Planned Giving Reprintables

*WELS Ministry of Christian Giving has edited and approved the following resources for your church to customize (when necessary) and use as needed. They are intended to encourage members about good stewardship practices and to inform them about ways to make planned gifts to benefit your church and other WELS ministry. Consider using them at your website, in bulletins or newsletters, etc. To use, modify as you’d like. Then highlight the text and copy and paste it (Ctrl-C, Ctrl-V) where you want it to go.*

*The first resource is from Stewardship Advisors. To learn more, visit* [*www.stewardshipadvisors.org*](http://www.stewardshipadvisors.org) *or call Ron Chewning at 888-783-2790. WELS Ministry of Christian Giving obtained permission to share this.*

*Note that the illustration for the second article was specifically prepared for the month of April, 2017, but can be used anytime to provide a general example of how a deferred charitable gift annuity works.*

Giving Sacrificially

A husband and wife who were traveling around the world saw a boy in Korea one day pulling a crude plow in a field, while an old man held the plow handles and directed it through the rice paddy. The husband was amused by the sight and took a snapshot of the scene. “That’s very curious,” he remarked to the missionary who was their interpreter and guide. “I suppose they are poor.”

“Yes,” said the missionary. “That is the family of Chi Noui. When the church was built, they were eager to give something to it, but they had no money, so they sold the only ox they had and gave the money to the church. This spring they are pulling the plow themselves.”

The husband and wife were silent. Then the wife said, “That was a real sacrifice.”

“They did not call it that,” said the missionary. “They thought it was fortunate they had an ox to sell.”

The two tourists did not have much to say, but when they reached home, they took the photograph to their church and told their pastor about the incident. “We want to double our pledge to the church,” they said, “and give us some plow work to do. We never knew what gratitude or joy or sacrifice really meant until now.”

Through their experience in Korea, God helped this couple see the joy that comes from giving. In his Word, God speaks to all of us about the importance of giving. Jesus said, “It is more blessed to give than to receive” (Acts 20:35). He also said, “Freely you have received, freely give” (Matthew 10:8). If we choose not to give faithfully and generously, we forego the blessings that God gives to those who give cheerfully. There is no better time than now to examine your level of giving, and, if need be, to take a leap of faith and increase your giving.

A Gift to the Lord, a Tax Deduction Now, and Income in Retirement

If you are 45 or older and would like to make a gift towards the Lord’s work that provides income during retirement—and a charitable deduction now (while income is higher), consider a deferred gift annuity. A deferred gift annuity allows you to make a gift in exchange for fixed quarterly payments starting at a future date and continuing until you go to heaven. Here is how this would work for someone who is 55 with payments beginning in 10 years:

**Single-life Annuity Illustration**

(Two-life annuities are also available.)



(Transferring appreciated assets, e.g. stocks, may be an even more beneficial way to fund your deferred gift annuity since it may allow you to avoid capital gains taxes now and pay them in a more favorable way later.)

Rev. John Beck and his wife Cindy have found the deferred gift annuity to be a convenient and beneficial way to make a planned gift to the Lord. Pastor Beck says:

*Some years ago, I recall a WELS Christian giving counselor commenting that*

*Christians who have given offerings all their life may want to make one last*

*planned offering in their death. That made sense to me; the question was how*

*to make that happen. By the grace of God a very generous and supportive*

*congregation enabled us to buy a home near the bottom of a housing market that*

*began to swing sharply upward after we bought. After some medical setbacks*

*and early retirement we needed to sell our home but realized a significant*

*financial gain that would allow us to plan that final offering. Still, looking*

*ahead, we knew that we would need to supplement our income stream. That’s*

*where the deferred charitable gift annuity comes in. With this vehicle, there will*

*be a nice future gift for the Lord’s work, and we will receive lifetime payments.*

*It is a win-win situation that I would encourage everyone to explore.*

Our local WELS Christian giving counselor can discuss with you the details of how this type of gift would work in your personal situation. If interested, please contact [Counselor Name] at [e-mail address] or by calling [phone number].