supply a sizable gift for that campaign. In addition, all four of Frank's children are highly paid professionals, making "seven figures" each year. Frank will provide some inheritance, to reflect the grace of God. But he is much more motivated by expanding the impact of ministry sharing Jesus.

Frank spoke with his LCMS Foundation Gift Planning Counselor. Together they discovered that Frank has a large portfolio of highly appreciated stock that would make a perfect asset to use for the building campaign at Church, eliminating capital gains tax, receiving charitable deductions which he will be able to use for five years to offset his current income tax. In addition, they talk about Frank using some of his retirement assets to endow his offerings until the Lord returns, so that there are funds to support the ministry taking place in the new building. Frank also learned that he still will be able to provide support for his grandchildren by funding a sizable Charitable Remainder Trust when the Lord calls him home, using the remainder of his retirement assets, so that family is not hit with a lump sum income tax bill on these assets. Frank was ecstatic. This fit his plan perfectly. (Zach called him silly for not following his advice.)

Your LCMS Foundation Gift Planning Counselor can help you to begin discovering your plan. Contact...