

Planned Giving Articles

*Your church can customize, copy, and paste the following text into your print and digital pieces to encourage stewardship and to inform people about how to make planned gifts to benefit your church.* *The first resource is from Stewardship Advisors. To learn more, visit stewardshipadvisors.org or call Ron Chewning at 888-783-2790. WELS Ministry of Christian Giving obtained permission to share this.*

Part of God’s Plan

“In those days . . .” So begins a well-known passage of Scripture. Do you know what comes next? “In those days Caesar Augustus issued a decree . . .” (Luke 2:1). Some of us can quote the whole story by heart. Even though we’ve heard it year after year, some of us for many years, the story is still precious to hear, still warms our souls, still excites our minds, still calms our fears.

Two seemingly inconsequential people of little means obeyed that decree and traveled to the town of Bethlehem to register for the census. The woman, Mary, was about to have a child. She knew that her child was the Son of God, a child to be named Jesus. Joseph, her husband, knew he was not the father of the child, although that was how the world saw him. These were two of God’s faithful. They knew the prophecies regarding the Messiah. They had been visited by the angel and learned that they were to be part of the fulfillment of those prophecies. They didn’t know how things would turn out. They didn’t know all that God had in store for them. They just obeyed their leaders and submitted to their authority (Hebrews 13:17) as they trusted God to guide and protect them and his Son each step they took on his path.

Of course, God did just that. He provided a place for the child to be born (Luke 2:7). He sent angels to announce the birth of the King and moved the shepherds to respond to the joyful news and go to worship the new baby (Luke 2:8-20). He sent “Magi from the east” who brought “gifts of gold and of incense and of myrrh” and then believed the warning God gave them in a dream and avoided the evil King Herod on their return trip (Matthew 2:1-12).

How many of these people involved in this most wondrous story realized the important and memorable parts they played? We cannot say for sure but surmise none could really comprehend the eternal significance of the events as they unfolded.

We, too, are involved in God’s plans. Nothing God does is without purpose. Are we listening for the voice of the Spirit as he speaks to us through God’s Word? Are we, as we go about our daily routines, obeying our leaders, cognizant of being God’s feet and hands and voice to carry out his plan? Do we bring our gifts, aware that God may use them according to a purpose we can’t even imagine? How exciting it is to think and know that we are God’s instruments! What a loss of blessing to us if we refuse to let God use us (Esther 4:14)!

As we live out our daily lives as stewards, “let us fix our eyes on Jesus, the author and perfecter of our faith . . . so that [we] will not grow weary and lose heart” (Hebrews 12:2-3). We look forward with eagerness and anticipation to the unfolding of God’s plan in our lives.

What Is Deferred Giving?

To defer a gift is to set a gift in motion but withhold the disbursement. For example, if you prepare a will and name [Congregation Name] as a beneficiary, that gift will not occur until the Lord takes you to heaven and the will is probated. The gift is made when the will is written yet deferred until a later time. Because a will can be altered or replaced with a new will, the deferred gift is considered revocable. It is made, but incomplete.

Another kind of revocable deferred gift is a beneficiary designation on a brokerage account or insurance policy. These can be changed at any time, so they are incomplete gifts.

There are deferred gifts that are complete. An example of this kind of gift is a charitable remainder trust. When a person establishes such a trust with WELS Foundation, they retain an income benefit for a period of time and then allow whatever is left to comprise the gift. Most often the person who sets up the trust receives income for the rest of his or her life, and then the remainder goes to [Congregation Name]. The IRS recognizes the irrevocable nature of a charitable remainder trust by awarding an income tax charitable deduction when the trust is established—even though [Congregation Name] won’t receive the remainder for many years.

Deferred giving is sometimes called “planned giving” because it takes a little planning to accomplish. If you like to know more about this kind of charitable giving through WELS Foundation and how it can even benefit you as a donor, visit wels.net/foundation. For free personal assistance contact our local WELS Christian giving counselor, [Counselor Name], at [contact information].