

The Resurrection Lutheran Church Endowment Committee will host a **lunch** and ***Peace Through Planning*** seminar on **Sunday, August 22**, after the second service.

It is easy for all of us to postpone planning for our death, funeral and estate distribution. To help us prepare for our future needs the ***Peace Through Planning*** workshop will include presentations from:

- an estate planning attorney
- an ELCA gift planner
- a funeral home representative
- and Pastor Corey

The emphasis will be education of the topics, **not** on selling of services. The following story is to get us thinking about our own plans...

The Most Important Gift

At age 76, Shelby, a widow, shared her story with her Charitable Estate Gift Planner. "It's just me now," she said. "My church is my family and I want to leave them \$100,000 so they can continue the work of supporting the community like they did for me when my sons and husband died." Shelby's most important gift in her charitable estate plan was to her church. She listed in her Will that she wanted \$100,000 to go to her congregation. Sadly, Shelby, like so many, had no idea she was part of the 70% of people whose estate plans fail to pay out the way she intended.

As she continued her story through the asset evaluation process, she revealed that her late husband had nine nieces and nephews who had been asking her for money over the years. Money, she shared reluctantly and kept track of. It was important to her that each niece and nephew receive the same amount from her whether in life or death, so she divided up her financial accounts by adding them as beneficiaries with percentages to ensure they only got what they were due. "One of the nieces helps me with the house, so I have left the property to her in my Will."

Shelby was sure she had everything done and done correctly. She met with her lawyer to draft her Will. She met with her financial advisor to update her beneficiaries, but when she met with her Gift Planner to look at the entire estate through her heart of charitable giving, it revealed that her most important gift, the \$100,000 to her church, was unfunded. Her church wasn't going to get a dime. Shelby's eyes filled with tears.

A charitable estate plan doesn't have to be complicated or expensive to set up, but it does have to be comprehensive. Wills are a critical part of that, so we are going to spend an entire article on them next month, but they are only a part. Your lawyer isn't looking at all your assets. Your financial advisor isn't usually asking you about your charitable intent, they are mostly concerned with helping you grow your assets, which is their job.

The reason Shelby's most important gift was unfunded, was because of her beneficiary designations to the nieces and nephews. Beneficiary designations are the right and best way to get assets to loved ones and organizations, but Shelby didn't have any assets left to probate through her Will which is where she listed her \$100,000 gift to her church. By working with a Charitable Estate Gift Planner, Shelby's congregation will now receive her most important gift after she dies, and Shelby has the peace of mind and trust it is done correctly.

The ***Peace Through Planning*** workshop on August 22nd will provide information you need to connect with a Charitable Estate Gift Planner if you'd like to review your plan and ensure you aren't part of the 70% like Shelby.

For more information on how to include Resurrection Lutheran Church in your estate [click here to submit your request electronically via web browser](#)

or

return the information below to the church office.

I/We are interested in including Resurrection Lutheran Church (Lebanon, OH) in my/our estate plan and would like more information.

Name _____ Phone _____ email _____