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3) **Give a percentage of your estate.** In inflationary times designating a percentage of your estate makes a lot of sense. Many persons give tithes of their estate to several causes.

4) **Give the remainder.** You may wish to direct that the church receive what is left after other loved ones you've provided for are taken care of.

A Christian will can be the source of much satisfaction. When you give through your will you are doing much more than planning your estate – you are building the everlasting Church!

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Should I include
the church in my
estate planning?

WILLS

A gift
through your will
can have a
lasting impact
on the work
of Christ through
the church

When we Christians plan our estates we face the same considerations everyone else does – persons, properties and plans to provide for. But we also have a consideration that is unique to persons in the church – “Should the church be included in my will?” As more and more thoughtful Christians ponder this issue we hear many helpful statements about why people are learning the satisfaction of giving to the ministries of the church through a Christian will. Below are some common concerns about this important issue.

Why should I include the church in my will?

Your will says a lot about your VALUES. What you do (or don't do!) through your will makes a

powerful statement about the people and the causes important to you. As Christians, we believe in the Church of Jesus Christ, and we naturally will want to express our commitment through our wills.

A bequest to your church is a convenient way to declare your allegiance to the cause of Christ. It says that we are Christians in more than name – we've demonstrated that we really care.

Are you saying that I don't care about the church if I don't leave a bequest?

Not exactly. It's just that failure to leave anything for the church suggests that it wasn't an important part of your life. If this is an inaccurate assumption about you, you may wish to avoid this ambiguous message by providing for your church or another favorite ministry.



Are there other personal benefits?

Your will lets you give when you no longer need the property. As time goes by it's often tough to increase your annual giving to the church as much as you might like. Knowing that you have provided for your church through your will gives a sense of satisfaction where you might otherwise have felt frustrated. Because gifts through your will come only when you no longer have need of the property, bequests enable you to give much more substantially than you might have been able to during your lifetime.

But shouldn't the current generation pay for their church rather than depending upon bequests from previous generations?

In general, yes. But we leave many legacies to future generations – some of them in the form of indebtedness and liability. Charitable bequests to the church often provide needed support for maintaining older buildings or addressing emerging missional needs – in spite of the financial limitations the congregation may have. It's a great feeling to know that the church facilities we've worked so hard to build need never deteriorate or look “shabby” if we provide permanent funds for their maintenance.

I'm concerned that bequests may undermine stewardship in the future. Is there any way to help the church without the money becoming a problem?

Certainly. One effective way to limit the erosion of future giving is to limit the potential uses of bequests. For example, you might designate your

bequest for missions, building improvements or some other ministry “beyond the budget.” Current generations will continue to be responsible for their own operations.

How about endowments? Can I be sure that my bequest won't be spent right away? I want only the income from the fund to be expended.

This is commonly done. You may, for example, establish a “Testamentary Trust” through your will. These funds will be invested by the trustee and produce income which will be distributed annually to the beneficiaries you name.

Another possibility would be to designate your bequest for the Endowment Fund of your church. Endowments never spend the principal, but distribute annual interest.

Sounds good. How do I use my will to make such a gift?

Every bequest requires a will. Without a will you'll not be able to accomplish anything. Once you have a valid will, however, the possibilities are almost limitless. Here are four ways to give through your will.

1) **Give a specific item of property.** A named asset such as your farm, piano, or an issue of securities is easily given through your will.

2) **Give cash.** A specified sum of cash can be given even if your assets are in another form. The non-cash assets will be liquidated and the cash distributed.