

February 2021 Bulletin Sentences

February 7, 2021

Very few of us enjoy paying taxes. Yet Jesus, speaking to this topic once said, "Give to Caesar what is Caesar's and to God what is God's." That takes deliberate thought and careful planning. Your LCMS Foundation Gift Planning Counselor can help you begin to ask the right questions. Contact...

February 14, 2021

The Federal Estate Tax Exemption is currently \$11.7 million for an individual and \$23.4 million for a married couple. Under those rules, most of us will not pay a federal estate tax. However, there can be state estate taxes. Predictions are that federal estate exemptions will go down drastically soon. Do you know what impact that would have on the gifts you plan to give from your estate to family and ministry? Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 21, 2021

Certain assets we hold, things like 401(k)s, IRAs or even annuities can carry a tax burden not related to a federal estate tax. These special accounts have never been taxed, and so when money is withdrawn, either in life or through inheritance, there will not be an estate tax but an *income* tax event. If you have never discussed the taxation of your assets, you may be missing an opportunity to maximize your gifts to family and ministry. Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 28, 2021

Surveys indicate that most people who give to support ministry are not highly motivated by tax issues. They are motivated by God's grace. Yet those who support the Lord's work want to be wise about the management of God's gifts and this means paying attention to the impact of taxation on the use of those gifts. Your LCMS Foundation Gift Planning Counselor can help you begin that consideration. Contact...

February 2021 Newsletter Article

Frank and Katherine were raised to be thrifty, hard-working, God-fearing, children of God. They raised their children in the faith as well and enjoyed sharing Bible stories with their grandchildren. Frank and Katherine were known to not waste a thing, washing, and reusing disposable items, ripping off the bottom half of a piece of mail that came, to use for scrap paper. They had been diligent savers, putting a portion of weekly income into an investment account. Years ago, their advisor had directed them to put investments in annuities. Since that time, all growth on their investments had grown tax deferred. They never planned on spending any of it. They planned on giving it all to their children as inheritance. Little did they know that a large portion of that inheritance would simply be paid in taxes. An LCMS Foundation Gift Planning Counselor had presented at their church and raised the topic of wise tax planning. They brushed it off. They did not see the value. This couple that rejoiced about saving pennies at a time by reusing old things, threw away tens of thousands of dollars in taxes that could have enriched their children's inheritance or created a nice bequest to their Church, enabling more people to hear about Jesus.

We often put off such work, because it intimidates us, as we venture into topics that we have never discussed before. Yet the story of Frank and Katherine illustrates for all of us, that a few hours of conversation and planning could potentially magnify the effect of a lifetime of careful stewardship of God's gifts. Your LCMS Gift Planning Counselor can help. Contact...

March 2021 Bulletin Sentences

March 7, 2021

Teaching Sunday school or volunteering for an outreach event at church are activities easily connected with our Christian faith. But in your daily life, are there mundane tasks you do that seem to have nothing to do with faith, like changing a diaper, doing a load of laundry, or weeding the garden? Among those disconnected tasks can be the management of money or the planning of your estate. Your LCMS Gift Planning Counselor can help you start reconnecting again. Contact...

March 14, 2021

In keeping the work with your estate plans connected with your life in Jesus, a starting point is to consider whether inheritance to family is an entitlement or is a plan with which to grace family members with God's gifts. That clear vision is a key point in keeping your gift plans connected with your faith. How do you see each gift conveying blessing? Your LCMS Foundation Gift Planning Counselor can help you answer these questions. Contact...

March 21, 2021

Since all gifts in your life are really God's gifts, it is crucial to use advisors (legal, financial, tax) who will respect that connection and help you to grace the people and ministries closest to your heart. Your LCMS Foundation Gift Planning Counselor can help you formulate your gifting desires and the questions to discuss with your professional advisors so that they can help you. Contact...

March 28, 2021

Since all gifts are first of all God's gifts, distribution of estate gifts begins with prayer, asking for God's direction for proper understanding of where His gifts are intended to go. Part of that questioning will be consideration of support of ministries that have become woven into your life as you have been blessed through them and as you serve through them. Your LCMS Foundation Gift Planning Counselor can ask you these direct questions, so that you may pray and decide. Contact...

March 2021 Newsletter Article

You see an ad asking for volunteers to deliver to needy families some coats, hats, and gloves that have been purchased by a local charity. You volunteer to make six deliveries. At each home, the families shower you with praise for these thoughtful gifts. All day long you keep reminding them that you are only the messenger, and that the gifts really came from the charity.

In a way, this story is a true parallel to our lives as we dispense God's gifts, whether that be caring for our families, supporting ministries that share Jesus or sharing something with a neighbor who lives next door.

Since all the gifts in our lives are God's gifts, we find ourselves constantly reminding those who thank us that we are simply sharing God's things with them. We are not really being generous. We are not leaving a personal legacy. We are simply being faithful stewards with God's gifts, following through on the good works He prepared in advance for us to do, for which He prepared us with His gifts.

St. Paul wrote in Galatians 3, *"So whatever you do, whether in word or deed, DO IT ALL in the name of the Lord Jesus Christ, giving thanks to God the Father through Him."* That perspective reflects a heart captured by God's grace, intent on sharing that grace with everyone. Through His gifts God's saves with His Gospel.

If you would like to talk about giving perspectives, your LCMS Gift Planning Counselor can help. Contact...

April 2021 Bulletin Sentences

April 4, 2021

Why do I need an estate plan? Even as we celebrate the resurrection of Jesus today, we also know that His victory is so sweet because it gives eternal life even as our present lives here on earth are finite. An estate plan, and the gift plan that designs how God's gifts will be distributed to the family you love and the ministries you care about, begins with a face-to-face confrontation with end-of-life issues. Yet end of life is not really accurate for the child of God. Jesus said, "I am the resurrection and life...whoever lives and believes in me will by no means die, forever." Your LCMS Foundation Gift Planning Counselor can encourage you. Contact...

April 11, 2021

Why do I need an estate plan? Without thoughtful preparation, discussion with legal counsel and the legal documents that flow from that process, you are leaving things "up in the air." Someone else will decide. That means a court will make your decisions for you and that judge may not care about the Christian faith, your family, or the support of Christ's kingdom. Led by God's Spirit, you can put that plan together, and it will be followed. Your LCMS Foundation Gift Planning Counselor can help you get organized and to think and pray through your goals, getting you ready to meet with legal counsel. Contact...

April 18, 2021

Why do I need an estate plan? God established your authority over His gifts. You may have family for which to care. You have financial assets you need to aim for godly purposes. You have God's graceful purpose of sharing Jesus in everything you do. When the Lord calls you home, you don't want family spending endless hours in court battling over powers and assets. You want them continuing in the faith which you shared with them. Your LCMS Foundation Gift Planning Counselor can help you think about your stewardship privileges. Contact...

April 25, 2021

Why do you need an estate plan, and the plan for distributing gifts through that plan? God has blessed you with relationships, with family or other loved ones, and with a connection to ministries you support today. Putting your plan together will continue that act of love toward those with whom you have been related throughout your earthly life, continually reminding them of their life in Jesus. Your LCMS Foundation Gift Planning Counselor can help you think about these relationships with which you have been blest. Contact...

April 2021 Newsletter Article

Don and Mary recently reviewed their estate plan and their plan for gifts found within that estate plan. They reaffirmed the decisions they made ten years ago were still the best decisions for showing love to their children and grandchildren, and for supporting their congregation and other ministries that mean so much to them.

In their review, they found that they needed to clean up some beneficiary designations that had gotten out of alignment with that plan. They also found that over the last ten years, God had blessed them with even more gifts than before and that their gift plan would be even more of a blessing.

With the support of their LCMS Foundation Gift Planning Counselor, they decided to call together a family meeting. One child objected saying, "Mom and Dad, quit being so morbid." But they proceeded on with the gathering. They began by reading their family blessings. By the end of those four paragraphs, everyone had tears running down their faces, thankful for the love and faith they shared.

Then Don and Mary explained their gift plan to their family, pointing out the gifts their family would receive someday and their support for the Lord's work that always had been a hallmark of this family. Then, they prayed.

As their children and grandchildren were loading up into cars to leave, with hugs all around, great peace was upon them all and a confidence abounded. That day they had a chance to remember that life in Jesus goes on forever. Your LCMS Foundation Gift Planning Counselor can help. Contact...

May 2021 Bulletin Sentences

May 2, 2021

Annual physicals, going to the dentist or getting the eyes checked are things we understand that we need to do to promote good health. Most of us probably dread scheduling the appointments either because we are too busy, or we just do not like going through the process. Review of one's estate plan is something that needs this regular attention, too. Assessing the pieces to make sure that everything is in place requires a review every five to seven years. Your LCMS Foundation Gift Planning Counselor can help get you organized. Contact...

May 9, 2021

Estate plans need review because life is not static. It changes constantly. You want to make sure that all the people you love and all the ministries you care about are actually written into your gift plan with God's gifts. Each birth of a grandchild, change in employment status or move to a new location is a trigger that it is time to review your plan. Your LCMS Foundation Gift Planning Counselor can help you verify the basic elements of your plan, getting you ready to meet with your attorney. Contact...

May 16, 2021

Twenty years ago, you put a plan together when your list of assets was much different than it is today. Your investment advisor is different. You do not own the same accounts. You may have rolled over 401ks into an IRA. An insurance policy disappeared; another has changed status. Do you understand the significance of all those changes? Have you properly filled out beneficiary designation change forms? Your LCMS Foundation Gift Planning Counselor can help connect the dots between current assets and past plans, identifying where there may have been some drift. Contact...

May 23, 2021

Your will or trust says that 80% of your assets will go to family and details a 20% gift to your favorite ministry. However, a review of your financial assets today shows that beneficiary designations direct 100% of the value to your spouse (as primary) or 100% to your children (as contingent or secondary). That 20% designation to ministry in your will or trust might in reality only represent 2% of your estate value: beneficiary designations trump wills or trusts. Your LCMS Foundation Gift Planning Counselor can help you see the true picture. Contact...

May 30, 2021

Fifteen years ago, your grandchildren were in high school or college and you wanted to provide for their ongoing education. Now they are adults, working in great jobs. Might it be that today, the Lord is calling you to redirect some of those gifts planned for family to support future ministry of the Church, sharing the good news of Jesus? Would you appreciate a conversation to help you start thinking and praying about this? Your LCMS Foundation Gift Planning Counselor can help. Contact ...

May 2021 Newsletter Article

Ben was eighty years old. He was in great shape for his age. Until fifteen years ago he had worked very hard, establishing his own business. The Lord blessed that effort with great value in that business. Upon retirement, it was time for Ben to enjoy more recreation time. He lined up four different groups with whom to golf throughout the week. His wife and he loved to gather with family and friends. In their new busy schedule of retirement, there was little energy left to review their estate plan.

Ben had always said that 25% of his assets, except for the house, would be a gift to their congregation. Eventually, Ben agreed to meet with an LCMS Foundation Gift Planning Counselor and discovered that all his financial accounts were directed by beneficiary designations that would give 100% to his wife or 100% to their son. Since the will directed that their house be given to their son, and 100% of their financial accounts would be going to their son, what was left was about \$3,500 in the checking account that would be controlled by the gifting language of their will. This successful businessman was going to give a \$750 gift to his church.

That was not what Ben wanted at all! This realization moved him to put down the golf clubs for one day to work on his plans. After items were updated, Ben commented that he was really at peace knowing that their plan was secure and in place. He rejoiced in the gift that would be going to ministry.

Are you like Ben and his wife? Is it time for a review of your plans? Your LCMS Gift Planning Counselor can help. Contact...

June 2021 Newsletter Article

Frank began a business when he was 28 years old. The Lord blessed him greatly and by the time he retired, that small business was worth 15 million dollars.

Frank and his wife have one son. Frank wants their son to receive 3 million dollars as inheritance. Frank and his wife wish to give the rest to their church, to set up an endowment for Christian education at their Lutheran school. However, they never really got after this task. They have just talked about it a lot.

Now there is a buyer who is anxious to buy Frank's business. Frank is upset with himself that he never made his ideas concrete with a specific plan.

Frank approached his congregation about gifting shares of his business to the congregation. Leaders rejected that notion because of fears of Unrelated Business Income Tax. Now his attorney is advising him just to sell the business and to make a cash gift to his church and school. However, his limitations for contributions are limited to 60% of his adjusted gross income. He will never be able to offset tax due with charitable gifts.

Frank realizes that making his wish become a concrete goal would have resulted in far less tax paid and for more resources for the educational endowment.

Might you be considering the sale of a business in the next couple of years? The LCMS Foundation can help think through a strategy together with your professional advisors. Contact...

June 2021 Bulletin Sentences

June 6, 2021

Having a goal is often key to success in whatever we do. The same is true for your gift plan in your estate. An obvious first goal for you to establish is for your family. What do you want inheritance to accomplish for your family? Is that debt reduction or provision for education? Will an heir establish a business? As you plan these gifts to family, having a conversation while living is a great idea. Your LCMS Foundation Gift Planning Counselor can facilitate this conversation. Contact...

June 13, 2021

As you goal for your family gift plan, will a lump sum inheritance serve your heirs better or would it be better spread over time? You don't want their inheritance to harm them but to bless. Your LCMS Foundation Gift Planning Counselor can help talk through your goals in this area. Contact...

June 20, 2021

We have financial goals for today. But what are your financial goals for the day the Lord calls you home to heaven? How does that change things? Do you have a heart consumed by love for one or more ministries of the Church? Your LCMS Foundation Gift Planning Counselor can help by asking you questions to begin your planning process. Contact...

June 27, 2021

Unless your estate plans are written down in legal documents, you do not have goals but only wishes. Your LCMS Foundation Gift Planning Counselor can help you get organized to be efficient in working with your attorney to state your goals with assurance that your desires will become a reality. Contact...

July 2021 Bulletin Sentences

July 4, 2021

Today we celebrate the birthday of our nation. We hope for its legacy to be passed down to future generations. But what does that mean? Our culture today seems to be obsessed with passing on legacies. Do legacies construct good things, or do we simply want to be remembered? Are you preparing a legacy with your estate plan? Your LCMS Foundation Gift Planning Counselor can help you think that through. Contact...

July 11, 2021

God puts gifts into our lives in order that we might use them, to honor Him and spread the name of Jesus. As you consider building a legacy or leaving a legacy gift, are you more focused on being remembered, or blessing with God's gifts? The real joy comes in using God's blessings. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

July 18, 2021

Living with a notion that we need to create a plan to be remembered when our time on earth is complete may very well be ignoring our dependance on God's grace. It is not by our accomplishments but by forgiveness in Jesus that we will get to live forever. In estate gifts to family and ministry, our goal is not to be remembered in a sanitized way that overlooks our sin, but to bless with God's gifts so that Jesus is shared, and grace is celebrated. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

July 25, 2021

Have you created a "family blessing?" Have you added words to your will or trust that testify to our life in Jesus Christ, appealing to generations beyond, to believe in Jesus for the gift that is really life? Your LCMS Gift Planning Counselor can help you get started on writing those words, so that you might share them with family now, and making sure they are shared when the Lord calls you home. This is your best legacy to construct. Contact...

July 2021 Newsletter Article

Years ago, two seminary students were walking on the campus of Concordia Theological Seminary. Most of the buildings on campus had a nameplate depicting important leaders that blessed the Church in ancient times.

But the gym had a name on it that was unfamiliar. It was the Wambsgans Gymnasium. They started asking around to see if anyone knew who Wambsgans was. No one knew. It seemed odd that a plaque that was supposed to establish a legacy for this guy wasn't really accomplishing its purpose.

Years later, both of those pastors, serving at different times, served a congregation full of members from a Wambsgans family. They were cousins, nieces, or nephews of the guy with the name on the gym. Family knew he had played professional baseball. But beyond that, none of them had many stories to share of this man.

Living life, creating a legacy, hoping to be remembered is a task seldom accomplished. A couple generations after you have passed, no one will talk about you anymore. But if you have shared the Gospel, worked with others to share the Gospel or supported the ministry of sharing the Gospel in the Church financially, that grace of God will be generating new believers one generation after the next. It's a force multiplying thing, that lasts, for eternity.

If you really want to think about creating a legacy, let that be your goal. Share Jesus. Use your gifts for sharing Jesus. Plan your estate to remind family of Jesus' gifts and use estate gifts to support ministry when you are no longer here. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 2021 Bulletin Sentences

August 1, 2021

Jesus said in Matthew 6, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." Life is in Jesus and anything we find in our estates is not really life. We look to manage those gifts in light of eternal life. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 8, 2021

What is the biggest need for your family, to be financially secure or to know Jesus? As we consider allocating gifts from our estates to family members for their inheritance, is it possible to be considering eternity instead of just zeros after dollar signs? God has a plan for His gifts for you to discover. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 15, 2021

We often think about our "Last Will and Testament" simply as directing dollars. But in effect, it is your last word about anything that is on your heart. Most people don't use it for that, but you can. You can include a "Christian Preamble" by which you testify to your faith. (If your will is already complete, you can write a "family blessing" and put it with your will. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 22, 2021

Because everything from our lives ultimately funnels into God's purpose for this earth, that everyone would come to know Jesus for salvation, considering gifts from your estate that will support ministry, make sense. When you know a certain ministry or group of them are focused on sharing Jesus, you can be a part of that future ministry with your gifts. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 29, 2021

You will not take a joystick with you to the grave. You won't be able to control your estate assets once the Lord calls you home. "Naked I came from my mother's womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord." (Job 1) But you do have a chance right now to put a plan into place about the proper use of God's gifts found in your estate. You can focus that use on things that will connect people with Jesus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 2021 Newsletter Article

A grand solar minimum is predicted to be happening with the sun over the next decades. That means that solar energy could be reduced by as much as 7%. For an object in our sky that often depicts permanence, that kind of fluctuation can be a bit unsettling. (It happens about every 200 years.) Whenever our sense of permanence is challenged, it is really a good thing, as God's word speaks to the things that are forever and the things that are not. Most things come and go, shift and change. Yet the only things that remain permanent are God and His Word, and His plan to redeem us through the resurrection and introduce us into His new creation for all eternity, all prepared by Jesus.

So what does that have to do with the present time? Time and the things in time are opportunities to do God's bidding, to share the Gospel of Jesus, to love God and love our neighbor, all with the goal of God's Spirit calling people to faith so that they may be part of God's permanent inheritance that He has prepared for us. We look at something like our estate plans and we make our plans, but always with an eye to eternity. Your LCMS Foundation Gift Planning Counselor can help you get your eternally focused plan together. Contact...

September 2021 Bulletin Sentences

September 5, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Some tools are complex. Some are quite simple. Which ones are right for your situation? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

September 12, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For many, a simple bequest from a will/trust or beneficiary designation on an account can get the job done. But even then, God's donors must choose which assets to use for bequests, especially being smart, from a tax perspective. Your LCMS Foundation Gift Planning Counselor can help. Contact...

September 19, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Do I want to give my gifts in lump sums or over time? "Over-time" inheritance gifts might include a charitable remainder trust. An "over-time" ministry gift might include an endowment. Your LCMS Foundation Gift Planning Counselor can help you settle on your goals and then choose the right tool with the right assets to make your gift. Contact...

September 26, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's donors knows that they want to plan an estate gift to ministry. Yet that gift won't happen potentially for years, maybe decades. Will ministry needs be the same that far into the future? How could I plan a gift, but with flexibility? A donor advised fund might be the answer. Your LCMS Foundation Gift Planning Counselor can help. Contact...

September 2021 Newsletter Article

For those who are handy, a new project around the house is always an excuse to purchase a new tool for the garage collection. While that might be a bit of an obsession, there is deep truth in understanding that to do a home improvement project correctly, you must have the right tool. The project will go more smoothly, and the craftsmanship of the result will be far higher, if the right tool is used.

One of the biggest “projects” the Lord ever gives us with money is planning how to distribute our estates when the Lord calls us home. A will or trust might get the job done. A charitable trust or personal endowment might be required. For flexibility, maybe the choice is a donor advised fund.

Which is the right tool? We don't use wrenches to pound a nail and don't cut tile with a wood saw. Knowing what you are trying to accomplish, you grab the right tool and, in the end, have something beautiful. The same thing is true about using the right gift planning tools in creating your gift from your estate.

Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...

October 2021 Bulletin Sentences

October 3, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's people support ministry throughout their lives. They enjoy using God's gifts for the right reasons. What if that same giving could keep on happening, even after being called home to heaven? A personal endowment fund could extend that giving for a term of years, or even until the Lord comes back. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 10, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. A gift of IRA funds, or other retirement assets, to family as a lump sum will create a large lump sum taxable event. A charitable remainder trust can invest that money, spreading inheritance over years AND create a sizable gift to ministry in the future. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 17, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. An investment you made years ago and never thought about has been blessed by the Lord. You would like some income from it in retirement years but don't like the idea of paying a lot of tax on the gain. You can gift that asset into a Charitable Gift Annuity. It will provide an income stream for you, for life. When the Lord calls you home, roughly half the amount you put into it will become a gift to ministry. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 24, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Maybe the Lord has quietly prepared you to make a gift that is not future, but today. Is there an asset that has appreciated in value over the years just waiting for your direction to support a ministry today? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 31, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For some, the right plan will require multiple tools. You might make a bequest from an IRA to your favorite ministry when the Lord calls you home, creating a charitable remainder trust that will care for family for 20 years, and then resulting in gifts to ministry through a family donor advised fund. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 2021 Newsletter Article

Burt and Sally were simple folks. They worked hard. They raised their family. They were comfortable but never extravagant in their lifestyle. They were shocked when their net assets added up to \$742,000 as they were doing some end-of-life planning.

They had been contributing \$7,500 to their local congregation each year. They were pleased to learn that if they placed \$187,500 in a personal endowment when they were called home to heaven, their church offering would be endowed until Jesus returns. It would be just as if they were still making their faithful contributions to their church each year. With this plan, they would still be able to give over \$225,000 to each of their children as inheritance.

That plan felt right to them. They would be caring for the family they love and supporting the ministry of their congregation which they believed was sharing the Gospel of Jesus with many.

What is the plan the Lord has created for you? Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...

November 2021 Bulletin Sentences

November 7, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. That is especially true for an estate plan. The plan is not just paperwork, but the accumulation of legal counsel all brought to bear on your estate. The legal counsel of your attorney is essential. Your LCMS Foundation Gift Planning Counselor can help organize all your information so that you are prepared to meet with your attorney. Contact...

November 14, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Considering tax consequences of gifting decisions from your estate can save tens of thousands of dollars that can augment gifts to family or ministry. Your LCMS Foundation Gift Planning Counselor can help make sure that you are asking your tax planner all the questions you need to ask. Contact...

November 21, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Some of the longest relationships adults may have may very well be with their financial planners who see them through opening their first investment account, planning for college, and implementing a retirement strategy. It is important to communicate your estate gifting plans to your financial planner so they can help you manage those gifts toward your goals until the Lord calls you home. Your LCMS Foundation Gift Planning counselor can help you communicate those goals. Contact...

November 28, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Your LCMS Foundation Gift Planning Counselor does not see you as a task, but as a brother or sister in Christ, with whom to grow in relationship so that the goals woven into the fabric of your soul can be expressed in plans that will be implemented someday, as you seek to honor God. The peace and joy of a godly plan builds confidence that you have prepared well. Contact...

November 2021 Newsletter Article

Do you like to build puzzles? Some have thousands of pieces. As the pieces come together, so does the picture the pieces form. Often, when someone gets stuck on a puzzle, a new set of eyes can insert a piece that gets the whole project running again.

Your life is a puzzle. It has many beautiful pieces, all constructed by our Lord. As we move through life, more and more pieces get put in place, reflecting God's marvelous plan.

But sometimes, we need that special someone to come along to figure out how to put a piece in place when things have been stuck for a while. That can be true about getting your estate plan in place, or your plan for gifts to family and ministry found inside of that estate plan.

Your trusted advisors can help get you going again. Your LCMS Foundation Gift Planning Counselor can be the encourager and organizer to keep you on track. Working together we get to see God's good things unfold in front of our eyes, enabling us to do far more than we could have ever imagined. For help getting started, contact...

December 2021 Bulletin Sentences

December 5, 2021

Who will be best blest by gifts from my estate someday? This is a fun question to ask an answer as you work to create an overall estate plan. Sometimes the legal process of estate planning can get overwhelming and consume all your attention. Your LCMS Foundation Gift Planning Counselor can help you think through and pray through decisions about family and ministry gifts from your estate, preparing you to work with your professionals to create an estate plan. Contact...

December 12, 2021

Who will be best blest by gifts from my estate someday? For most, attention turns first toward family. That can be a godly response, as God has given us great responsibility to teach and nurture and care within our families so that we know Jesus. Yet family inheritance is not an obligation or entitlement; it is a gift of God's gifts to family. Spend time thinking about how those family gifts will bless family members. Your LCMS Foundation Gift Planning Counselor can help. Contact...

December 19, 2021

Who will be best blest by gifts from my estate someday? Just as you think about how your family will be blessed, you can also ponder about the blessing that will take place in ministries that you support with God's gifts. Try to picture and imagine someone coming to faith and inheriting eternal life through the ministry you support with your estate gift. Then pray for God to make that happen. Your LCMS Foundation counselor can help you focus your God given attention on ministry gifts. Contact...

December 26, 2021

Who will be best blest by gifts from my estate someday? God has made you steward of all His gifts entrusted to your care in your estate. You cannot pass that responsibility of transferring those gifts without some careful thought and prayer. Your LCMS Foundation Gift Planning Counselor can help. Contact... for college, and implementing a retirement strategy. It is important to communicate your estate gifting plans to your financial planner so they can help you manage those gifts toward your goals until the Lord calls you home. Your LCMS Foundation Gift Planning counselor can help you communicate those goals. Contact...

December 2021 Newsletter Article

Who will be best blest by gifts from my estate someday?

Have you ever been asked to participate in a Christmas gift collection drive, to give gifts to a cause that someone else will distribute? Chances are, you will never directly meet the people receiving the gift. While there is no arguing with the value of these gifts, it can feel like something is missing. The giving can become more of a transaction or a check-mark rather than heart-felt, warm giving of God's good things. If you are participating in one of these collections this year, go on websites, read literature, volunteer, striving to become heart-connected to the giving.

Estate gifts given without heart-connection rob the giver of the joy God means for us to enjoy in the giving. Instead of leaving estate gifts to family to be discovered when the will is read someday, gather your family together and openly share with them the blessings you hope these future gifts will bring.

Think also of the gifts you plan to give to ministry. Don't wait for the ministry to find out about the gift until your will is read. Set up a meeting to discuss your gift with the pastor or executive leader and talk about what you hope the gift will accomplish in ministry. Ask for that ministry leader to pray with you about this gift.

With some work and careful planning and communication, you can bring the joy of giving into your life as you disperse God's gifts to the family you love and the ministries you care about the most. Your LCMS Foundation Gift Planning Counselor can help you discover this godly joy. Contact...

January 2022 Bulletin Sentences

January 2, 2022

We want to keep our estate plans as simple as possible. Estate plans can become very elaborate. Unequal distribution to heirs, distribution over time, management of taxes, special treatment of different kinds of property, all can complicate matters. However, in the midst of everything, the core of an estate plan is the gift plan, the plan for giving gifts to family we love and the ministries God has laid on our hearts. Your LCMS Foundation Gift Planning Counselor can help you think through, and pray that plan, before it gets lost in the shuffle. Contact...

January 9, 2022

We want to keep our estate plans as simple as possible. An estate plan includes many legal documents: wills, trusts power of attorney, health care representative, etc. Many of those documents control who is responsible for your affairs in your last days on earth and after the Lord calls you home. Your attorney will present the decisions to be made and create clear direction according to state law to make sure your wishes are followed. In selecting these people, your choice will not just be a business one, or legal one. In addition, you focus on what makes you different, your connection with Jesus. Who are the faith-filled, responsible people in your life you choose? Your LCMS Foundation gift planning counselor can get you thinking and praying. Contact...

January 16, 2022

We want to keep our estate plans as simple as possible. Just because you hear that someone else has a living trust, a charitable remainder trust, a donor advised fund, or an endowment doesn't necessarily mean you have the same needs. You want a level of sophistication of gifting tools required by your situation. Your LCMS Foundation Gift Planning Counselor can help you begin surveying your situation and thinking about your goals. Contact...

January 23, 2022

We want to keep our estate plans as simple as possible. When thinking about ministries to support through estate gifts, you are not required to remember every single one that has sent you an appeal letter in your life. Instead, looking at the Lord's gifts He has called you to manage and thinking about the ministries that seem to strike a special chord with your heart, plan gifts that will potentially make a real difference for the ministry. Pray for insight to know the Lord's directives, not just your own wishes. Your LCMS Foundation Gift Planning Counselor can ask you questions to get you thinking. Contact...

January 30, 2022

We want to keep our estate plans as simple as possible. Some family situations are complex. So, also, are the financial affairs of some. Complex situations call for complex plans. But if your situation is not complex, your family has no special needs and you don't own a business, your estate plan and the gift plan within it can also be relatively simple. In the end, you need to be able to understand the plan you put together. Your LCMS Foundation Gift Planning Counselor can begin helping you to learn about the matters pertinent to your situation so that you are prepared to make confident decisions with your attorney and financial planner to execute your plan. Contact...

January 2022 Newsletter Article

George and Betty were with friends last Friday, playing cards. During the evening, one of the couples began talking about the estate plans they had just put together. They bragged about the 120 page living trust their attorney had given them, saying, "With a document that long we must have a really great plan."

Betty asked, "So tell me about what is in your plan. Does it meet your family goals? Does it include a gift to support the ministry of our congregation that we all love?" The couple sat very quiet for an uncomfortable pause. Finally they said, "We really don't know, but we have a great plan."

The "plan" is the culmination of a lot of thinking and putting together goals that you want to accomplish. Those broad goals are the focus well before you ever dig into the intricate details of a full, complete estate plan. Without that planning, your "plan" will be empty. With planning, you will express your faith and look to bless others with the blessings God has blessed you. That is the simple core. All the details build on that.

Have you thought about your core values? Your LCMS Foundation Gift Planning Counselor can help you discover the values you live by now and how you can share your family goals through your estate planning. Contact...

February 2022 Bulletin Sentences

February 6, 2022

It is important to regularly review beneficiary designations of financial assets. Almost every financial vehicle we use, from insurance, to simple investment, to IRA, even to a bank account, offers an opportunity to guide who will receive these funds when the Lord calls you home someday. We need to be thoughtful about these designations, to make sure they coordinate with our wishes and other legal documents. The first step is to take an inventory. Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 13, 2022

It is important to regularly review beneficiary designations of financial assets. A couple looks to leave a gift to their Church and gifts to family. They filled out their insurance designation to distribute the death benefit to their Church. Their IRA beneficiary designation will go to family. From a tax perspective, that is exactly backwards, as the IRA has income tax associated with it and the insurance does not. A charitable gift of IRA assets to ministry will eliminate income tax based on that portion. Are your wishes aligned properly? Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 20, 2022

It is important to regularly review beneficiary designations of financial assets. Your will gives instructions to give a 10% estate gift to your favorite ministry. Yet your beneficiary designations, which are followed independently of what is in your will, aim 95% of your net worth to your family. Things are out of balance. Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 27, 2022

It is important to regularly review beneficiary designations of financial assets. Twenty years ago, you drafted a will or trust. Since then, you changed investment advisors and most of your assets are not invested as they were twenty years ago. In addition, their values have tripled. Is your plan for inheritance to family and gifts to ministry the same? Are your documents pointing to execution of your wishes? Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 2022 Newsletter Article

Imagine that Herb and Edith are core members of their congregation. They have raised three children in the faith, as those children attended the Lutheran school. Now six of their seven grandchildren are attending that same Lutheran school.

Herb is a retired plumber. Together with Edith they ran their own plumbing business. The Lord blessed them with success. Five years ago they sold the business to someone else. The business maintains its original name and all the clientele passed to the new owner. When they sold it, it netted them \$800,000, in addition to the \$2 million they have saved in their retirement account.

Ten years earlier they had created an estate plan with their attorney. That was before they sold their business. At the time, they had created a \$20,000 gift to ministry as a "tithing" of what would pass through their will. They had not even considered making a gift from the leftovers of their IRA when the Lord calls them home. They put the \$800,000 into an investment account and now it is worth \$1.4 million. At the end of their earthly life they expect there will be over \$2 million of assets remaining, and the investment account and IRA have their children receiving 100% of these assets through beneficiary designation.

In recent months, motivated by their thankfulness for the ministry of their home congregation and a desire to see its ministry continue long into the future, they have reconsidered their plan for gifting. They are wondering how to calculate the size of the ministry gift coming from their will. They are also wanting to add to it with disbursements from their investments and IRA. They are wondering which fund from which they should choose and how to fill out the beneficiary designation forms correctly. They want to make a \$500,000 gift to their church for the sake of scholarships for the school. Much to their surprise, each of their children will receive \$500,000 as well.

In a situation like this, your LCMS Foundation Gift Planning Counselor can help to cut through the clutter and to illustrate options, looking to optimize tax savings as well. They can coordinate work with your professionals, attorney, tax advisor and financial advisor. Contact...

March 2022 Bulletin Sentences

March 6, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Years ago, you created a planned gift for ministry, to support a congregation you were part of. Now, you have moved halfway across the country. That ministry no longer exists. Yet your financial plans still point to support of it. Your LCMS Foundation Gift Planning Counselor can help you identify the gifts found in your plan and assist you in considering whether they match your current wishes. Contact...

March 13, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. You created an estate plan when your first child was born. She is now thirty years old. Back then you were focused on providing for the family and getting your children through college. Now your heart is about inheritance for children and grandchildren and gifts that can support your favorite ministry. Your LCMS Foundation Gift Planning Counselor can help you construct a road map for your plans. Contact...

March 20, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Two years ago, a grandchild was born with a significant genetic defect. You are wondering if God's plans for using His gifts include special provisions for this grandchild. You wonder how that weaves together with Godly distributions to other family and ministry. Your LCMS Foundation Gift Planning Counselor can listen, pray, and plan with you to align your plans with God's Kingdom goals, working with your attorney to shower God's grace on all the tugs on your heart. Contact...

March 27, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Since the last time you created an estate plan, your children have graduated from college, you have retired, and you have received significant inheritance from your own parents. Have you really pondered how these changes in your life impact the plans you have for distributing gifts when the Lord calls you home? Your LCMS Foundation Gift Planning Counselor can help instigate that pondering. Contact...

March 2022 Newsletter Article

Fred and Marie are in their early 80's. They are in good health and decided to take a trip to celebrate their 60th anniversary. They rented a cabin in the Smokey Mountains. The cabin had a great deck on the east side, with a great valley below. They decided to get up before sunrise and to watch the morning sky come to life. As they sat, wrapped in a blanket, holding hands, sipping on coffee, watching the morning pastels splash across the sky, Fred whispered, "Who would have ever thought our lives would turn out like this. God has been good to us."

The truth is, that no matter how much we plan, we always need to be willing to adjust those plans. We are not like God, who can see all of time in one glance. He has not imparted to us His same omniscience to know everything. As a result, with all the twists and turns of life, we must be willing to periodically analyze our plans and to align them with reality, in paths the Lord has chosen for us.

That is true about our estate planning work as well. An estate plan is not a "one and done" proposition. It keeps evolving through life. Some convictions we had in youth are still present in old age. But some things change. We want to make sure that our legal and financial goals set out in wills, trusts and beneficiary designations align with the reality of life as God has shown it to be today. Reviewing our plans gives us the joy of counting past blessings and looking forward with faith to avenues of grace to which our Heavenly Father is leading us. Is it time to do some reflecting? Your LCMS Foundation Gift Planning Counselor can help. Contact...

April 2022 Newsletter Article

Randy was somewhat of a hypochondriac throughout his life. His fear of catching a disease or getting cancer caused him to become a recluse in his house. He gave up gathering with family, attending Church, or even taking a walk in the park. All of these things seemed like they posed danger to him. The sad thing is that for decades, he was forfeiting living of life, trying to preserve life, only to find that he had become the biggest loser.

As Christians we don't live in such paralysis of fear, even though certain areas of our lives may reflect it still. Avoiding the planning of our estate because we are afraid that if we talk about the end of our lives that talk will make it a reality, is choosing to live in fear rather than faith. On the one hand it is true that end of life planning does acknowledge there is an end coming, but it's not really end of life. It's just the end of current circumstances, for life lasts forever in Jesus, who conquered death by rising from the dead.

With that confidence we choose to use the legal tools of wills and trusts, constructed by our attorneys, to guide our affairs. But this process is more than just a legal transaction. It is an act of love, providing for family care. It is an act of love providing support for ministry so that countless more will hear the Gospel and come to faith in Jesus. Live in that faith and love. Express it in your plans. Your LCMS Foundation Gift Planning Counselor can help. Contact...

April 2022 Bulletin Sentences

April 3, 2022

Fear of death should not be a deterrent to putting together an estate gift plan. There are many things that cause us to fear. But death itself has been defeated by Jesus and His resurrection. "All who live and believe in Him will never die." Applying our faith, we can get after the plans that direct faithful use of God's gifts after He has called us home. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

April 10, 2022

Fear of death should not be a deterrent to putting together an estate gift plan. When we are no longer on earth and are basking in the peace of Jesus, we want our earthly plans to continue the careful care for family and ministry which we demonstrated throughout our life. Directing gifts and appointing necessary guardians is an act of love. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

April 17, 2022

Fear of death should not be a deterrent to putting together an estate gift plan. Our unnecessary fear of death can be set aside by faith. Our unnecessary fear of what happens to our loved ones after death can also be set aside, at least in part through careful estate planning. Working with your attorney you can establish authority to direct your affairs under law. Your LCMS Gift Planning Counselor can help you plan gifts to bless family and ministry. Transplant fear with joy. Contact...

April 24, 2022

Fear of death should not be a deterrent to putting together an estate gift plan. Basking in the glow of Easter, we live today expecting His return and dwelling in the certain hope of the resurrection of our bodies. We can step free from the chains of fear and take action steps with our estate gift plans that loudly profess the hope we have. Today is a great day to get started. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

May 2022 Bulletin Sentences

May 1, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. If it has been ten years since the last time you visited your plan, chances are that your family has changed. You might have more children, or grandchildren, that were not named before. To make sure family gifts pass the way you want them to, you need to update your plans. Your LCMS Foundation Gift Planning Counselor can help get this journey started. Contact...

May 8, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Your financial accounts change over time. Generally, people who are 70 have more financial assets than when they were 40. That increase gives you opportunity to consider God's plans. Is He leading you to not only show love to family but support ministry as well? Your LCMS Foundation Gift Planning Counselor can map your desires and pray with you. Contact...

May 15, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Laws can change over time. You also may have moved from one state to another since the last time you created a plan. Powers you grant through a Power of Attorney document may be different now than fifteen years ago. Your attorney needs to review your plan. Your LCMS Foundation Gift Planning Counselor can get you ready for that visit by getting you organized and documenting your current situation and wishes. Contact...

May 22, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Tax laws change constantly as different political parties move in and out of power. Thirty years ago, your estate might have had to pay federal estate tax if it was valued over \$600,000. Today that number is \$12 Million. Five years ago, you could bequest your IRA to family over their lifetime. Today they must cash it out in ten years. Your LCMS Foundation Gift Planning Counselor can help you begin to identify areas where taxes and your plan don't line up. Contact...

May 29, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Most of us think that ministries with which we are involved will be around forever. But sometimes God's hand closes one ministry while opening another. Does your estate gift plan need to catch up with some of these changes? Your LCMS Foundation Gift Planning Counselor can help. Contact...

May 2022 Newsletter Article

Butch and Marie got married when they were nineteen. They were married for seventy years before the Lord called them home last year. When they were thirty-five, after having three children, they had created their first estate plan with a will that established guardianship for their children and created a minor's trust to provide for their children, providing for their needs until the youngest would reach the age of twenty-five. Their youngest child is now fifty-five and most of the provisions of their early plan no longer are needed.

Butch and Marie thought that they never needed to update that will. There was a problem with that. The original inheritance language from fifty-four years ago did not include the words "per stirpes." That phrase means that a child's inheritance will pass to their children if they die before receiving it. Two of Butch's and Marie's children passed away three years ago from illness. Each of them had three children. However, without the appropriate language, none of the inheritance will pass to those children (grandchildren of Butch and Marie). That would have crushed Butch and Marie had they known it happened. It also created some tension between some of the grandchildren.

All of this could have been avoided if Butch and Marie had reviewed their plan periodically through the years. It would have been worth the money to sit with an attorney. Your LCMS Foundation Gift Planning Counselor can encourage these regular checkups and make sure your gifting plans to family and ministry are clear. Contact...

June 2022 Bulletin Sentences

June 5, 2022

“Why can’t I just let my kids sort this out?” That is a question people may often ask when they are asked to do planning with the gifts found in their estate. The first answer to that question is, “God made you the steward of His gifts.” With that appointment comes the privilege of responsibility, to direct His gifts to His chosen paths. Without careful planning with one’s estate, resources can be wasted or misdirected to things inconsistent with the rest of life’s choices. Your LCMS Foundation Gift Planning Counselor can help you get organized, so this task is not painful. Contact...

June 12, 2022

“Why can’t I just let my kids sort this out?” Avoiding planning because of fear of the unknown or worry about legal expenses might create a temptation to kick the can down the alley for someone else to address the gift planning needs within an estate. However, it won’t be any easier for children or grandchildren to figure things out. In addition, you cannot be confident that next generations share the same values or priorities as you. Your LCMS Foundation Gift Planning Counselor can help you accomplish this task. Contact...

June 19, 2022

“Why can’t I just let my kids sort this out?” Many have the impression that the “executor/executrix” (personal representative) can make distribution decisions about the assets found in your estate, or that a trustee will make decisions about things needing distribution from your trust. The truth is, they are meant only to carry out the plans you have already put in place. They are limited by law from redirecting assets toward things not specified in the will or trust. If you don’t plan, distributions will be crude. Your LCMS Foundation Gift Planning Counselor can help you begin to think about your goals, working with your professionals to get it all written down. Contact...

June 26, 2022

“Why can’t I just let my kids sort this out?” The legal world goes to great lengths to avoid what is called “conflict of interest”. If you leave the charitable decisions for future generations to figure out, they will have a conflict of interest, torn between desiring greater inheritance vs. charitable giving. You have desires fueled by faith to support ministries that have been part of your life, helping others to come to know Jesus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

June 2022 Newsletter Article

Two years ago, Marie's husband was called home to Jesus. Bud had always taken care of the financial matters: paying bills, investing, and planning for the future. They had been married for seventy years. Now, Marie was feeling overwhelmed. The financial planner kept calling, asking her permission to change investment strategies. The life insurance company regularly had calling teams contacting her, asking if she wanted to add to her coverage. The local bank kept sending mail asking her if she wanted to refinance the mortgage. The senior living representative she and Bud had met four years ago kept asking if she was ready to move into assisted living. The burden of these decisions was overwhelming.

So, when her daughter asked her if she had reviewed her will lately, Marie became angry. "I just need everyone to leave me alone. Stop bugging me."

It is wise to do good planning while both spouses are alive. It is even better to make sure that those plans are written down, detailing an organized, planned approach to caring for the financial gifts God has placed in your care. It is unwise to expect that children or other relatives will be able to jump in, without any prior involvement, to make the same kind of choices you have chosen all your life. They will lovingly do their part, but you may be asking them to carry out a difficult or impossible task. Planning can bring peace of mind. When a good plan is in place, seeking interaction with professional legal, financial or tax advisors can be seen as continuing that plan. Asking children to help will also be part of that continuance.

Now is a good day to start. Your LCMS Foundation Gift Planning Counselor can highlight areas of decision and point you to the right professionals to help you write down a plan, all the while expressing your love for your family and your devotion to the Lord. Contact...