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 meant to encourage members about good stewardship practices and inform them about ways to make planned gifts to benefit your church and the synod. Consider using them at your Web site, 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.*

A Gift that Also Pays You

A charitable gift toward the Lord’s work that also provides you and/or a loved one with fixed annuity payments for life? No wonder the charitable gift annuity (CGA) is so popular.

“We wanted to say ‘Thank you, Jesus’ in our estate,” say WELS members Tom and Betty DeWitz. “We learned we could give the gift now, receive retirement income and a tax deduction, and best of all, know that when we go to heaven, a gift will be made to the Lord’s work. We are very happy with the CGA and urge people to consider this type of gift.”

Consider the following sample illustration for someone who is 75 years old (rates vary based on age):

**Single-life Annuity Illustration (Two-life annuities are also available.)**



You can receive your own personalized CGA illustration using WELS Foundation’s [Gift Guide](https://www.pgcalc.com/giftcalcs/(S(y2vajfqguwen0555vm03opmq))/Guest/GiftGuideIntro.aspx?prod=tsyn3gyGHcQ%3d&ref=aUePNklaKOc%3d).

If interested in more information and gift help by a [WELS Christian giving counselor](http://www.wels.net/christian-giving/giving-counselor-directory), call WELS Ministry of Christian Giving at 800-827-5482.

Wise Stewardship at Christmas

At Christmas we celebrate the ultimate gift—the birth of Jesus, mankind’s Savior from sin—by making gifts of love to God and other people. It’s important to remember how Christ is our motivation for Christmas giving so that we can avoid some of the temptations that come with the holiday celebration.

In order to avoid getting caught up in excessive shopping and spending, plan ahead how much you will spend at Christmas and stick to the plan. Consider some of these Christmas spending statistics:

* In the U.S., 50 percent of people spend more than they can afford.
* For 33 percent of people, it will take six months to pay off their Christmas spending.
* Twenty percent of people will have trouble making mortgage or rent payments in January because of Christmas spending.
* The average child in the U.S. has an accumulation of toys worth over $1,500.
* Children’s Mutual said that kids are given on average 10 gifts besides what their parents give them.
* Forty percent of the toys given in December are broken by March.

Your loved ones do not want you to go into debt for them. More money spent does not mean more love expressed. Many people greatly appreciate a simple gift that says, “You are important to me. I thought of you. I care about you.”

Another idea is to do a special Christmas project with loved ones that can become a tradition. Like the shepherds, spread the news of the birth of Jesus by inviting neighbors to Christmas services. Like the wise men, bring offerings to the Christ-child to support his work. As Jesus taught us, love your neighbors as you love yourself by helping the disadvantaged.

Let the love of Christ compel actions that emphasize and spread the true spirit of Christmas.

*For more faith-focused financial guidance, see WELS’ Heart in Focus book available through* [*Northwestern Publishing House*](http://online.nph.net/p-6503-heart-in-focus-workbook.aspx)*.*

*Information taken from the article “Make a Financial Plan for a Great Christmas” by Philip Wagner.*