

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.*

**Stewardship Corner**

Jesus said, “Seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:33). Unfortunately, many people seem to transpose this verse as they first seek worldly things with the hope that God’s blessings will still be there. Are you more focused on your lifestyle than with seeking God? God’s promise to those who seek him is that he will provide for them and bless them. Do you trust in his promise?

**Stewardship Corner**

God’s Word is clear about our need to give and how we are to give. For example, in Exodus 23:16, God tells his people that they are to bring their best to the Lord. In Proverbs 3:9, he directs his people to give their firstfruits. In the writings from Paul, we read that we are to give on the first day of the week (1 Corinthians 16:2). How does God react if we are not faithful in our giving? Through the words of the prophet Malachi, God showed his displeasure to those who were depriving him of their tithes and offerings. Is your attitude toward giving God-pleasing? If not, repent and receive the abundance of blessings that God promises to his faith-filled stewards.

**Stewardship Corner**

In Hosea 6:6 we read, “For I desire mercy, not sacrifice, and acknowledgment of God rather than burnt offerings.”God told his people that, if they refused to acknowledge him and to show mercy, he didn’t even want their gifts. He wants us to give him our love before we give him our tithes and offerings. Through faith in God’s grace, we acknowledge him and, out of love for him, respond to him with our gifts.

**Stewardship Corner**

Money has been called the “the god of those who have too much, and the goal of those who have too little.” In Proverbs 30:8-9 we read, “Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ or I may become poor and steal and so dishonor the name of my God.” Blessed indeed is the person who avoids the extremes of too much or too little.

Increase Your Retirement Income

It’s quite possible you can make a gift to [Congregation Name] and actually increase your retirement income. To illustrate, let’s look at the situation of “Mrs. Jones.” She is 80 years old and receives retirement income from various sources, including certificates of deposit. One of her CDs is maturing, and she is hesitant to take out another one because of the low rates.

Then Mrs. Jones learns about making a gift annuity to [Congregation Name] through the WELS Foundation. At her age, she can obtain a one-life charitable gift annuity that would pay her an annual rate of 7.3 percent.

What’s more, because a gift annuity is irrevocable, she would receive an income tax charitable deduction for a portion of her contribution. And, since [Congregation Name] will eventually benefit from the gift, Mrs. Jones would have the satisfaction of helping an organization she cares about.

**Regular Payments**

After talking with her advisor, Mrs. Jones decides to obtain a gift annuity for $25,000. Because the rate is so much better than what she was receiving from her CD, her retirement income will increase. Every quarter for the rest of her life she will receive a check from WELS Foundation for $456.25.

Charitable gift annuities are popular with many older donors. In fact, some donors like this arrangement so well they obtain additional annuities as the years go by. The older a person is, the higher the rates. The highest single-life rate, for persons 90 years and older, is 9.5 percent.

**Younger Donors**

Gift annuities, with deferred payment schedules, can also make sense for younger donors. For example, a 45-year-old person who creates a charitable gift annuity with payments to begin at age 65 will receive an annuity rate of 10.6 percent. Further, an income tax charitable deduction is available when the annuity is created, making this not only an excellent supplemental retirement plan, but a current source of tax relief as well.

If you want to learn more about doing a charitable gift annuity for the benefit of [Organization Name], contact Christian Giving Counselor [Counselor Name] at [contact information].