Planned giving is a relatively unknown concept in our church, so it is not surprising that some people harbour fears and misconceptions.

One of the biggest myths is that we want to persuade people to disinherit their children and leave everything to the church. Most of us feel an obligation to leave something to family members: spouse, children, grand-children, siblings, and so on. This is perfectly natural and appropriate.

But there are many ways we can remember the church as well as our family in a will. It's not just about finding the right number. It has more to do with coming up with a formula that makes sense to the donor. Here are a few models that donors have told me about.

**Tithing the Estate** To someone who has always put 10% of their income on the offering plate, designating 10% of the residue of their estate will seem only natural. As one person said to me, “If my children aren't happy with 90% of my estate, too bad — they probably wouldn't be happy with 100% either!”

**Endowing the Pledge** Many congregations, particularly smaller ones, are hard hit by the loss of even one member’s offerings. To spare their congregation this pain, some individuals ensure that their regular offerings continue indefinitely. They do this by creating an endowed gift in their will. This specifies that the amount of the gift be invested and only the income spent. I recommend that people think about the rule of twenty-five: to create a perpetual income equal to current offerings, an amount 25 times that size must be invested. This assumes a 4% interest rate, a good return these days.

**Adopting the Church** Often a will specifies that, after the death of the second spouse, the estate be divided equally among the children. Adopting the church means treating it just like one of the kids. In a family of three children, each would get 25% of the estate and the church would also get 25%.

**Gifting the RRIF** Income tax will diminish the balance left in a Registered Retirement Income Fund (RRIF) or RRSP. Some donors choose to direct that a portion of the balance in any registered plan be given to the church. The resulting tax credit offsets part of the loss to the heirs. These donors prefer to see the money used by the church rather than governments.

What all of these strategies have in common is the determination to do good. A gift to the church creates many possibilities for ministry. If you choose to remember the church in your will, you can be sure that God’s mission for the world will benefit the most.

*This article is reprinted from the Eastern Synod Lutheran, with permission.*

For more information on making a gift to the church in your will, call Lutheran Planned Giving at 1-888-308-9461.