**CONGREGATION COMMUNICATION RESOURCE PARAGRAPHS FOR E-NEWS, ARTICLES or BULLETINS**

**Message 1: In-kind Gifts**

(Congregation name) has made arrangements with Lutheran Foundation of the Southwest to accept in-kind gifts of stock and other security transfers to the church. These **in-kind gifts** could include stocks, mutual funds, real estate, and other non-cash investments. Members may also wish to consider Qualified Charitable Distributions from an individual’s IRAt. For assistance with any of these types of gift, please contact Dr. Lizbeth Johnson, Lutheran Foundation of the Southwest, gift planner for the congregations in the Texas-Louisiana Gulf Coast Synod at [lcjohnson@lfsw.org](mailto:lcjohnson@lfsw.org) or call 713.775.1595.

**Message 2: Legacy Planning**

Not sure how to double-check that your **Last Will and Testament** will achieve your goals? Do you already have a will and estate plan but now want to include a gift for the church? Lutheran Foundation of the Southwest is a ministry that specializes in the transfer of funds at the time of your passing and may be able to recommend a tax-advantaged way to do so at no additional cost to you or your family. Contact Dr. Lizbeth Johnson, Lutheran Foundation of the Southwest, gift planner for the congregations in the Texas-Louisiana Gulf Coast Synod at [lcjohnson@lfsw.org](mailto:lcjohnson@lfsw.org) or call 713.775.1595.

**Message 3: IRA QCDs**

The new secure act means that by age 72, individuals who own **traditional IRAs** must take a mandatory distribution from those accounts. Those funds, when you take them for yourself, carry a tax burden of about 20% of the amount distributed. However, all or part of those distributions could be transferred to ministry or a non-profit without any tax as a tithe, donation or offering and may be transferred directly as early as age 70.5. Sometimes the individual donor would like to handle an annual year’s donations this way. If so, your gift planner can assure that all of the charities receive the amount you would like with a letter indicating who made the donation---a step sometimes missed by the broker. At no cost to the donor, the funds will be distributed as per your request to multiple charities. Contact Dr. Lizbeth Johnson at [lcjohnson@lfsw.org](mailto:lcjohnson@lfsw.org) or call 713.775.1595.

**Message 4: Continued Support through a named endowment**

Have you ever thought about your congregation’s need for sustainability when you are gone? Congregation members who want to know his or her congregation will receive support after their passing might want to consider an endowment in the family name. A portion of one’s estate might ultimately support the ministry of the congregation through an endowment that sends a distribution year-after-year. There is no magic to maximizing stewardship---just a goal to do so and help from Lutheran Foundation of the Southwest. Contact your gift planner, Dr. Lizbeth Johnson at [lcjohnson@lfsw.org](mailto:lcjohnson@lfsw.org) or call 713.775.1595.