RETURN SERVICE REQUESTED

Christian Church (Disciples of Christ) in IL & WI
1011 North Main St
Bloomington, IL 61701

SENIORS: Want to give a gift that will sustain the Church for years to come, and creates a stream of payments for you and/or a loved one for life? A **Charitable Gift Annuity** may be one option that would make this possible. Contact us for information (page 3). Not available in all states. Not insured or guaranteed. Offered for the Christian Church (Disciples of Christ) in Illinois & Wisconsin solely through the Christian Church Foundation.

Charitable Remainder Trusts, continued....

trust. If you use long-term appreciated securities to fund the trust, you have the additional benefit of avoiding the capital gains tax on the appreciation in those securities. The same is true for appreciated real estate. The trust can be structured so that the assets transferred into the trust are removed from your estate and are not subject to federal or state estate tax or probate costs.

Because charitable trusts are flexible, they can be created to fit donors' specific needs. To receive a free, confidential proposal, please contact Rev. Darwin Collins at the Christian Church Foundation.

The possible benefits of such a life income agreement are:

- Satisfaction of making a planned gift to your church;
- Security of income for yourself and/or others;
- Potential hedge against inflation (with a unitrust);
- Income tax savings;
- Capital gains tax savings;
- Estate tax savings; and
- Probate cost savings.

Keep the Flame Alive:

Remember the Church in Your Will

Legacies is published for friends of the Christian Church (Disciples of Christ) in IL & WI by the Regional church and by the Christian Church Foundation. It is designed to point out current developments that may be helpful in your tax and financial planning. Not all gift instruments are available in every state. You should consult your own attorney or financial advisors.

Christian Church Foundation, 130 E. Washington Street, P. O. Box 1986, Indianapolis, IN 46206
Phone: (800)668-8016 Web: www.disciples.org/ccf
Email our Foundation Vice President, Darwin Collins: dcollins@ccf.disciples.org

Legacies

CHRISTIAN CHURCH FOUNDATION
Helping Disciples Make a Difference

Fall, 2013

Gift planning ideas for members and friends of the Christian Church (Disciples of Christ) in Illinois & Wisconsin

End-of-Year Giving Strategies

Being faithful as a new year approaches

Economic challenges remain on everyone's radar, but people with charitable intent can brighten their own economic forecast by incorporating the right strategies in their year-end tax planning — especially if they seek to lower their potential 2013 tax bill. Consider these steps:

- **An outright charitable gift** to a congregation or other ministry can lower your tax bill if you take the charitable income tax deduction.

Idea: *Need to make a gift, but not prepared to name the recipient? The Steward's Bank, operated by the Foundation, may be a good option. This donor-advised fund allows the giver to make a charitable gift now and determine later which ministries and other charities they'd like to receive distributions. Accounts can be opened with $10,000 or more. These type of accounts also provide a way for families to teach philanthropy to the next generation.*

- **Complete a life-income gift** before the end of the year. By making a gift of cash — or appreciated assets if you want to reduce or eliminate capital gain taxes — you may be able to increase cash flow and receive a charitable tax deduction for part of your gift. Charitable gift annuities and charitable remainder trusts provide opportunities to receive payments for life or a certain number of years, with the residual going to the ministry of your choosing at the end of the contract. Charitable gift annuities, especially for senior adults, have attractive payout rates.

Idea: *Want the charitable tax deduction but don't need the payments now? Consider a deferred charitable gift annuity. The gift annuity contract is written so that the payments begin at a set future date, providing the annuitant with a higher stream of payments and the donor with a larger charitable income tax deduction.*

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Charitable Remainder Trusts

You can create a charitable remainder trust by irrevocably transferring an asset (cash, appreciated securities, appreciated real estate, or tangible personal property) to a trustee such as the Christian Church Foundation. The trust can be for the lives of one or two persons or can be for a specific term of years.

The trust can pay income in a variety of ways:

- to you only;
- to any other person only;
- to any two persons; and
- to more than two persons (such as children) if the trust is for a specific number of years.

At the death of the last beneficiary, or at the end of the term of years, the remainder will go to your congregation or any ministry of the church you name. The remainder can also be used to establish a permanent endowment with the Christian Church Foundation. The annual payments from such an endowment can be sent to the Christian Church in West Virginia, your congregation, or any part of the church you choose.

Tax considerations are also important.

You will receive a charitable deduction for income tax for a portion of the trust value. The amount of the deduction varies depending on the payout percentage, the amount placed in the trust and the ages of the beneficiaries or the number of years of the

Cont.*, back page*

All Saints Fund is New in CCIW by Teresa Dulyea-Parker

If I had only known . . . as I worked with Rev. Darwin Collins from the Christian Church Foundation, and with our Marketing & Development Chair Martin Sallee, and our Finance Chair Marla McElroy, and our Regional Church Council and Executive Committee to develop and adopt a policy and promotional materials for the CCIW All Saints Fund . . . that the first person we would remember would be the Rev. Dr. Albert "Al" Dulyea-Parker. If I had only known . . .

I would have told you how this man changed my life for the better. How he could preach the word of God with authenticity and integrity. How his voice, tender and full of love, was able to lift my heart to hope and encourage me on the path of ministry. He opened the door for me---that made all the difference in who I am and what I do. He was my faithful life partner who held my hand along this journey. In his words---"no one could ever love me more." I have been blessed.

I would have told you that he was a great father. So many times I heard my congregational members remark about the way he cradled our babies, compassionately tended them in the pews, watched over them in their growing up, guided them, stood by them no matter what, opened the world of books and ideas to them, gave them permission to pursue their passions and dreams. He loved his children.

The truth is children were drawn to him. (And little animals---he had wild birds at our home would climb up into his hands.) They knew he was a man who could be trusted; a wonderful combination of strength, conviction, intellectual courage, with tender heart and soul. He was a great Pastor/Shepherd looking out for the little ones.

He was brilliant. The most well-read person I have known. He devoured books. Always looking deeper, seeking what was behind, never satisfied with easy pat answers. He was so intrigued by modern biblical scholarship. He had the integrity to live with the questions---like Job---what he sought was the living God.

He was a writer. He would tell you that it was what kept him sane. He wrote poetry, fiction and non-fiction. He covered history, politics, religion, bible, philosophy and ethics in his books, and in his articles for local newspapers in towns where we lived. He was also a teacher. He had two favorite teaching assignments. One was teaching for Chapman College extension--Ethics to Marines at Camp Pendleton in the late 60's and early 70's. The other was teaching Senior citizens at Focus for Mature Learning in Vancouver, WA. He was the star teacher---everyone wanted to be in his classes.

I was asked, "What was his legacy?" The values of intellectual integrity, spiritual maturity, compassion for the broken, poetry, love for the Word, a willingness to take courageous risks for love, a deed well done, love for nature. . . What he was most proud of---was me and our sons.

A wise young woman, from our Region, Devan Wiser wrote me a card when she heard Al had died. She said, "I didn't know him, but I do know you----he must have been wonderful." Yes, Devan, he was.

Thank you to all who have shared in our remembrance. I'm grateful that we have the All Saints Fund to honor Saints like my Al.

End of Year Giving...

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- **Start your philanthropic endowment.** The Foundation's named permanent fund program provides a flexible way to be philanthropic. With a starting gift of $1,000, a donor can add charitable gifts to the named fund, and also include a final gift as part of an estate plan. With a simple form, the donor can designate the ministries and other charities where annual distributions should go. The donor can adjust the distribution list during lifetime, without having to make any changes to a Last Will & Testament.

Idea: *Some donors like the idea of making regular additions to their named permanent fund at the Foundation. They are able to build up their permanent fund so it will provide growing income to their favorite causes.*

To explore these or other options as you consider your own legacy giving, contact the Foundation office at (800) 668-8016 to speak to Rev. Darwin Collins.

All Saints Fund

Memorial gifts to the All Saints Fund of the Christian Church (Disciples of Christ) in Illinois & Wisconsin have been given to honor the life of:

Rev. Dr. Albert Dulyea-Parker

by

David L Bradbury
Laura Sue Munson
Donald & Beth Zumwalt
Rev David & Sonya Geenen
Rick & Melissa Williams
Neil & Dorothy Sallee
Glenn & Nina Nestlerode
Lomax Christian Church
John Donggook Roh & the Korean Pastors
Livingstone Christian Church
Burley & Martha Herrin
Joseph & Connie Gulan
Amy E Booker Hirsch
Michael & Sharon Kiesel
North American Pacific/Asian Disciples
TeAnn & Donald Downen
Carol A Vaccariello
Jean & David Linderman
Rebecca S Ingram
Mrs Nancy G Trefzger
Scott & Vicky Woolridge
Park Manor Christian Church
Brenda & Ray Culver
First Christian Church, Quincy
Ipava Christian Church

You are urged to use the panel at right to establish a Name of Honor ($100 minimum) in the Fund.

The Christian Church in Illinois & Wisconsin
Together Making Disciples of Christ

For more information

on any of the topics discussed in this newsletter, simply complete, detach, and mail this panel to:

Christian Church in IL & WI
1011 N Main Street
Bloomington, IL 61701

or

Email: scott@cciwdisciples.org

First Name(s) _____

Last Name_____

Address_____

_____

Phone: (_____)_____

Best time to call:_____ a.m. / p.m.

Email:_____

___ **I have named the Christian Church in Illinois and Wisconsin** in my will.

___ **I have named my congregation** in my will.

___ **I would like the Christian Church Foundation** to contact me.

___ **I would like to establish a Name(s) of Honor within the All Saints Fund of the Region ($100 minimum), in memory of:**

_____

_____

___ **I would like to contribute to the All Saints Fund memorial for an existing Name of Honor:**

_____

_____

in the amount of $_____.

___ **Please send information** on establishing a **Charitable Gift Annuity** with the Christian Church in Illinois and Wisconsin.