



Planned Giving for Congregations

Tools, timelines, and templates to encourage planned giving



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*Excel in this grace of giving . . . For you know the
grace of our Lord Jesus Christ. 2 Corinthians 8:7,9*



Introduction

The Lord—who has revealed himself in the Bible as Father, Son, and Holy Spirit—is the planned Giver. From eternity he planned the creation of this world, the gift of your life, and—most importantly—the gift of his Son, Jesus the Christ, by whose perfect life and sacrificial death all sinners have been declared “not guilty.” From eternity he also planned that you would hear the good news of Christ, trust Jesus for forgiveness of sins and eternal life, and—by the Spirit’s power—live for him now and forever. How loving, intentional, and beneficial God’s planned giving has been!

One of the ways we thankfully respond to God’s grace is planning our offerings to the Lord in a loving, intentional, and beneficial way. Our regular offering at worship is not the only opportunity we have for giving to the Lord. We honor the Lord when planning for the transition of our accumulated wealth (our “estate”) at life’s end. There are also a variety of other opportunities that enable us to support the Lord’s work now in a smart and efficient manner. The Bible encourages planned giving—intentional, cheerful management of our blessings to care for family and to return a portion of our possessions to our Creator and Savior God.

There is much room for growth in planned giving. Only three out of ten Americans have developed an orderly plan for the transfer of their estates. Of these, only one out of the three has remembered a charity in their plans. People of faith, for whom giving is an act of grateful stewardship, will want to remember the Lord’s work in their giving plans, but need to know the options available to them.

The purpose of this booklet is to help your congregation promote planned giving—to educate, encourage, enlist, and excite members about opportunities to offer planned gifts to support the Lord’s work through their church, synod, and WELS-affiliated ministries:

1. Educating means sharing through all available means of communication the mission and vision of the congregation and how members can support it.

2. Encouraging means providing ongoing communication, events, and programs to assist each member with realizing their Christian giving goals.

3. Enlisting means asking individuals to participate in supporting the mission of the congregation and other ministries they love through current and deferred gifts.

4. Exciting means celebrating the “gift of giving” and the impact of our planned gifts within and beyond the congregation.

Here is the outline:

- Part I helps your congregation initiate a program to promote planned giving opportunities to members.
- Part II tells how to set up a congregational planned giving committee for carrying out this work.
- Finally, Part III highlights WELS organizations that can help you with any of these steps.

You can find the resources referenced in this manual at wels.net/plannedgivingprogram.

May God bless your use of this booklet for the benefit of the people you serve as they praise Jesus with offerings that help to spread his Word throughout the world!

Through Jesus, therefore, let us continually offer to God a sacrifice of praise—the fruit of lips that openly profess his name. Hebrews 13:15

I. Quick Start to Congregational Planned Giving

Scriptural Basis for Giving

Before educating and encouraging any type of giving in your congregation there must first be a solid scriptural basis that compels sincere enthusiasm. Visit the Ministry of Christian Giving (MCG) resource center at mcg.welsrc.net for programs and resources that teach God-pleasing stewardship of his gifts. These resources include stewardship programs and “Stewardship by the Lectionary” devotions (found in the Stewardship Toolbox).

Here is a summary of basic scriptural truths that encourage us to be joyful and generous stewards:

1. God owns everyone and everything.

The earth is the LORD's, and everything in it, the world, and all who live in it.

Psalms 24:1

2. By grace God supplies all our needs.

My God will meet all your needs according to the riches of his glory in Christ

Jesus. Philippians 4:19

3. God prompts our thankful response.

Whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him. Colossians 3:17

4. God graciously tasks us with managing his blessings.

[The kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted his wealth to them. Matthew 25:14

5. God encourages us to joyfully give our offerings out of love for Christ.

For you know the grace of our Lord Jesus Christ . . . Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 8:9; 9:7

Quick Start to Promoting Planned Giving

A congregation can increase member awareness of planned giving opportunities by designating a person to share WELS resources through the following steps:

1. Go to wels.net/plannedgivingprogram to access the following WELS planned giving resources.

- Review these planned giving publications (also available for free at nph.net):
 - *Different Ways to Make Planned Gifts* provides an overview of the ways to make a current or deferred gift to the Lord's work.
 - *Estate Planning for the Christian Steward* is a guide to setting up a Christian estate plan.
- Subscribe to the WELS Foundation e-newsletter (wels.net/foundation-newsletter). This newsletter is sent each spring, fall, and winter, and provides information about different planned gifts that you can share with fellow members at your church (for example, cut and paste articles into print and digital communications including websites, bulletins, and newsletters).
- Review and use articles from the *Grace of Giving* planned giving newsletter (wels.net/graceofgiving).
- Download "Stewardship by the Lectionary" devotionals from the Stewardship Toolbox (mcg.welsrc.net). These correspond to the Scripture readings used in weekly worship.
- Look through WELS Foundation's website, wels.net/foundation. It has helpful information about planned giving, including a gift guide with personalized planned giving illustrations. Congregations looking to incorporate planned giving information at their websites can contact WELS Foundation for "embed code." This coding creates a graphic on the web page highlighting and linking to helpful resources offered through WELS Foundation.
- Utilize your congregation's local Christian giving counselors (wels.net/givingcounselors). Christian giving counselors are called workers who apply Scriptural principles to the gift planning process. Since their services are funded by our church body, there is no cost to you or the congregation. Counselors (one focused on current gifts and the other on deferred gifts) are available for group presentations and one-on-one appointments. Consider inviting a counselor on a regular basis to present on different topics. Once members become interested in opportunities through the congregation's educational efforts, they can work with the Christian giving counselors to complete their plans.

Let us encourage each other, and all the more as you see the Day approaching. Hebrews 10:25 (EHV)

2. Consider all available communication tools in your congregation for sharing planned giving information and encouragement.

- Print pieces: information sheets, brochures, annual report (you might enlist the help of a communications expert to guide you in the production of professional-looking print pieces)
- Bulletins: promotional blurbs, inserts
- Newsletters: printed and/or e-mailed
- Mailings (possibly an update with the offerings statement)
- Phone calls, text messages
- Personal visits
- Internet: website, social media (link to wels.net/foundation)
- Digital displays in church before and after the service
- Bulletin board
- Announcements
- Promotional items
- Special events

3. Consider a one-year strategy that incorporates the communication tools listed above.

Congregations may do things differently. Larger congregations may set up a planned giving committee. Mid-sized congregations might coordinate this work through their stewardship committee. Small churches may appoint one or two volunteers to manage planned giving communications. Congregational leaders may discover changes or enhancements need to be implemented. A one-year strategy allows an opportunity to easily implement these changes. A congregation may determine that their initial one-year strategy could involve the following:

- Reserve space in regular communications to share information. Utilize the planned giving articles provided through WELS Foundation and Ministry of Christian Giving.
- Have regular seminars and other events to emphasize planned giving.
- Map out an annual communication strategy. Here is one example:

You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. 2 Corinthians 8:9

One-Year Strategy for Promoting Planned Giving in Your Church

January	Send an e-mail or letter to members suggesting they write or update their wills. If possible, send this over the signature of someone who has already done so. Include information about gifting options. Make sure to provide contact information for those who might want additional information. Display printed information in a visible location at the church. Promote on social media.
February	Publish an article in your church newsletter telling the story of an individual or couple who has made estate plans that include your church.
March	Publish a newsletter article outlining information about your congregation's current or planned major initiative (if applicable). Contact a WELS Christian giving counselor to schedule a seminar on any of the following topics: WELS ministry, estate planning, planned giving, or endowments.
April	Use the April tax filing deadline as an opportunity to share information about how charitable giving can help with tax planning. For example, giving appreciated assets rather than selling them and donating the proceeds avoids capital gains taxes so that the church receives the full value of the gift. In addition, for those who itemize, this gift may increase their charitable deduction. Or consider a donor-advised fund (DAF). If you do not have enough deductible expenses to exceed the standard deduction, you can give enough to a DAF to itemize in certain years and then recommend grant distributions over time to your church or other WELS ministry. Remember to encourage congregational members to always share their giving plans with their professional advisors to determine if their plans are appropriate for them.
May	If applicable, do an after-worship presentation on how the congregation has previously benefitted from a planned gift, or could benefit from a planned gift in the future. Also, host a social event for those who have already included the church in their estate plans or are considering doing so.
June	If you have identified them, talk with people who are interested in remembering your congregation in their wills. Help them with their estate planning needs or put them in touch with your WELS Christian giving counselor or other professional advisors who can assist them.
July	Encourage people to consider including the Lord's work as a beneficiary to their IRA and other retirement plans, life insurance, annuities, etc. Also, mention the benefits of the IRA qualified charitable distribution for those age 70.5 and older (see November).
August	Since distributions from endowment funds are typically made this time of year, report on the amount of the funding and how it will be used or could have been used should an endowment have been in place.

September	Work together with an ongoing stewardship campaign team to piggyback planned giving information with the annual campaign promotional materials. Share how appreciated assets or a qualified charitable distribution may be used to fulfill one's annual giving plan. For someone who can't make a substantial annual gift but would like to give more, an estate gift may be the answer.
October	Highlight giving through a charitable gift annuity since this is when WELS Foundation does a wider promotion across the synod each year. Also emphasize year-end tax planning ideas (e.g., gifts of appreciated assets or use of a donor-advised fund) in communications.
November	Promote the IRA charitable distribution opportunity for those who are required to take required minimum distributions, or who are 70.5 or older. Charitable distributions from an IRA are free from federal and potentially state income tax. These members could be encouraged to consider directing IRA distributions to church to save on taxes, then using the cash they would have given for other needs.
December	Plan next year's calendar. In your annual planning consider special topic seminars or interest groups. For example, an excellent focus may be on women or seniors.

4. Follow your congregation's gift administration policies.

Remember to treat every donor with gratitude and respect. This means:

- The congregation promptly and graciously thanks every donor and provides them with an appropriate acknowledgment or regular statements of gifts (any acknowledgment should list gift amount and state that "no goods or services were provided in exchange for these contributions").
- Information about every donor is kept confidential unless the donor has given explicit permission for their story to be told.
- Encourage members to use WELS Foundation to facilitate gifts to ministry. WELS Foundation staff have expertise in processing all types of gifts and in providing a proper acknowledgement for those gifts.

If your congregation does not have a gift acceptance policy, consider establishing one. A gift acceptance policy states what gifts the congregation will and will not accept, what reviews may be required, and who has the authority to make a final decision. A sample policy can be found later in this manual.

The wisdom of the prudent is to give thought to their ways.
Proverbs 14:8

5. Provide assistance with gifts.

God-willing, as your effort to communicate planned giving opportunities gets off the ground you will start to hear from members who want to make planned gifts to your congregation. It is likely most of them will need assistance. It is not expected that congregational planned giving committee members or stewardship committee members be knowledgeable in planned gift options. A simple way to handle this is to put them in touch with your congregation's WELS Christian giving counselors. If you are not familiar with the counselors assigned to your congregation, visit wels.net/givingcounselors or call WELS Ministry of Christian Giving at 414-256-3209 / 800-827-5482.

6. Celebrate gifts!

Some of the best publicity for planned giving is actual gifts! Share when gifts are received (with the donor's permission or anonymously) or endowment distributions made—how much is going to help which ministries. Share joyful testimonials of members who have made gifts. Hold and share coverage of a “thank you” event for those remembering your congregation in their estate plans or with planned gifts. Mention in an after-service announcement the ministry goals that could be achieved through a certain amount of gifts (this may tie in particularly well to certain church year seasons emphasizing God's gracious blessings that motivate our generous response, e.g., End Times).

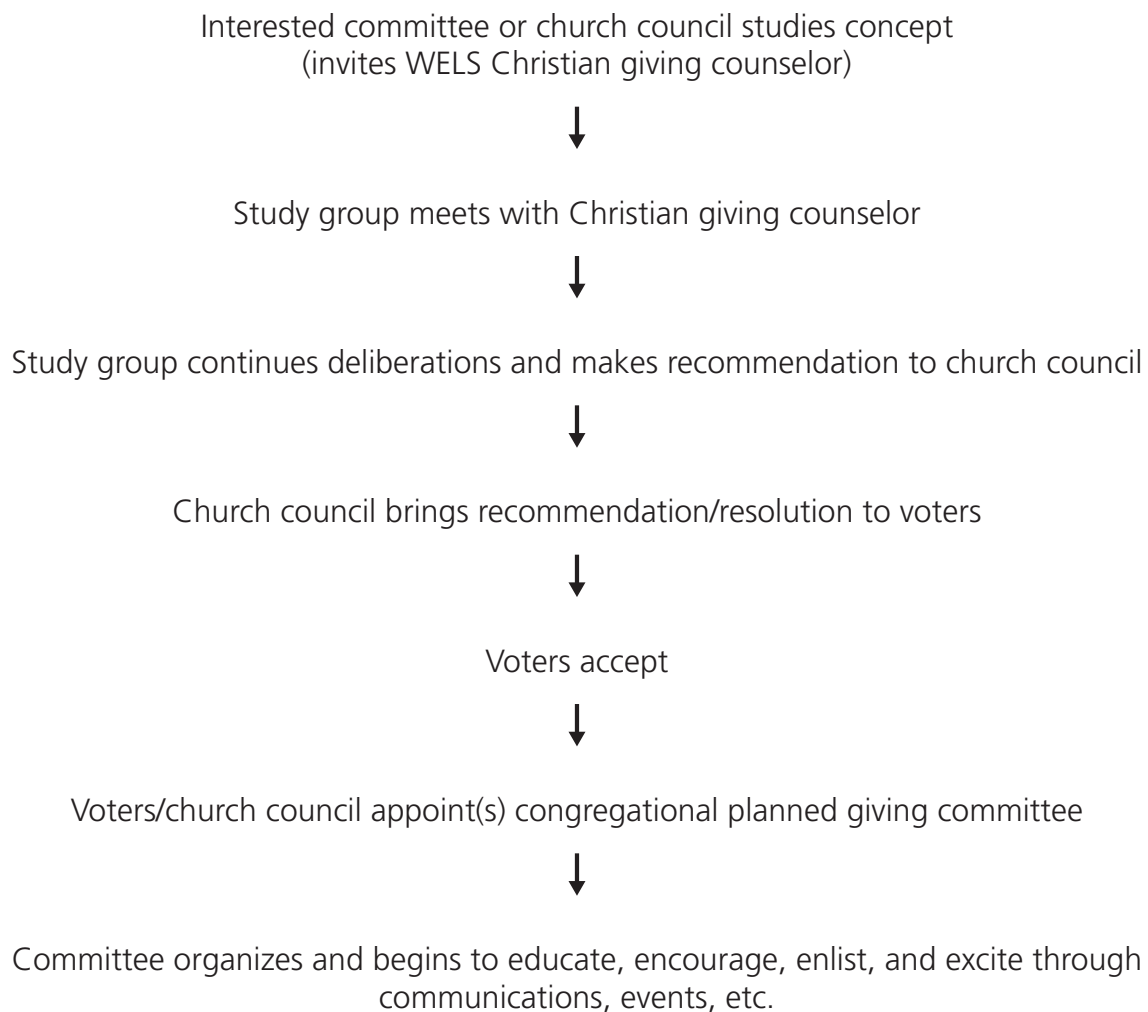
This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. 2 Corinthians 9:12



II. Setting Up a Congregational Planned Giving Committee

The main purpose of a planned giving committee is to communicate to the congregation the opportunity to make planned gifts to the Lord. See Part I for the communication plan. Besides sharing information and encouraging planned giving, the committee can serve as the initial contact for members interested in tax-wise giving to the congregation, synod, and WELS-affiliated ministries. Some congregations may choose to implement a formal planned giving committee, while others may choose to empower the stewardship committee to implement planned giving efforts. Smaller congregations may appoint one or two individuals to foster planned giving opportunities. For congregations that elect to establish a formal congregational planned giving committee, the following chart may serve as a template.

Flow Chart for Setting Up a Committee



Building the Committee

- ✓ The first qualification is that committee members be faithful church members who have demonstrated strong Christian faith. They should understand the Great Commission that God has given to his Church. They are generous stewards themselves and advocates of faithful stewardship.
- ✓ Consider what skills, capabilities, and interests should be present on your planned giving committee. Each person should . . .
 - be committed to the purposes of the planned giving program.
 - be willing to work, both at meetings and in between.

Within the group, one or more persons could, depending on your needs . . .

- have verbal and written communication skills.
- have leadership skills.
- pay attention to details.
- have a background in accounting.
- relate well to the constituencies in the congregation.

What are the constituencies within the congregation that should be represented?

- Women and men
 - Age groups
 - Geographic areas
 - Interest areas
 - Income groups
 - Others—how does your congregation break out into groups?
- ✓ Regarding the size of the committee and term length for members, follow the typical standards of your congregation.

You will be enriched in every way so that you can be generous on every occasion. 2 Corinthians 9:11

Special Issues

1. Should the church council also be the planned giving committee?

This is a matter of judgment and may vary by congregation, but the consensus seems to be that there should be a clear separation between the planned giving committee and the leadership of the congregation. This will help to avoid an apparent conflict of interest with those who help gather gifts and those who decide how the money should be spent.

So, how does the church council stay in touch with the planned giving committee's work? Again, this is a matter of judgment that can be determined by the congregation. Here are some possibilities:

- One member in common (e.g., the treasurer)
- The planned giving committee minutes are regularly distributed to the council
- The planned giving committee makes a special in-person report to the council on a regular basis

2. Be careful about potential conflicts of interest.

While certain financial and legal experts can bring valuable information and advice to the committee, keep in mind their presence could also create an uncomfortable situation should the committee need to hire a financial or legal expert. Plan accordingly as you select committee members. One option might be to seek committee members who are retired experts in these areas.

It is God who works in you to will and to act in order to fulfill his good purpose. Philippians 2:13

Administrative Tips

The planned giving committee may want to work with the church council to set up a special gifts committee (SGC). The purpose of the SGC is to advise the church council, the pastor(s), commissions, and committees regarding the acceptance of gifts that are offered with conditions, and gifts of property other than cash or negotiable securities. The SGC could be a committee of the church council. The members of the SGC might include the chairperson of the congregational planned giving committee, one other member of the planned giving committee chosen by the committee, the president and/or the treasurer of the congregation, and the administrative pastor. The SGC chairperson would be chosen by the SGC from its membership from time to time. The SGC would meet as needed at the call of the SGC chairperson to consider proposed gifts and related matters. (The special gifts committee could also be a sub-committee or task force if preferred.)

Alternatively, the congregation may want to consider assigning a financial secretary or utilizing another financial officer in the congregation to carry out these duties in place of a special gifts committee. No matter how a congregation chooses to proceed in the administration of special gifts, involving their local Christian giving counselor will be helpful in that he may be knowledgeable in the type of gift that is proposed.

Find a modifiable gift acceptance policy sample at wels.net/plannedgivingprogram.

We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man. 2 Corinthians 8:20,21



Asking for Gifts

Once policies and a communication plan are in place, you can invite God's people to consider planned gifts for the Lord's work. Here are some steps for doing that:

- Identify:** Make a list of prospective donors based on the frequency of their gifts, their longevity in supporting your congregation, and consideration of their age (maybe start with those 70 and older).
- Prepare:** Speak with your pastor. Educate yourself about the principles of Christian stewardship. Assign committee members a small number of donors to visit within a specific time period.
- Call:** Sit down and call your potential donors to set up appointments within the next two or three weeks.
- Visit:** Outside the donor's door, clear your mind of distractions. Pray for God's help in presenting your case clearly. Establish rapport with your congregational brother or sister. The first and primary goal is to build trust. With some people trust is automatic; with others this may take some time.
- Ask:** After building rapport and trust, explain why you have come and what you hope to accomplish. Ask . . .
- "What aspects of our church's ministry do you appreciate and enjoy supporting?"
 - "Would you consider a planned gift to our church's ministry?"
 - "Have you thought about the various ways to make a planned gift?"
 - "Would you like the assistance of a WELS Christian giving counselor to help you in carrying out your plans?"
- Make members aware that, while all gifts are kept private, they can choose to remain anonymous.
- Follow up:** Give the prospective donors some materials to look over. These could include promotional pieces about your church's ministry, a copy of the *Different Ways to Make Planned Gifts* booklet, and contact information for your area's Christian giving counselor. Mention that you will call again in two weeks—then do it.

Sample Gift Acceptance Policy

On behalf of [Congregation Name], and under the direction of the voters assembly/church council, the Board of Stewardship/special gifts committee/financial secretary [or another officer] shall be responsible for overseeing gifts offered with donor-imposed restrictions. These include planned gifts, estate gifts, and gifts other than cash or marketable securities (hereafter referred to as “special gifts”).

1. Special gifts will be reviewed by the Board of Stewardship/special gifts committee/financial secretary [or another officer] at their regularly scheduled meetings. When needed, special meetings may be called, or written communications (including e-mail) may be used to review special gifts.
2. Special gifts not restricted by the donor will be distributed in accordance with the congregation’s prevailing unrestricted gifts policy [for example, “50% debt retirement, 30% ministry plan, 10% WELS, and 10% Scholarship Fund”—the policy should be reviewed periodically so that it continues to correspond with the church’s mission, vision, and priorities].
3. Donor-restricted gifts must be accepted by the Board of Stewardship/special gifts committee/financial secretary [or another officer] if the purpose of the gift is in accordance with the mission of the congregation. Donor-restricted gifts earmarked for an existing fund or project do not need to be sufficient to fully fund the proposed project, but must be kept separate from other funds. If accepted, the gift must be used in accordance with the accepted restrictions, and the restrictions must be documented. The Board of Stewardship/special gifts committee/financial secretary [or another officer] will keep a log of accepted restricted gifts that includes appropriate gift information such as donor names, gift descriptions, dates received, how gifts were acknowledged, the specific restrictions on the use of gifts, and when and for what purpose the gifts were ultimately dispersed.
4. Gifts other than cash or marketable securities must be accepted by the voters at a congregational meeting. Prior to making a non-cash gift, donors are encouraged to discuss their intentions with the Board of Stewardship/special gifts committee/financial secretary [or another officer]. The asset should be readily marketable, unencumbered with debt, free of environmental or other liabilities, and should not require additional funding by the congregation. Examples include but are not limited to the following:
 - a. Real estate may consist of vacant land, residences, rental, farmland, or commercial property.
 - b. Privately held assets may include ownership of a business, income property, collectibles, or other items of value.

Exceptions [examples of in-kind gifts to consider—will vary by congregation]:

- School supplies and other items intended for school use must be approved by the principal or the chairman of the Board of Christian Education.
 - Materials given for the maintenance and upkeep of the church and/or school facilities must be approved by the chairman of the Board of Trustees.
 - Gifts with a value of less than \$250 do not need special approval.
5. Marketable securities include assets such as stocks, bonds, and mutual funds. The congregation shall liquidate marketable securities, whether intended for the general operating budget or an existing special fund or purpose, as promptly as reasonably possible. Any transaction fees attributable to the liquidation shall be paid out of the proceeds of the gift.

The chairman (or his designee) of the Board of Stewardship/special gifts committee/financial secretary [or another officer] will communicate decisions to the donor(s).

Requests from donors to remain anonymous shall always be respected.

The congregation may use the services of the WELS Ministry of Christian Giving and/or WELS Foundation to assist with the review, acceptance, and liquidation of special gifts.

Approved by [Congregation Name] on _____ [Date], [Year].

Rejoice in the Lord always. I will say it again: Rejoice! **Philippians 4:4**

III. WELS Organizations that Can Help You

WELS Ministry of Christian Giving

WELS Ministry of Christian Giving encourages members to excel in the grace of giving (2 Corinthians 8:7) and assists them in making planned gifts to support the gospel ministries of their congregations, synod, and WELS-affiliated ministries. Each of the 12 WELS districts has Christian giving counselors who know well the principles of Christian stewardship and can encourage and assist churches and individuals with planned giving. Since Christian giving counselors are funded by the synod, there are no fees or commissions for their services. Consequently, there is no cost or obligation for working with a WELS Christian giving counselor.

Assistance to Members

- Provide updates on WELS ministry opportunities
- Help you develop a plan for regular, faithful giving
- Assist you with your will
- Explore ways to reduce taxes and increase support for your family, church, and favorite WELS ministries
- Explain charitable gift annuities and remainder trusts, which provide lifetime payments with the remainder going to your favorite ministries
- Provide information about qualified charitable distributions from Individual Retirement Accounts (IRAs) for members age 70.5 and older, and about using required minimum distributions (RMDs) from IRAs for ministry support
- Provide information about other helpful giving vehicles, including retirement plans, appreciated assets, donor-advised funds, and endowments
- Work with your professional advisors on your Christian giving plans

Assistance to Churches

- Preach on the topics of stewardship and WELS ministry
- Present on the topics of tax-wise giving, stewardship, WELS ministry, and estate planning
- Help set up a planned giving committee

Benefits of a Counselor

- Receive confidential counsel from a fellow Christian who wants to help you fulfill your Christian giving goals
- Grow in understanding and living the scriptural principles of Christian stewardship
- Experience the joy of giving that comes from a prayerful, carefully thought-out plan

Where He Fits into Your Gift-Making Process

WELS Christian giving counselors are not attorneys, certified public accountants, financial planners, or insurance professionals, nor do they provide legal or financial planning advice. They offer general information about tax-smart planned giving approaches and provide counsel regarding Christian stewardship principles and WELS ministry. There is no fee for the services of a counselor.

Contact Your Counselor

A counselor is available to meet you at your church or home. To contact a counselor, call WELS Ministry of Christian Giving at 414-256-3209 / 800-827-5482 or visit wels.net/givingcounselors to view an online directory.

WELS Ministry of Christian Giving
N16W23377 Stone Ridge Drive
Waukesha, WI 53188-1108

Phone: 414-256-3209 / 800-827-5482
E-mail: mcg@wels.net
Web: wels.net/christian-giving

WELS Foundation, Inc.

After the Israelites crossed the Jordan River to enter the Promised Land, they set up a stone memorial so that future generations would know the goodness of God (Joshua 4:4-9). In the same way, Christians today arrange planned gifts through WELS Foundation to share Jesus' love with the people in their lives and to support Christ's work for years to come.

WELS Foundation, a self-supporting subsidiary of WELS, was organized for the benefit of the Wisconsin Evangelical Lutheran Synod and is guided by the same principles. Christ's love is what we are all about. By that love we are redeemed and forgiven. His Spirit has made us his own by faith and given us the promise of a relationship with him now and forever in heaven. God has graciously called us to help WELS members and organizations pass on his great love in Jesus to the next generations so they might know and reflect Christ's love.

By donating to WELS Foundation for a charitable gift annuity, a charitable remainder trust, a donor-advised fund, an endowment, or another special giving instrument, your Christian

faith is making a lasting impact and helping to do the Lord's work. Giving is an act of worship, another way to offer your Lord a thankful response for his never-failing gifts.

Charitable gifts benefit WELS gospel ministry by providing funds to your congregation, WELS (Home and World Missions, Ministerial Education, Congregational Services, Christian Aid and Relief), and WELS-affiliated ministries. Like the stones placed by the Jordan River, your gifts are a way to share God's grace with others now and after you enter the Promised Land of heaven.

WELS Foundation, Inc.
N16W23377 Stone Ridge Drive
Waukesha, WI 53188-1108

Phone: 414-256-3206 / 800-752-8940
E-mail: WELSFoundation@wels.net
Web: wels.net/foundation

Every good and perfect gift is from above, coming down from the Father of the heavenly lights. James 1:17

Notes:

WELS Ministry of Christian Giving encourages members to excel in the grace of giving and assists them in making planned gifts to support the gospel ministry of their congregations, synod, and WELS-affiliated ministries.

WELS Foundation exists to help God's people support gospel ministry through the Wisconsin Evangelical Lutheran Synod.

It is the foundation of choice for members, entities, and affiliates of WELS.



Wisconsin Evangelical Lutheran Synod
N16W23377 Stone Ridge Drive
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wels.net