

Phi•lan•thro•py

Connecting mission through generosity

Summer 2015

Plan to Join Us!

Planned Giving:
Making a
Lasting Impact

An Informative
Seminar

3:00 pm

Thursday • July 9, 2015

Guest Speaker:

Rev. Liz Polanzke

Regional Gift Planner - ELCA Foundation

Luther Acres Community Room

**250 St. Luke Drive
Lititz, PA 17543**

Please RSVP
by July 1, 2015

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Legacy Giving:

Building Tomorrow Today

We spend much of our working lives budgeting for daily expenses, paying bills, adjusting when an unexpected repair or expense arises. We feel accomplished when we reach a certain point in life and somehow, it has all worked. Perhaps we have raised a family, have met our retirement goals and have given some thought to taking care of our loved ones when we are no longer here. But have we spent some time really thinking about our **LEGACY?**

To quote author and poet A.J. Darkholme, "Life is what you make it and legacy is what you leave it." With that legacy comes a myriad of possibilities as unique as each individual – it is the sequel to a life well lived. Deciding to make a lasting impact is the first step. Planning your legacy through well-thought-out options that meet your individual circumstance ensures that the hopes and dreams you espoused during your lifetime will become your present to the future.

This issue of **Phi•lan•thro•py** provides some introductory information about various planned giving vehicles and how they can help you establish a lasting legacy. You will also find a new feature section "Gifts from the Heart" that profiles personal stories of giving. In this issue, we bring you the story about how one donor honored his late wife through legacy giving and the lasting impact her memory has had on a community near and dear to her heart.

We also hope that you will mark your calendars for our next Philanthropy Seminar – **Planned Giving: Making a Lasting Impact** when we will welcome guest speaker Liz Polanzke from the ELCA Foundation. Details are at left and below.

Introducing Our Seminar Speaker Liz Polanzke, Regional Gift Planner, ELCA Foundation

Pastor Liz Polanzke comes to her position as Regional Gift Planner with a background in camping ministry, campus ministry and congregational service.

Liz assists individuals in planning the wise distribution of their assets as they prepare for their legacy. It's important to her that one's legacy is a reflection of the love and priorities

of one's life. If you want to know more, call 717-654-2334 or e-mail her at elizabeth.polanzke@elca.org.

The ELCA Foundation is a service of the Evangelical Lutheran Church in



Liz Polanzke

America which offers investment opportunities to both congregations and individuals. Those services include a network of gift planners, endowment investing, gift development programs and planned giving tools. LutherCare places its gift planning instruments, including charitable gift annuities, with the Foundation.

Gifts from the Heart

LutherCare for Kids dedicated a new play area at its Reamstown Early Learning Center on the Salem Lutheran Church campus, Reamstown, Pa., on Wednesday, May 13. The play area incorporates two new secured playgrounds with age-specific safety surfacing and equipment, which were constructed last fall. This was made possible by a generous gift from David and Jean Bradbury.



David and Jean Bradbury

The playground is named “Miss Katie’s Playground,” in honor of David’s late wife Catherine “Katie” Bradbury, who began the Reamstown After School Program at Salem Lutheran Church, the program that became LutherCare for Kids – Reamstown. David and Jean consider this a fine tribute to Katie’s vision for children. During the dedication ceremony, those in atten-

dance remembered, gave thanks, and looked to the future of this important ministry in Reamstown.

Katie began the before- and after-school program, R.A.P., when she saw a need for children who waited, often in the cold or rain, to get into the elementary school across from Salem Lutheran Church. She believed that the latchkey issue in the community had to

be addressed. As the program grew and developed, Katie also hoped for a playground, and when LutherCare developed the plan, David and Jean saw the opportunity to honor Katie’s memory and her work and dedication through a special gift. Family and friends gathered to celebrate as this ministry came full circle. In the background children played in fulfillment of a dream.

Planned Giving 101

The goal of planned giving is to help you plan your estate and charitable giving in a way that benefits you, your family and the charity or charities you choose to support. Planned giving is as individual as each donor. The information included below is intended to be a basic overview of planned giving options. To learn more, join us on July 9, 2015, for an informative seminar, **Planned Giving: Making a Lasting Impact** (details included in this newsletter). Or, contact the Office of Philanthropy (717.626.1171, ext. 1624) to schedule an appointment with a member of our Philanthropy staff.

How to Give	Goals for Giving	Benefit to You
Bequest	<ul style="list-style-type: none"> • Create provisions for a gift through your estate 	<ul style="list-style-type: none"> • Estate tax charitable deduction • Maintain control of the asset during your lifetime
Charitable Gift Annuity (CGA)	<ul style="list-style-type: none"> • Receive fixed income for life as a result of your gift • Maintain a charitable tax deduction • Bypass capital gains tax on the appreciated value of your gift 	<ul style="list-style-type: none"> • Fixed Income for Life • Charitable tax deduction • Partial bypass of capital gain • Possible tax-free payments
Charitable Remainder Annuity Trust (CRAT)	<ul style="list-style-type: none"> • Receive fixed income for the future through a charitable annuity trust • Save on taxes • Bypass capital gains tax on the appreciated value of your gift 	<ul style="list-style-type: none"> • Fixed income for life or specified number of years • Charitable tax deduction for the remaining portion of your gift • Avoid capital gains tax on the sale of your appreciated assets.
Charitable Remainder Unitrust (CRUT)	<ul style="list-style-type: none"> • Receive income in the future through an established unitrust • Save on taxes in the year of the gift 	<ul style="list-style-type: none"> • Income for life or specified number of years • Possible income growth over time • Charitable tax deduction • Avoid capital gains tax
Charitable Lead Trust (CLT)	<ul style="list-style-type: none"> • Make a gift to charity for a number of years through establishing a trust and pass on the remainder of the trust to family • You would like your family to avoid substantial estate or gift taxes 	<ul style="list-style-type: none"> • Gift or estate tax deduction • Trust assets plus appreciation pass to family at a reduced cost
Insurance	<ul style="list-style-type: none"> • Use the value of an insurance policy you no longer need as a charitable gift by reassigning the policy to a charity. 	<ul style="list-style-type: none"> • Reduce overall tax on your estate • Receive a charitable tax deduction

