



A Planned Giving Manual for the Wisconsin Conference, UCC
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Introduction

The Together for Tomorrow Guidebook provides resources to help your congregation organize and implement a planned giving program. It introduces a set of skills and concepts, provides prompts for the development of your own policies and resources, and suggests practical timelines for initiating this effort.

The guidebook addresses the four stumbling blocks that get in the way of planned giving efforts in local congregations.

The tagline “Together for Tomorrow” captures an essential element of planned giving. A planned gift expresses the commitment of a donor to a mission or ministry - “our hearts are together in this effort” – and the hope in the future – “grateful for the past that shaped, we look toward God’s tomorrow.”

- **A Lack of Urgency:** While churches need leaders engaged in promoting planned giving, this is something that often gets set aside for more immediate concerns: a sermon on Sunday, a pastoral visit on Monday, a roof leak on Tuesday, you get the idea. Your first task will be to recruit at least a team of two people – plus your pastor - committed to promoting planned giving. Ask yourself: who can be a planned giving champion with me?
- **A Lack of Comfort Around the Topic:** People give planned gifts out of a deep sense of gratitude for how a congregation touched their lives and with hope for the future of the organization. They want to talk about their motivations for making a legacy gift. But often pastors and leaders hesitate to discuss it. Your second task will be to think about the reasons why people want to make planned gifts.
- **A lack of Clarity About the Options:** Sometimes people want to promote planned gifts but get overwhelmed by the options – it can seem like a whole new language. The guidebook will go over basic options for gifts. You don’t need to be an expert on every element of the tax code or law; in fact, you’ll always point people on to their own accountants and lawyers. You’re not going to become financial planners, but you can learn enough of the basics so that you can help point people in the right direction. (And remember: one of your resources will be Rev. Andrew Warner of the Wisconsin Foundation UCC, who can always speak with you or one of your donors about a particular situation).
- **A Lack of Communication About Planned Giving:** Too often efforts at planned giving begin and end with the creation of a brochure. A robust planned giving effort involves regular communication, from the first gathering to promote planned giving until the donor passes. In the guidebook, we will think about how to communicate these ideas to our members and friends.

Why Planned Giving?

God Calls us to Something Greater Than Our Own Lives

Why does your congregation want to start a planned giving campaign? Leaders often express two basic reasons: opportunity and necessity. Many think this way as leaders of a particular institution.

People might see the *opportunity* of planned giving as a tremendous generational wealth transfer takes place. The press occasionally writes about it, as in a recent Forbes article that said, “The Baby Boomer generation is expected to leave a significant amount of money to their Millennial children. It's estimated that more than \$68 trillion will be bequeathed to their offspring. The great wealth transfer is expected to make Millennials the richest generation in American history.”¹ Leaders may want to ensure their congregation receives some of this largess. Or they might think, “we have a lot of old people in our church, that’s an opportunity for bequests!” Either way, opportunity comes down to figuring out how to get “our” share.

Other leaders focus on *necessity*, “Our congregation needs more financial resources to continue, but our membership isn’t growing and the young people who join can’t give as much as the seniors do.” Necessity views planned giving as fix to a financial problem.

Both opportunity and necessity view planned giving from the needs of the institution. They answer the question of why the congregation needs planned gifts. And some donors will respond to that message. But a more compelling and spiritual orientation comes from reflecting on why our donors need planned giving.

Considering our donors shifts our focus from our needs as an institution to the person we love – what do they need?

Starting with a question like this about a planned giving program roots our thinking in fundraising as a form of ministry. It sends our hearts wondering about giving as a form of discipleship, estate planning as a question of formation. It sees planned giving as a response of the donor to the grace of God in their lives – a giving back to places that touched their lives and a giving forward into the future to impact people yet unknown.

Planned giving as a ministry begins with this commitment: humans need to share because God hardwired generosity into our souls. Think of how life begins. The baby passed through the birth canal, squeezed out, so that when it arrives, the very first sign of life is a sucking in of air. Inhaling. We begin life by receiving. And, at the end of our lives, we breathe out a final time.

¹ “The Great Wealth Transfer From Baby Boomers To Millennials Will Impact The Job Market And Economy” (forbes.com). <https://www.forbes.com/sites/jackkelly/2023/08/09/the-great-wealth-transfer-from-baby-boomers-to-millennials-will-impact-the-job-market-and-economy/?sh=5b3c0d7c3e4a>. Accessed Oct. 6, 2023.

Exhaling. We end life by giving back. The act of breathing – receiving, giving – reminds us of the way our bodies move to a rhythm of generosity.

Planned giving invites donors into a sacred reflection on the places from which they've received and to think of the places they want to give. It asks them to think about their life and their death, their beginning and their end, and to see the grace that pervades it all. To see themselves in a cycle of sharing.

The rhythm of generosity shapes congregations too. The Wisconsin Conference asks congregations to make a covenant to share 10% of every unrestricted gift with the conference. The covenant embodies the way each of our congregations exists in relationship to our wider church movement. A donor hasn't just received from one congregation but rather benefited from all our congregations. I know this in my own life. I came to the UCC because of the Open and Affirming stance. I love my local congregation in Shawano, Wisconsin. But my local congregation isn't ONA yet. It's in process, encouraged by conference leaders and supported by national resources. The congregation I love wouldn't be what it is without all it received over the years from the wider church.

When congregations share, they model the importance of generosity to their members. Rev. Andy DeBraber, a colleague at the national ministries, often observes, "church members are rarely more generous than their congregation." When our congregations share, it models for our communities that sharing is essential to being Christian, it ensures the congregation engages in both receiving and giving, in that rhythm of generosity.

First Congregational UCC of Menomonie, WI, named the connection between the congregation and the conference this way, "First Congregational UCC partners with the Wisconsin Conference UCC to lift up an inclusive Christian message of hope, faith, and love. This partnership strengthens our congregation. Ten percent of unrestricted planned gifts will be shared with the Wisconsin Conference to support our mutual mission and ministry." The congregation leaders promote generosity to their members by embodying it in their own decisions.

Discuss as a Leadership Team Considering a Planned Giving Effort:

- A) Why would a donor need to make a planned gift?
- B) Why would your congregation need to share a planned gift?
- C) Could your congregation make a commitment to share 10% of unrestricted gifts with the wider church?

Organize A Team

A planned giving program will need a team of people to promote and celebrate the program as a meaningful option for church members.

It's important that we lead from a place of integrity. In terms of planned giving, this means that the people on the team need to have made their own plans or be in the process of setting up their own plans. This allows us to speak of what we've done, and why it matters to us, when we ask others to consider a planned gift.

The best teams act as mentors, guiding and inspiring people as they grow in generosity.

A team can be as small as two people or as large as the skills and interests of people allow. Recruiting at least two people as mentors allows for mutual support and encouragement. Practically, it also accommodates the natural waxing and waning that happens on projects. Larger teams will want to identify co-chairs to be the most public face of the campaign and to coordinate with other church leaders.

The pastor will need to work closely with the team. Few initiatives succeed where the pastor doesn't publicly support planned giving, including making their own commitment. It doesn't matter if the pastor's gift is to the congregation or to another charity. Regardless of where the gift goes, the commitment of the pastor underscores the spiritual importance of generosity.

Whatever the size of your team, you will keep planned giving in front of the congregation. People do not necessarily think about a will or estate plan on a schedule convenient for us; we want to ensure they can find resources and guidance whenever they contemplate their estate. Consider how to integrate planned giving into the regular

Role of the Planned Giving Mentor

Spiritual Gift: Encouragement. You are a leader, cheerleader, coach, storyteller who encourages people in the spiritual practice of generosity.

Commitment: You must practice generosity within your congregation to lead this effort – your integrity is on the line. Make your own planned gift commitment before asking others to join you in making theirs.

Plan: Create an overall calendar for your congregation's promotion of planned giving that includes testimonials, learning events, and gatherings for a legacy society.

Invite: Invite people to consider their philanthropic legacy. Remember: good conversations matter far more than pretty brochures.

Organize: Coordinate with your church leadership to create a legacy society that honors those who have made a planned gift commitment.

Partner: You don't have to do this work alone. And you don't have to know everything. Partner with your conference and the national setting for resources and support.

communication and events of your congregation. Build a quarterly plan of events or stories or promotions.

The pace and intensity of promoting planned giving varies between congregations. Think of it like cooking: you can make a good meal with a crockpot – dinner bubbles slowly on the counter. Or you can heat up the skillet and flash sauté your way to something delicious. Likewise, a planned giving effort might be slow-and-steady work in the background or an all-hands campaign involving lots of volunteers engaging in conversations. Both the sustained (crock-pot) and campaign (sauté pan) strategies can make a long-term difference for your congregation.

Video Resources

I created a series of eight short videos that cover much of the same content as several sections of the manual. You can use these videos when talking with leaders in your congregation. Visit www.wcucc.org/plannedgivingvideos to be directed to the videos.²

²

Direct link: <https://www.youtube.com/playlist?list=PL6VgfHt6zEy5BE2ddV7E9pJvWyaJkOYFe>

Donors: Why People Make Planned Gifts

A church gathered on the steps outside for a photo back in the 1990's. Even three decades later, a church member keeps the framed photo out on display, along with the graduation photos of nieces and nephews and other family mementos. The photo reminds the church member of their church family.

Jim Murphy, President of the Episcopal Church Foundation, named the reason why people make planned gifts: the church is part of their family.

“When an individual chooses to make a planned gift to a congregation or religious institution, they are raising that charity to the level of family in their estate plans.

When choosing to enact a planned gift, that person is deciding to place a congregation/organization at the same level as their children or grandchildren and others they treasure (see Matthew 6:21). For the person making this commitment, they are motivated in a deep emotional way, a commitment to the future mission and ministry of that charity. They believe that a congregation or organization should exist and thrive long into the future and continue to do the good and transformational work which that person and their family experienced or supported. This deep emotional commitment is just that, impassioned and dedicated.” - Faithful Giving: The Heart of Planned Gifts (p. 6-7).



A planned gift raises the church to the status of family

The Gift of Our Labor Planned Gifts Build God's Tabernacle

Rick Dunham, when he chaired the Giving USA Foundation, spoke of the spirituality of planned giving. Dunham chose as his text the story of the Israelites after Moses received the Ten Commandments. Honestly, my Bible reading makes a running leap from the giving of the Ten Commandments and lands back somewhere around the Prophets. But Dunham called my attention back to scripture.

The story began when God told the people to conduct a fundraising campaign to build the Tabernacle in the desert. "Tell the Israelites to take for me an offering; from all whose hearts prompt them to give you shall receive the offering for me" (Exodus 25: 2).

The next several chapters laid out in detail all the different ways the people came together, offered their skills, and created the Tabernacle. Everyone shared a gift. Judaism prohibits certain categories of work from taking place on the Sabbath, the day of rest. Observant Jews abstain from any of the 39 categories of work required to build the Tabernacle (e.g., mending, selecting, planting, metalwork, carrying). Beautiful: No matter what someone did for labor, they could make a gift of it. God called forth generosity in a way that allowed everyone to participate and know that their gift mattered.

God still calls us to generosity. Through our generosity we create, turning our awe and wonder, our hopes and dreams, into programs and ministries, places of welcome and transformation. We create Tabernacles in our own settings where God can be experienced.

The story of the Israelites particularly resonates with me when I think about planned gifts. Planned gifts usually come from a lifetime of labor, the assets we built up through our work, industry, and saving. And we can make a gift of it. Through planned giving, we make a "lifetime" gift, a gift that draws on the skills, creativity, savings, and care that shaped us and turns that into a gift for God's mission. Planned giving often arises from the question: how can my lifetime be a gift to God's mission?

The ways people give changes. The Hebrew Scriptures spoke often of "grain offerings" and not at all about "appreciated securities" or "charitable gift annuities." However generosity happens, it remains at the heart of our discipleship: our way to give a part of ourselves in building a just world for all.



*Ask Yourself:
How can my
lifetime of work be
a gift for God's
mission?*

The Philanthropic Compass

In my work with donors, I've come to see four basic reasons that people make a planned gift. Gifts often reflect the hopes, values, risks, and gratitude of a donor. I want to think about each of these in turn.



The Stewardship of Our Deepest Hopes

A gift that my former congregation received help me think about generosity in relationship to hope. My favorite window from the sanctuary showed the shepherds at just that moment when they've heard of Jesus' birth but are not there with him yet. The shepherds have hope but haven't realized their vision yet.



The donor inscription from 1917 reads, "In honor of Dr. Sarah Monroe by her friend Emily Greenleaf." Dr. Sarah Munroe died in 1914, at a time when the defining love of her lifetime could only be known as a "friend." Yet she and Emily hoped.

One hundred years after her death, the Federal District Court of Western District of Wisconsin ruled Wisconsin's state

constitutional ban on same-gender marriage violated the US Constitution. Within hours, couples who'd waited years to marry came to the courthouse and on Sunday they gathered in our sanctuary, beside Sarah and Emily's window, to celebrate a hope long held realized at last.

We hold deep hopes that may never come true in our lifetime. And we hope in what yet may be. Sarah and Emily gave not because of what the Church was but because of what they hoped it would become. The same spirit shapes my giving: I give because of what I hope will be true in the world.

Generosity involves the stewardship of hope over time. It means working on problems that are larger than what I can do on my own, larger than what I can solve in a year; it means working together over time to make a just world for all.

The Stewardship of our Enduring Values

For others, a planned gift reflects a commitment to a set of values that shaped a life. Rev. Rich Pleva long served the United Church of Christ, first as a pastor in Wisconsin and later as a Conference Minister in Iowa. He and his wife Ruby deeply appreciated the role good leaders play in the life of congregations and conferences. They made a gift commitment in their estate to support leadership development programs in the UCC. Having seen the value of good leadership, they want to steward that value into the future.



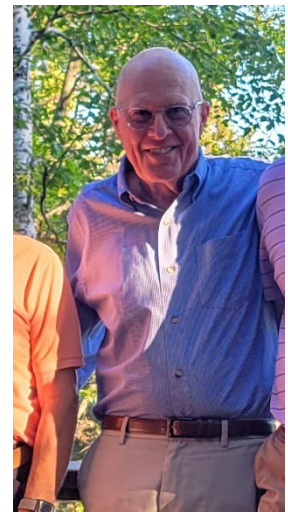
The Stewardship of Faithful Risks

Risk may seem like an odd motivation. We talk about generosity, not gambling. But our donors are taking a risk on the future when they make a planned gift commitment. And some donors – because of their experience in business or life – will name the faithful risk they’re taking with generosity.

Michael Collins served on a committee promoting planned giving at St. John’s UCC in La Pointe, Wisconsin. On the committee, Michael would speak to the uncertainty of the future. Their small congregation couldn’t be certain of what would happen, especially as they raised commitments during the pandemic. He would say, “While we can’t be sure of future events, I do know certain truths. I know that when I’m in this church I’m surrounded by a circle of friends who are committed to caring for others, helping one another, and supporting everyone in our community. I don’t know what will happen in the future, but I trust in this community.”

For Michael, the church represented a faithful risk.

Whether they speak with the clarity of Michael, all our donors take a faithful risk on the charities they entrust with a planned gift.



The Stewardship of Heartfelt Gratitude

When Rev. John Helt and his wife Cindy sold the family homestead, they decided to use a portion of the proceeds to fund a charitable gift annuity (see “Farm to Legacy” on p. ____).

Several places shaped their life – Elmhurst College, where they met; Eden Seminary, where John earned his Master’s; the Wisconsin Conference and United Church of Christ nationally, the context of their involvement in the Church. Their gift will support all four places – an expression of gratitude for the places that shaped and defined their life.

Listening to Donors

When I listen to donors, I hear stories about their deepest hopes, enduring values, faithful risks, and heartfelt gratitude. I think of these four motivations as the “philanthropic compass.”

These four aspects of generosity can be important in several ways.

First, I hope you will use them to gather the stories in your congregation of past and present donors. A larger congregation might use them to feature one donor’s story per quarter. But however often you do it, telling stories that name the donor’s motivations can help people see their own reasons for giving.

Second, you can use these aspects of generosity to “prospect” for potential donors. Each speaks to rationales for giving. Who would connect with a particular aspect of generosity? Who’s particularly proud of the risks the congregation took? Who’s particularly grateful for the congregation? Who’s impacted by the hopes or values of the congregation? The first names you think of are probably the first people to speak with.

Finally, and perhaps most importantly, keep these four aspects of generosity in mind as you think with donors about their potential commitments. Hear their hopes, values, risks, and gratitude. We often think of the most effective fundraisers as over the top extroverts, filled with charisma; but I find listening to be the true fundraising superpower.

Listen to potential planned givers. Ask them:

- How do you want to be remembered?
- What lessons did you learn in your life?
- When did you take a worthwhile risk? How did it work out? How did people help you at that time?
- What kind of legacy do you want to leave?
- What might be the upper limit of what you would want to leave to your children?
- How do you want to be an example to others?

Try observing, “You seem like someone with a deep love for the church.” And then ask, “How did the church change your life?” Or “What happened (or who) inspired that love?”

Donor Designations

Donors have a couple of ways that they can designate gifts to a congregation. Unrestricted gifts are the most useful – the church can decide how best to use them, and future boards can always reallocate them as new situations arise. I recommend treating all unrestricted gifts as-if they were endowed, which means taking a sustainable draw of off the invested gift but still retaining the right to reallocate the entire gift if necessary for the mission of the church.

Donors can also restrict gifts. The restriction can detail a specific purpose (i.e., use my gift for this project). The funds can be endowed, meaning that the funds must be perpetually maintained but the income can be used for unrestricted purposes. Finally, donors can restrict the gift as an endowment for a specific purpose.

Unrestricted vs. Restricted

Unrestricted	Restricted to a Purpose
Restricted-Endowment	Restricted- Endowment with a Purpose

Congregations will want to explain to donors in advance what kinds of restrictions will be accepted on gifts. This can be accomplished through a gift acceptance policy and may also be included in bylaws for the congregation.

An “Endowment Funds Overview” can help donors understand the kinds of

restrictions that may be most helpful to the mission of a congregation. The overview can help us organize our thoughts and options for donors. In the following example, the Endowment Funds Overview from First UCC of Belleville, Wisconsin, includes some existing funds of the congregation – such as scholarship – plus one that they would like to create – new initiatives.

Develop an Endowment Funds Overview for your congregation. Begin with your mission statement – what’s the purpose of your congregation? Then, what are broad categories of ministry that you engage in to accomplish that mission? Would any additional categories be helpful to the congregation? Articulating 3-5 broad categories of funds that would move your congregation’s mission forward helps donors see if their passions align with the work of the congregation.

How One Donor Restricted Her Gift

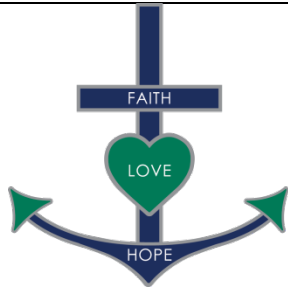
Dr. Emma Ledbetter didn't like the standing policy of her congregation to put all bequests into an endowment fund that draws off a small percentage to support one-time events or projects. Instead, she wanted to continue to fund the annual budget of her congregation.

"While I appreciate the thought behind these rules, I want to do something different with my own estate plan. I love my local church. The on-going work of the congregation in all it does – not just new programs – has touched my life in so many ways. I want to support our church community and the way it continues to live out God's call. I want my gift to provide yearly general support to the church in all its work and missions."

Dr. Ledbetter included the church in her will and wrote out a letter explaining how she wanted her money used: an annual draw to sustain the amount of her most recent pledge prior to her death until the funds run out.

"This gift honors my commitment to the congregation and its mission as long as my gift lasts. As a lifelong UCC member, I hope I can make a difference in the life of the church I love."





WELCOMING CONNECTING REACHING OUT

First United Church of Christ

First UCC of Belleville, WI Use of Funds

First United Church of Christ, Belleville, WI, gathers in joy: to be a welcoming community of God's love for all people, connecting with one another to nurture and grow in Christian faith, and reaching out to the world to be the Good News of God's truth, justice, and peace. We worship God as one community in Christ and seek the leading of the Holy Spirit to enliven and empower us for ministries that will make a difference in the lives of our neighbors – in Belleville and throughout the world.

For our members and friends, generosity is a daily practice of serving others and sharing their time and talents with the church and the Belleville community. In addition, many wish to share their treasure to ensure that the mission and ministries of First UCC can be perpetuated. The Endowment Fund seeks to meet that need.

Endowment Funds are about more than holding onto money. They are about holding onto a mission. The Endowment Funds at First UCC of Belleville will reach beyond our own lifetimes to support our congregation as a local church with a global mission.

First UCC created broad categories of funds within the Endowment funds. Some donors may wish to designate their planned gifts to one of these categories. Others may want to leave their gift undesignated so that the future leadership of the congregation can identify the area of greatest need within our community.

One Sacred Place Funds provide ongoing support for the pastoral leadership and our building of First UCC. Some funds may be designated for specific capital projects or improvements.

Outreach Funds support the spiritual, social and economic needs of those who call Belleville home.

Scholarship Funds support scholarships for youth and young adults attending United Church Camps, Inc, and other spiritual enrichment opportunities for people of all ages.

New Initiatives Funds support new and innovative projects in any area of the congregation, our local community, or the wider church at the discretion of the Church Council. It may not be used for on-going support of projects.

Policy Review

A causal relationship exists between the trust in a church's management of resources and the generosity of donors. When I began in ministry, the church I served annually spent 9-10% of its reserves to balance the budget. A good market made this seem manageable. But we were not getting any new bequests. Then we worked on our finances – increasing giving, cutting expenses, and imposing a hard limit on our draw. We started getting bequests again.

Trust matters deeply to donors. Often the restrictions on gifts increase as trust in a congregation goes down. Clear policies that leadership follow can build trust. Transparency about decision making processes and regular reporting about the status and use of existing funds further builds trust. Developing policies before a gift arrives helps avoid conflict within the congregation. In other words, agree to the rules before you start playing the game.

Congregations will want to create and occasionally review an endowment policy, an investment policy, a document retention policy, a gift acceptance policy, and a conflict-of-interest policy. These policies may be combined into a single document or exist as separate ones. All the policies should be ones approved (and therefore amendable) by the council or consistory – these are standing rules, not constitutions.

When reviewing your policies, look for the following elements:

Endowment Policy

1. Statement of the purpose of the endowment or reserves of the congregation.
2. Line of authority between the endowment committee and the congregation or church council. Whoever appoints (or can remove) committee members has authority over the committee. Under no circumstances should the committee be self-selecting.
3. Expectations of reporting and transparency in decision making. Who receives reports from the committee? How often?
4. A document retention statement outlining what records will be kept and for how long.
5. Expectations of committee members, including a conflict-of-interest policy. The conflict-of-interest policy will want to name a process for identifying conflicts and who can approve the resolution of the conflict.
6. Investment guidelines and benchmarks for evaluating performance of the investment manager. The Wisconsin Foundation aims for a 65/35 mix of equity and bonds and uses a standard benchmark to measure performance.
7. Description of what happens with the reserves if the congregation closes.

Gift Acceptance Policy

1. Statement that outlines what kinds of gifts the church can receive.
2. Statement about the kinds of restrictions the church will accept.
3. Statement about responsibilities of the donor such as an appraisal.
4. Process to resolve questions about gifts – both what can be received and what to do if a donor wants a gift returned.

Potential Donors

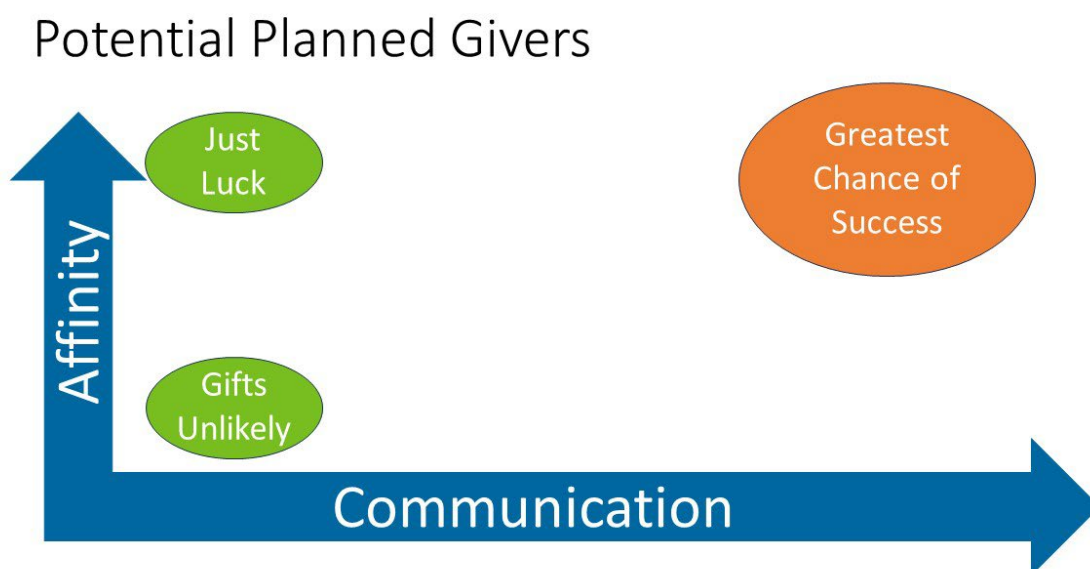
Our congregations receive bequests and other planned gifts all the time, every year. About 5% of Americans think to include a charity in their estate planning. And many of those go to UCC congregations, with over \$41,000,000 in bequests in 2022 alone.

When I served as a local pastor, I celebrated those gifts and they mattered to my congregation's long-term mission and ministry. Most of those gifts came without any significant communication (or invitation) from the local congregation. Love of our congregation led donors to figure out on their own how to make a gift. These gifts represent a "just luck" category of gifts.

The "just luck" bequests came from people without children. But we were missing out on gifts from people who loved the church but didn't know how to care for their loved ones and the congregation.

To have our greatest chance of success, we needed to engage in communication about planned giving. And this is true nationally. While only 5% of Americans have a charitable plan, over 30% would actively consider it if asked.

In thinking about your potential planned givers, there are two important axis of engagement. First, who has an affinity for your congregation? Affinity involves both belief in our mission and your access to them, your relationship. Second, you can work on your communication. Who can you talk to about planned giving? **A successful planned giving effort focuses on communicating with people with whom you have affinity.**



Working as a planned giving team, think of 6 people with a deep affinity to your congregation. Use your church directory to help think about them. Generate ideas using these questions:

- Who's "family" to your congregation?
- Who gives regularly via an ACH or electronic transfer?
- Which "alumni" (former members) always stay in touch with the church?
- Who's served in significant or meaningful ways such as president or moderator, headed a board, or always organized a church event?
- Who's a good "connector" of new people to your church? If they give you their friends, they may want to give you their assets.
- Who do you know well enough to have a conversation about planned giving? If not you, is there someone else on your team or in your church who could have the conversation?

Amid sorrow, 'this church became my family'

By Sally Conklin

I love First Congregational UCC of Menomonie.

In 2014, I transitioned from full-time work as a professor at Northern Illinois University to full-time caregiver for both my husband, Roger, and my mom. For the next four years, I received support from the palliative care and hospice care programs at Mayo, and eventually from The Neighbors, a nursing home in Menomonie.

But the most amazing support came after a hospice team visit that included Diane Light and the discovery that she, her spouse, the Rev. Kathleen Remund, and I had all attended United Theological Seminary in the Twin Cities.

After Roger died in 2017, I became part of a bereavement support group at First Congregational led by Diane. I joined the church in 2018. Since then, the church has truly become the center of my life and activities. I have been supported and befriended in ways that I never imagined possible. This church became my family, welcoming me home. For these reasons, I am supporting First Congregational with a legacy gift.



Gift Basics: The Many Ways to Make a Difference

How Do We Catch Donations?

People take part in building a more just world through their generosity. But can your congregation receive their gift?

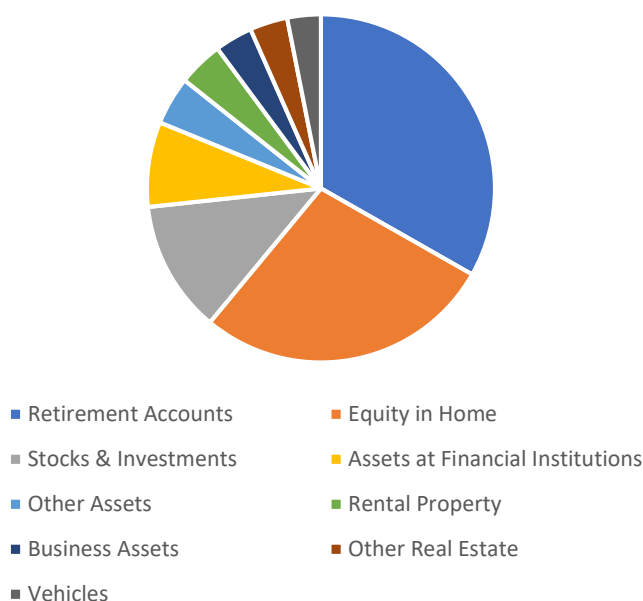
Michele Thomas Dole, who teaches at the School of Philanthropy at Indiana University, asks about the way we “catch” the generosity of our donors in a provocative way. “Do we try to catch generosity with a child’s mitten or a catcher’s mitt?” In other words, do we allow people to make a gift from all the different ways they hold their wealth?



Wealth can be measured as the value of our assets minus the total of our debts. We hold wealth in a wide variety of assets – investment accounts (including retirement accounts), equity in a home (value minus related mortgage or home equity), rental and business assets, and vehicles. Debts may include student loans, credit cards, medical debts, and other unsecured debts. Some households have more debt than assets.

The distribution of wealth can also vary greatly. While the median household holds \$166,900 in accumulated wealth, much more wealth concentrates at the top. The top 10% of households own 69% of all household wealth.

Composition of Wealth by Asset Class in 2021



Excluding the wealthiest 1% of households, this wealth is held in various asset classes according to research by the US Census Bureau.

Only a small percentage of household wealth is held in financial institutions – checking accounts, savings accounts – and yet most church-based stewardship focuses on these sorts of “cash” gifts through checks in the offering plate, online gifts, and the electronic transfer of

funds (auto-payments). This is what Michele Thomas Dole calls catching generosity with a child's mitten.

Wise leaders build out ways for people to make a gift of any of the assets they hold – to give from any category of wealth. A catcher's mitt approach to generosity creates easy ways for people to donate from their retirement accounts, the equity in their home, stocks & investments, and all the other ways they hold their wealth.

The catcher's mitt approach shifts the conversation about stewardship. We move from thinking of stewardship as a question about our income – what percentage of our income can we give? – to generosity with our wealth.

Planned giving is the catcher's mitt.

Self-Study Question:

Which of these assets can your congregation receive? How do you promote such gifts? When did you last receive a gift from this asset class?

- Retirement Accounts
- Equity in Home
- Stocks & Investments
- Assets at Financial Institutions
- Other Assets
- Rental Property
- Business Assets
- Other Real Estate
- Vehicles

Overview of the Variety of Planned Gifts

A planned gift refers to any gift to a charity that involves a third-party professional such as a lawyer, accountant, or broker. Planned gifts can be gifts of stock, bequests, trusts, or houses. Such gifts require the help of a third-party professional: I can write out a check to my local congregation, but I can't transfer stock without my broker.

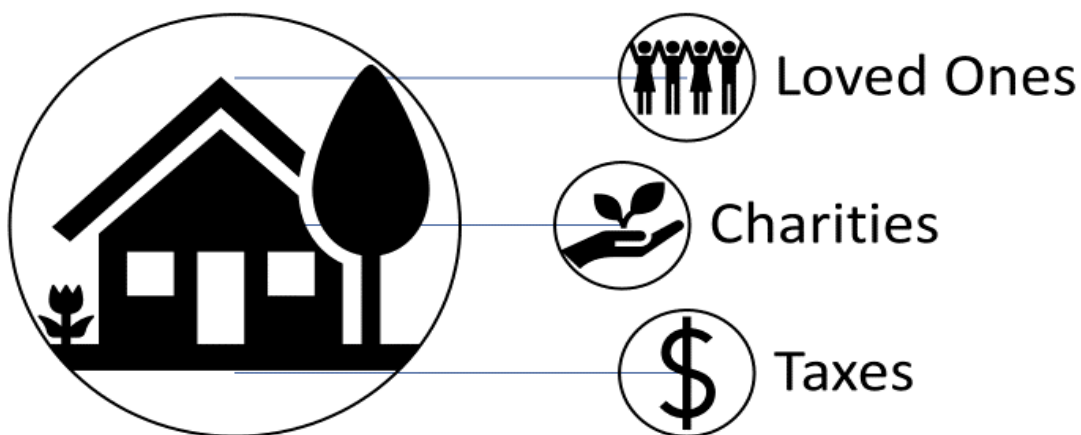
Donors can create either a revocable or irrevocable commitment. Revocable means that the donor can change their plan at any time. This category includes wills and trust designations. An irrevocable gift cannot be changed. Once given, the designation remains in place.

Usually, planned gifts involve tax-savings. My husband and I wanted to include the Wisconsin Conference UCC in our estate plan, but we also wanted to leave most of our assets to our adult children. Looking at our assets, we realized our sons would have a greater tax liability on any Traditional IRA assets that they inherited. We decided to designate our Traditional IRA to the conference and leave other more tax-advantageous assets for our sons. As this brief example illustrates, donors will want to balance loved ones, charities, and tax considerations when creating an estate plan.

Always advise people to seek out their own legal and financial advisors when making a planned gift. Congregational leaders can describe likely ways to make a gift and the ways they've made a gift commitment; but donors will need to seek out their own professional advice for their unique situation and because the tax code can be complex and changes.

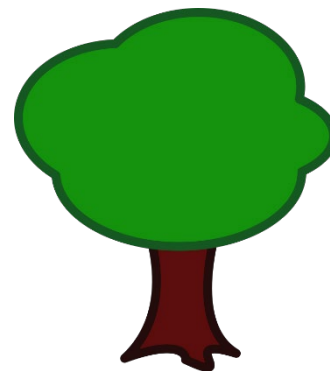
Donors will need the Federal Employer Identification Number (often called an EIN) and the legal name and address of the congregation to make a planned gift. This information can be posted on the website of your congregation.

Planned Gifts Often Deal with Estate Questions



Gifts that Help Now

Not every planned gift comes from the estate of a deceased person. People can also make planned gifts during their lifetime, including several categories of gifts that provide immediate help to a congregation. These gifts are irrevocable – the donor makes the gift today, so they cannot change their mind about it tomorrow.



The most common types of planned gifts that help now include the outright gift of cash, appreciated securities or other assets of value, and an IRA Charitable Rollover. On the following pages you will find examples of communications about gifts of stock or IRA Charitable Rollovers that you can adapt to your own congregation. A stock gift helps the donor reduce their capital gains tax (which is why people only give appreciated securities) and an IRA Charitable Rollover can meet the Required Minimal Distribution for those 73 and older.

Donors increasingly take advantage of Donor Advised Funds (DAF) for their charitable giving. A DAF acts much like a private foundation, making grants with the guidance of the person who established it. But a DAF operates without the administrative and reporting requirements typical of a private foundation. In creating a DAF, the donor receives a tax-deduction on the value of the gift. Financial institutions like Fidelity and many community foundations can help people set up a donor advised fund.

Church leaders would do well to track gifts of stock, IRA charitable rollovers, and DAF grants. These donors likely have the capacity and the commitment to make other planned gifts.

Significant cash gifts to an endowment or for a special project may come as memorials for a beloved person or as a tithe of an inheritance. For example, a friend received a substantial inheritance on the death of her mother. My friend decided to give 10% of her inheritance as a gift to her congregation. In another case, a brother knew his sister wanted to include a charitable gift in her will. But the sister died before she could revise her will. The brother honored her intention by giving the inheritance he received from her to the charity she intended to support.

Other less common gift options include a bargain sale and a charitable lead trust. In a bargain sale, the donor sells an asset for less than its value, allowing for a partial deduction. For example, New Hope UCC in Jackson, WI, wanted to build a new church building but could only afford a small piece of land. A farmer offered to sell 30 acres of land for the price of 10 – a bargain sale. Churches will want to exercise caution with bargain sales, including requiring an independent appraisal to



New Hope UCC, Jackson, WI

establish the fair market value of the asset. Unlike New Hope UCC, most bargain sales to a congregation result in the charity immediately selling the asset so leaders will want to ensure they understand the marketability of the asset. Second homes often make good bargain sale gifts – the donor can receive some funds from the sale while the church earns more from the full-priced sale.

In a Charitable Lead Trust, a donor makes an irrevocable gift to fund the creation of the trust. The trust then generates income for a charity for a period of years, say 5% of the value of the trust for 20 years. Then, after that period, the residual value of the trust goes to heirs. Donors with enough retirement income may find this is a way to support a charity while ultimately passing on assets to children or loved ones.

Smart Giving Suite With FreeWill

The Wisconsin Foundation UCC and the Pension Boards UCC partnered together to bring resources from FreeWill to our congregations. FreeWill assists donors in making charitable gifts through two suites – one for Gifts Now and one for Gifts Later.

The Smart Giving Suite allows people to make a gift now. Gifts are processed by FreeWill and given to the foundation to support a local congregation or other charitable purpose in the Wisconsin Conference.



The Smart Giving Suite helps donors who want to make the most of their donation by giving non-cash assets instead of just cash.

- **Make a grant from a Donor-Advised Fund:** Use funds you've already set aside to give today. Using our link below, you can integrate with your DAF custodian and inform our team of your contribution.
- **Transfer appreciated assets:** Save on two types of taxes and get a full deduction for the value of your gift. Our stock tool tracks your donation so we can thank you for your gift!
- **Give directly from an IRA:** Donors 70 ½ or older can reduce their taxable income (and if you need to meet a Required Minimum Distribution, IRA gifts can count towards those as well!)
- **Donate cryptocurrency:** We now accept gifts of cryptocurrency! Donate your appreciated cryptocurrency to see a reduction on future tax returns.

Learn more about this tool at freewill.com/smartgiving/wisconsinucc or by using the QR code on this page.

Give Appreciated Stocks



For a More Just World

Donating stock (appreciated securities) can be an effective tax-planning move that allows people to be more generous to the charities they hold dear.

A gift of stock makes sense when:

- People hold significant assets in investments instead of cash or when compensation comes as stock options instead of cash salary
- People held the security for at least 12 months
- The stock increased in value (meaning the sale would trigger capital gains taxes)
- Your taxable income is over \$40,000 (single) or \$80,000 (married filing jointly)
- You itemize your deductions

Such a donor does not pay capital gains on stock donated to a charity (either 15% or 20% of the stock's capital gain) while also being able to claim their full market value.

This allows more of the gift (the amount of tax that would have been paid) to go to a charity than if the donor sold the stock, paid taxes, and donated the remaining funds.

We encourage you to consult your own financial advisor to explore the implications of a gift of stock given your specific circumstances.

To make a gift of appreciated securities to our church, please use the "Smartgiving" tool of the Wisconsin Foundation UCC at freewill.com/smartgiving/wisconsinucc or by using the QR code on this page. You will be prompted on the Smartgiving website to select our local congregation as your charity of choice. You may also make gifts to other charities or causes in the UCC through the site.

Your generosity will not only reduce your taxes but will allow our congregation to make a greater impact in our community.

Example of the Less Taxes and More Impact from a Gift of Stock

A person donates \$11,000 in stock. She has a taxable income of \$45,000 and files her tax return as a single person. She purchased the stock for \$5,000 ten years ago.

Donor	Scenario #1 Sell Stock and Gift Proceeds to Charity	Scenario #2 Gift Stock to Charity
Market Value of Stock	\$11,000	\$11,000
Sells Stock and realizes a Capital Gain	\$6,000 (11,000 - 5,000)	N/A
Capital Gain Tax Rate	15%	N/A
Taxes Paid on Gain	\$900 (\$6,000 x 15%)	N/A
Donation to Church	\$10,100 (11,000 – 900)	\$11,000
Donor's Tax Deduction	\$10,100	\$11,000



Teach an old IRA NEW GIFTS



IRA Charitable Rollovers (or Qualified Charitable Distributions)

If you are 70½ or older and have a traditional IRA, you may give up to \$100,000 per year tax-free to charitable organization(s). This is known as the IRA Charitable Rollover – or as the Qualified Charitable Distribution (QCD) on your tax return. A married couple can each give up to \$100,000 from their respective IRAs each year. The gift can satisfy all or part of your annual Required Minimum Distribution (or RMD) at age 73 and above. The transfer to charity does not qualify for an income tax deduction but instead it escapes the income tax that you would have otherwise owed on your RMD. This avoidance of income tax is as helpful as a deduction, especially if you do not itemize your deductions.

The transfer must be made to charity by check or wire transfer directly from the IRA. If you accept your RMD before making the gift, you will owe the income tax. It is wise to consult your IRA custodian or financial planner to assist you.

We encourage you to consider an IRA Charitable Rollover (Qualified Charitable Distribution or QCD) to support our congregation.

To make an IRA Charitable Rollover (or QCD), please contact your IRA administrator to request the appropriate form, which can often be filled out online. You can also create these forms through the “Smartgiving” tool of the Wisconsin Foundation UCC at freewill.com/smartgiving/wisconsinucc. You will be prompted on the Smartgiving website to select our local congregation as your charity of choice. You may also make gifts to other charities or causes in the UCC through the site. Your generosity will make a difference in the life of our congregation.

Gifts that Help Later

Gifts that help the congregation in the future include gifts in wills or trusts, payment on death directions on financial accounts, and retirement or life insurance beneficiary designations. These designations are revocable – the donor can always change their mind about the gift.³



A gift in a will or trust is the most common form of planned gift. A lawyer or a service like FreeWill can help a donor create a will. Adapt the “Gift in Will” document in the succeeding pages to your own congregation. This information can be mailed to your church community. January can be an especially good time to share it as people might have “write a will” as a New Year’s resolution. It can also be posted on your website.

A payment or transfer on death designates a financial account such as a savings account, IRA, or stock portfolio to a person or charity upon the death of the account owner. Similarly, a donor may want to include a charity as a beneficiary of a retirement plan (401k or 403b). This can be easily established with a financial or bank advisor.

Life insurance can also be used to make a future gift. Revs. Jim and Julia Hollister began serving First Congregational Church in Sheboygan, WI, in the mid-1990’s. “We wanted to find an



Revs. Jim and Julia Hollister

Learn more about the Pension Boards Life Insurance at [Charitable-Beneficiary-FAQs-2023.pdf \(wcucc.org\)](https://www.wcucc.org/Charitable-Beneficiary-FAQs-2023.pdf).

appropriate way to leave a gift to our church after we are gone because we so value the ministry our church has been doing since its founding in 1845. We've dragged our feet for a long time, though, and have had trouble envisioning how to best do that because we hope that time is a long way off and we have children we'd like to include in any estate planning, among other reasons.”

Jim and Julia learned they could gift a portion of their Pension Boards Life and Disability Plan (LiDi) to First Congregational. The plan benefits vary based on age for those working (such as 2 times annual salary for those under 45) and then a \$10,000 payout for those who’ve paid in for at least 5 years and retired at 65 or later. “We have made each other a primary beneficiary at 90% and the local church a beneficiary of 10%. And when we retire, we plan to revise the beneficiary form again so that our local congregation will receive that \$10,000 gift from the Pension Boards.”

³ One exception would be certain gifts of life insurance. A life insurance policy is revocable if the charity is the beneficiary. But it is irrevocable if the charity is the owner. Congregations rarely own insurance policies on donors.

Estate Planning With FreeWill

The Wisconsin Foundation UCC and the Pension Boards UCC partnered together to bring resources from FreeWill to our congregations. FreeWill assists donors in making charitable gifts through two suites – one for Gifts Now and one for Gifts Later.

The Bequests Suite allows people to make estate plans. The document created can be used to start a conversation with a lawyer or can be notarized as a will. People using the site will be prompted to include a charitable gift in their plans, but a charitable gift is not required to use the site. The prompts include suggestions to include local congregations, the Conference, United Church Camps, Inc., and the national setting of the UCC. Most gifts would be received by the Wisconsin Foundation UCC to support a local congregation or other charitable purpose in the Wisconsin Conference at the direction of the donor.

Learn more about this tool at freewill.com/wisconsinucc or by using the QR code on this page.





**Wisconsin Conference
United Church of Christ**

Gift in Will: As Easy as 1, 2, 3

Thank you for considering a gift in your will to First Congregational United Church of Christ of Menomonie, WI. Your investment will sustain the work of our congregation and leave a lasting impact on our community.

First Congregational UCC partners with the Wisconsin Conference UCC to lift up an inclusive Christian message of hope, faith, and love. This partnership strengthens our congregation. Ten percent of unrestricted planned gifts will be shared with the Wisconsin Conference to support our mutual mission and ministry.

Most estate gifts come as bequests because these gifts can be easily created as part of a will. You can also make a charitable bequest by designating First Congregational United Church of Christ of Menomonie, WI, as the “payment on death” (POD) of a bank or stock account.

Making bequests to First Congregational United Church of Christ is easy. As easy as 1, 2, 3:

1. When writing your will, decide if you want to make a bequest as either a **percentage** of your estate, a **specific dollar amount**, or **contingent** on the primary beneficiaries.

The standard wording for **percentage** bequest is:

“I give and bequeath _____ percent (_____%) of my estate to First Congregational United Church of Christ (EIN: 39-6048061), having an office at 420 Wilson Ave, Menomonie, WI 54751.”

The standard wording for a **specific dollar amount** bequest is:

“I give and bequeath to First Congregational United Church of Christ (EIN: 39-6048061), having an office at 420 Wilson Ave, Menomonie, WI 54751, the sum of _____ (\$_____).”

The standard wording for a **contingent** bequest is:

“If any or all of the above-named beneficiaries do not survive me, then I hereby give the share that otherwise would be theirs to First Congregational United Church of Christ (EIN: 39-6048061), having an office at 420 Wilson Ave, Menomonie, WI 54751.”

2. Next, include instructions on the purpose of your gift. Rev. Andrew Warner will gladly answer questions about making a bequest and explain how your gift will impact our congregation.
3. Finally, share your story with the First Congregational United Church of Christ Planned Giving Committee and with the Wisconsin Conference United Church of Christ. We learn generosity from each other. Your story can inspire others to include a planned gift. The amount of your planned gift and the beneficiaries can of course remain anonymous, but other people will be encouraged to make a planned gift by hearing about you, and the hopes and gratitude that led you to make your gift.

Once you decide how to make your bequest, consult with your legal and/or financial advisor to make your bequest intention clear.

For more information about financial options, please contact:

Rev. Andrew Warner
Wisconsin Conference United Church of Christ
W1000 Spring Grove Rd
Ripon, WI 54971
(414) 758 6233
awarner@wcucc.org

Lead Gifts

Consider inviting people to make a “lead” gift to their future bequest or estate gift.

Dorlee (Dor) Rohlfing of Plymouth UCC in Milwaukee, WI, created a permanent fund at her church when her husband Dave died. The fund supported the anti-racist work of the congregation, a passionate commitment of both Dave and Dor. When Dor died several years later, her estate completed the lead gift. First with the lead gift and later with an estate gift, Dave and Dor funded work that mattered deeply to their lives.

Another donor gave to his congregation’s capital campaign and then made a lead gift designated to cover the future costs of renovation. An additional estate gift would further fund it. This donor anticipated that the brand-new rooms funded by the capital campaign would require upkeep and replacement in the future.

If your congregation wants to offer lead gift opportunities, consider if there is a minimum initial gift required, if the gift must reach a certain value to be used, and what happens if the gift is not later fully funded.

Gifts that Pay Income

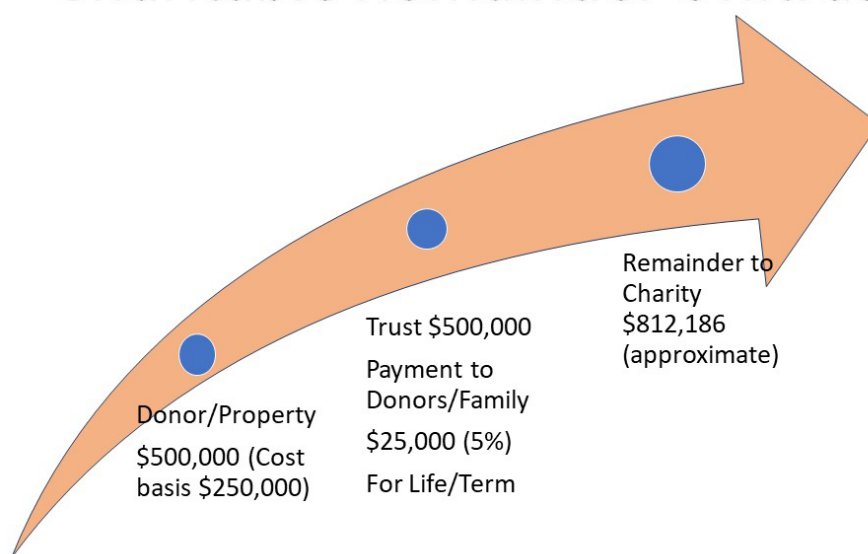
A Charitable Gift Annuity or Charitable Remainder Unitrust offer two options for donors who want to maintain income for the remainder of their lifetimes but also desire to provide a gift to charity.

A Charitable Gift Annuity, currently offered in the UCC by United Church Funds and by financial institutions like Fidelity Charitable, provide a guaranteed income for the remainder of the donor's lifetime. The annuity can be started at a low threshold, often \$5,000 or \$10,000. Like other annuities, the payout amount varies based on the age of the donor or the age when the payments begin. After the donor dies, the residual left in the account goes to a charity. Typically, charities receive about 50% of the initial amount given to create the annuity, though the actual amount can change depending on the lifespan of the donor.



A Charitable Remainder Unitrust (sometimes called a CRUT), usually available from the same organizations as an annuity, provides a variable income to the donor. The donor and the charity agree on the amount, typically 5% of the annual value of the trust. The trust reverts to the charity when the donor dies. Assuming the investment market increases in value, the donor can enjoy increasing payments over time and generally leaves more to a charity than originally given. These trusts require more legal preparation and typically only make sense with a minimum gift of \$100,000. Tax benefits include avoiding capital gains on the assets placed into the trust. In the illustration below, the donor would have faced taxes on a \$250,000 appreciation of the asset).

Charitable Remainder Unitrust



On the following pages, Rev. John Helt of Wisconsin shares his thoughts regarding the choice between a Charitable Gift Annuity and a Charitable Remainder Unitrust.

Farm to Legacy – An Example of a Gift that Pays

By Rev. John Helt

I grew up on a farm in Iowa. My father died long ago, at about the age I am now. My mother continued to live on the farm and derive her livelihood from the farm until 2012, reaching nearly 97 years of age. My sister and I then inherited the farm that had been in the family for more than a century. About half of the land in our mother's estate was sold. I then bought out my sister's half of the remaining acres. My cousin continued to farm the land, as he had for the many years since my father's death. Income from this farmland has supplemented my UCC pension since my retirement.

My wife Cindy and I redid our estate planning around the time that my mother's estate was settled, and more recently we have agreed that farmland in Iowa is not something that we want to leave behind for our three kids and their children. It is complicated enough at this distance for me to stay active enough in the operation to avoid becoming an absentee landlord. While I have enjoyed spending a week in spring and fall working alongside my cousin, this spring Cindy and I began to sell some of this land to neighbors. Now we are exploring how to invest the proceeds in a way that provides the kind of income that we were getting from the farm operation.

Andrew Warner and I began talking about this in late February. We talked about two options. A Charitable Gift Annuity would provide us with a defined benefit each year. Alternatively, income from a Charitable Remainder Trust would grow (hopefully) over time, though it could decline in an adverse market. I was involved with planned giving years ago when I did church relations work at Elmhurst College. I remembered how a charitable remainder trust allowed a college donor to make a significant gift while living and receive tax benefits and regular income from



Rev. John and
Cindy Helt, center
with
grandchildren,
and their family.

invested earnings, while directing the principal of the gift to the college upon the donor's death. Such a planned gift was a nice alternative to leaving the college in his will. The donor got to enjoy the giving and an income from the gift while living, confident that the gift would benefit the college after his death.

Now Cindy and I are planning a gift that will provide us with income while we are living, and upon our deaths will support ministries that have been an important part of our lives. Our gift will be shared with the national UCC (the church family of our faith formation and marriage, my ordination, and places of service for 45 years), our Wisconsin Conference (our home for most of those years), Elmhurst College (where we met and to which I returned as chaplain), and Eden Seminary (that secured my place along the Elmhurst-Eden-Eternity path; I grew up in a UCC congregation with Evangelical Synod roots, with a century of "Triple E" pastors).

Although I will no longer "own" farmland in Iowa in a few more years, the legacy that my parents, grandparents and great grandparents sowed in those fields over more than a century will live on in the important work of the church and its institutions that nurtured our family.

Inviting Planned Gifts

Your planned giving efforts can take many formats, from an every-member canvas run much like a capital campaign to a slow-and-steady promotion woven into the background of church life. Either way, you will want to be intentional about inviting planned gifts, communicating about the impact of gifts, and recognizing donors through a legacy society.

Campaign Approach

A campaign to promote planned giving would involve several stages:

- Gathering a Leadership Team: The team learns about planned giving, reviews the congregation's policies, and makes their own planned gift commitments.
- Educational Event: The team hosts one or more events to promote planned giving.
- Invitations: The team reaches out to every household to invite people to consider a planned gift.
- Communication: The team provides quarterly testimonials from people who made a planned gift commitment in worship and through the congregation's communication methods (email, website, etc.).
- Legacy Society Launch: The team organizes a launch event for the legacy society, typically 18-24 months after the beginning of the initiative.

Afterwards, the team or a subset of the team, continues to emphasize planned giving through a sustained approach that keeps planned giving in the awareness of members.

Sustained Approach

The sustained approach ensures that members regularly hear about planned giving. The team will want to develop a quarterly approach that includes both a testimony and an education piece. The testimonies can be given in worship or sent out as the centerpiece of a newsletter. The education pieces might follow a reoccurring set of themes:

- Quarter One: many people write or review their estate plans at the beginning of year. Provide your members with an education piece such as "Gift in Will As Easy as 1, 2, 3." You might host an adult education time on estate planning.
- Quarter Two: with people filing their taxes, take time to emphasize the tax advantages of some gift options, in particular a Qualified Charitable Distribution from an IRA or a gift of appreciated stock.
- Quarter Three: provide information on how planned gifts could impact the congregation or celebrate a transformative gift. Use the summer to gather the legacy society for an annual celebration.

- Quarter Four: lift up planned giving in the midst of your annual stewardship drive, perhaps challenging people to consider a gift to “endow your pledge” or to support a ministry of the congregation for which they are particularly grateful.



First Congregational of Menomonie gave out “Now and Later” candies as part of a Sunday morning promotion of planned giving. The card attached to the candies gave directions on how to make a gift now or later.

A Campaign Approach for a Church Anniversary

St. John's UCC of Madeline Island in Wisconsin took a campaign approach to promoting planned giving as part of their celebration of the 100th anniversary of their founding in 2021. Lee Baker, who led the committee, observed, "This Covid pandemic has taught us that the future is unpredictable. Tomorrow's challenges are uncertain. I, for one, feel a sense of urgency to invest in St. John's and, to create a measure of certainty for this church, for this community, and for our future." The committee named the effort the "Second Century Campaign."

A church member stepped forward with a significant challenge for the congregation. The donor offered to match up to \$250,000 in gifts given by January 31, 2022. Rev. Rachel Bauman, who served St. John's at that time, captured the opportunity of this challenge when she said, "Every dollar added to the Second Century Endowment, now, will begin, immediately, to expand our support of spiritual, artistic, social, and economic needs of those who call Madeline Island home."

The committee promoted gifts that "help now" (and met the challenge match) and those that would "help later" through a planned gift commitment.

The committee planned visits with congregation members and people in the community who cared about their congregation. Visitants reached out to households (see inset instructions). During the visit, volunteers talked about the campaign, ways to make a gift, and the reasons for their own commitment. At the end of the conversation, the visitor left behind a brochure about ways to make a gift (see brochure on following pages).

"We're excited about the investment people are making in our community," Baker said. The congregation raised over two and half million in gifts, pledges, and planned gifts through the Second Century Campaign.

Initiating a Visit

St. John's developed two templates to use when reaching out to donors to ask for a planned giving meeting. The communication needs to be both brief and direct. Generally:

- Paragraph 1--personal hello and mention I am a VOLUNTEER for this work.
- Paragraph 2--talk about their past generosity, thank you and build towards the centennial ask.
- Paragraph 3--ask for the meeting in a gentle way.

Template #1:

Dear X,

As you know, I am a member of (St. John's/Woods Hall) stewardship team and have volunteered to be your solicitor for 2021.

You and X are SO generous with (Woods Hall or St. John's) and we are very grateful for your annual support. It would be a pleasure for me to drop by your porch sometime in the next 2 weeks to both say thank you to you and X. Also, I can leave some materials about our Centennial.

Let me know if this feels comfortable. If not, no worries either!

Template #2:

Dear X AND X:

(some brief personal opening about new grandchild, flower garden, book club - whatever common connection you have with the donor)

As you may know, I am working (volunteering) to support St. John's Church during our Centennial year. The church, Woods Hall and many other projects supported by the church play a vital role on the island. The church Council has approved the formation of an endowment to support the church during the next century and we have received an incredibly generous challenge grant to kick things off.

My hope is the three of us could find a few minutes alone where I could explain more about this effort. Is there a time we might meet?

Planned Giving Brochure

The campaign brochure summarized the reason for the campaign, ways for a donor to make a gift, and who to contact with questions. Whether you take the campaign approach or the sustained approach, a brochure can help educate donors about planned giving.

***Second Century Campaign:
Building an Endowment
for the Heart of our
Community***



For the past 100 years, St. John's has been at the heart of island life. And now, we want to ensure that St. John's remains a vital leader well into its next century.

The Covid pandemic has taught us that the future is unpredictable. Tomorrow's challenges are uncertain. And that is exactly why we are developing this Second Century Endowment Fund and committing ourselves to action. This endowment will provide lasting support to the work of St. John's, Woods Hall, and our partnerships throughout the community.

"We are a community that honors a broad range of beliefs, philosophies, faiths, and traditions... St. John's is the visceral connection of our quirky community."

- Julie Stryker, artist and resident

While we can't be sure of future events, we do know certain truths. We know we are among a circle of friends who are committed to caring for others, helping one another, and supporting everyone in our community. We are people for whom Madeline Island is a special place.

Together, we can ensure a strong future for this beloved place.

Because of your gifts to the Endowment Fund, we will expand our support of spiritual, artistic, social, and economic needs of those who call Madeline Island home.



Gifts that Help Now



Gathering to Bless the Lake and to remember how experiencing this island community blesses us.

A community member stepped forward with a \$250,000 challenge match for the endowment fund. Every gift given now will be doubled.

We face two key benchmarks in meeting this generous match: raising \$150,000 by Nov. 30 and then raising an additional \$100,000 by Jan. 31.

By making a gift now, you will help St. John's start 2022 with a significant endowment already in place for our community.

A gift can be made now by writing a check or making an online donation.

You may also want to consider:

- A gift of appreciated stock
- A gift from an IRA to meet a Required Minimum Distribution
- A gift from a Donor Advised Fund or Family Foundation

Building an endowment helps secure the mission of our congregation and its role in our community long into the future. You can be part of this lasting legacy through a planned gift in your estate.

Gifts that Help Later



Many people make planned gifts through a will or trust. We created a “Gift in Will as Easy as 1, 2, 3” document on our website to help you make a planned gift.

Additional gift options include:

- Naming the church as a beneficiary of bank, investment, or retirement account
- Naming the church as a beneficiary of a life insurance policy

Gifts that Pay Income



Planned gifts can also create income for the donor now while providing for the future of St. John’s.

A Charitable Gift Annuity (minimum gift of \$25,000) provides a guaranteed level of income for the donor based on age.

A Charitable Remainder UniTrust (minimum gift of \$50,000) provides a flexible level of income for the donor based on market performance.

Rev. Andrew Warner at the Wisconsin Foundation UCC can answer questions about planned gift options. You will also want to consult your own financial and legal advisors before making a gift.

Will you join us in making a commitment to the future of St. John's Church, Woods Hall, and our partnerships in the community?

Whether you make a gift now, a gift later, or a gift that pays income, your commitment will ensure that St. John's will lead Madeline Island's community into a more secure and thriving future. Because of your generosity, we can ensure St. John's is always there for our island home.

St. John's is a church whose community outreach is not just church-wide; it's island-wide... On Madeline Island, everyone knows that St. John's is there. It's always there. We are committed to caring for each other, helping one another, and supporting everyone in our community."

St. John's holds its endowment at the Wisconsin Foundation UCC. Rev. Andrew Warner at the Wisconsin Foundation can answer questions you may have about making a gift or naming St. John's in your estate. Please contact Andrew at 414-758-6233 or by email at awarner@wcucc.org.

Gift Announcement Form

A gift announcement form gives donors a way to share their commitment to the congregation and forms the basis for membership in a legacy society. While some donors may not inform a congregation of their gift intention, most will share.

The gift announcement form can take several shapes. I like to emphasize to donors the importance of the “message to future generations” section and the permission to share this in advance. This provides crucial testimonies that can be used in your promotion efforts.

Completing the form can cause donors to review their plans. And sometimes, as Revs. Tom and Deborah Payden discovered, they learn that they didn’t complete their plans.

The gift announcement form serves an important role in documenting gift intentions for the donor and for the congregation.

Botched but Renewed Planned Giving

By the Revs. Tom and Deborah Payden

It shouldn’t have happened, but it did. It wasn’t anyone’s fault but our own.

We take our financial stewardship to the church seriously, and as a meeting about Planned Giving with Rev. Andrew Warner approached, we were feeling pretty good about our situation. In retirement our giving to our local congregation continued and small gifts were made to congregations we visited on given Sundays. We had a copy of our will where we could show that the local church would receive a portion of whatever estate was there to be settled. Things were in order.



A couple of days before meeting with Andrew we looked over the will to be clear about the language we had included for the church’s portion. We had to read it twice, but in the end, we were embarrassed to realize that no designation for the church had been included in our will! None! It wasn’t there! We both have clear recollections about our own conversations with one another and in our attorney’s office about including a financial gift to the congregation. But, for whatever reason, it was not included in the will.

We shared our surprised and rather embarrassing realization with Andrew when we visited together. We still plan on including a financial gift to the local congregation where we are

members upon our death. We told Andrew we would contact our lawyer and change the will to include this important witness to the life of the church. However, we put that aside as the Covid-19 pandemic raised its ugly head and our attention was drawn to other practicalities. When we finally decided to make the call to our lawyer, we discovered he had retired and moved. So we decided to meet with the other attorney in this office who was still in practice. That has yet to be accomplished at this writing. Suffice it to say that this will be changed once our physical distancing is eased enough to get back to our attorney's office!

Including a financial gift, no matter what size or in what form, in your will to the church is a witness to the ministry of stewardship and to faith and hope in the future church of Jesus Christ. We hope you will find a way to do this. Make a conscious decision to include the church in your will. These gifts, often a surprise, can be a significant foundation for dreaming about what is possible in church ministries. Also, make sure about the language you have included about your Planned Giving. Check, and re-check, over the years to reassure yourself that your wishes have been made clear.

Of course, you should talk about it with your spouse, partner or family, but actually make sure you have included it in writing in your will! Perhaps this will prevent you from having a slap-your-forehead moment like we had!

First Congregational
United Church of Christ
Menomonie, WI

Gift Announcement Form

Thank you for leaving a gift in your will or other estate gift to First Congregational United Church of Christ of Menomonie, WI. Your thoughtful gift will help people cultivate faith, nurture community, and reach out in love. We encourage you to discuss your legacy intention with your loved one.

We would love the opportunity to recognize your generosity and honor your gift. The Gift Announcement Form information helps us document and steward your gift, as well as to offer counsel if appropriate. All information is confidential. You may leave any of these questions blank if you prefer not to provide the answer.



First Congregational UCC partners with the Wisconsin Conference UCC to lift up an inclusive Christian message of hope, faith, and love. This partnership strengthens our congregation. Ten percent of unrestricted planned gifts will be shared with the Wisconsin Conference to support our mutual mission and ministry.

Our congregation partners with the Wisconsin Conference United Church of Christ to promote planned giving. Rev. Andrew Warner, Wisconsin Conference United Church of Christ, can be reached at 414-758-6233 or awarner@wcucc.org with questions about your plans.

Gift: I/We have provided for the future through a gift in the following matter:

- ☐ Gift through will, trust, or IRA beneficiary
- ☐ Charitable gift annuity
- ☐ Charitable remainder trust
- ☐ Charitable lead trust

- ☐ Gift of life insurance
- ☐ Bequest of retirement plan assets
- ☐ Remainder interest in residence or farm
- ☐ Other: _____

Recognition: We would be honored to publicly acknowledge you (in published lists, newsletters, & more) for your generosity and your investment into the future of our congregation and the wider United Church of Christ. The Wisconsin Conference United Church of Christ offers a Legacy Society for those who make a gift in their will or other estate gift which includes our conference, the Wisconsin Conference, or other United Church of Christ organization. Please indicate your preference below.

☐ Yes, please list my name (and/or my spouse's name) in the following manner

(Please print): _____

☐ Anonymous

Message for Future Generations: Your Planned Giving gift will support our congregation. What message would you like to bestow to those who will benefit from your generosity?

☐ I authorize First Congregational United Church of Christ and Wisconsin Conference United Church of Christ to use my message to inspire others to make generous gifts if in their will or estate.

Signature/s: _____

Date: _____

Address: _____

Phone/Email: _____

Please return this form to:
First Congregational
United Church of Christ
420 Wilson Ave
Menomonie, WI 54751

Thank you for your generosity. All information and inquiries are treated with complete confidence. First Congregational United Church of Christ will confirm receipt of this Gift Acceptance Form for you to include in your personal estate planning files.

Legacy Society

A legacy society provides a way to honor and celebrate the commitment of people who make a planned gift commitment to support a congregation. Sometimes church leaders worry that a legacy society will be “exclusive” or “elitist.” Church legacy societies are not based on the dollar value of a gift but rather on a commitment. Everyone can make a commitment. The dollar value of those commitments may differ, but the love behind the commitment is the same. We celebrate the commitment.

These societies do three things:

- They offer recognition to people who’ve made a planned gift..
- They create awareness in the congregation of planned giving as an option and empower members to share the story of why they are making a gift
- They develop the “spirituality of generosity” in members.

Consider ways to make the legacy society both fun and public, such as:

- Holding a special event, as simple as a dinner at the pastor’s or church president’s house. Sometimes a business owner will donate the use of their restaurant or open up their factory for a special tour.
- At special events in the life of the congregation, consider designated seating for the legacy society. Front row seats at a congregational dinner or at a choir concert publicly honor the commitment of society members.

Throughout the year, ask members of the legacy society to share a testimonial in worship or record their story for use on your church website.