

STEWARDSHIP

Waiting for the Right Time



GIVING AND SHARING
Steve Cecchetti, CDP
Gift & Estate
Planning Counselor

A few days ago I met with Edith. She had been reading about Charitable Gift Annuities for some time now and wondered if setting one up would be the right thing for her to do. She had a substantial amount of money in CDs and money market accounts. She never touched the principal but did rely on the 2% - 3% re-

turn those investments provided.

Edith had a heart for missions and wanted to do all she could to support spreading God's word around the world. She had always wanted to make a truly significant gift to this type of work but was not sure she could get by if she gave away a portion of her life's savings.

After answering some preliminary questions over the phone we arranged for a time to get together and go over everything in more detail. I showed her how she could take \$10,000 from one of those accounts and transfer it into a

Charitable Gift Annuity. At her age 82 the annuity would pay her 8.5% or just over \$850 each year for the rest of her life. Of that amount, \$589 would be tax free as it is considered a return of principal making the effective rate of return 10.3%.

In addition, if she chose to itemize on her income tax return this year she could claim a charitable deduction of \$5,048. At her death the balance of the annuity is not considered a part of her estate and will go directly to the ministry or ministries she had selected.

At the end of the day, Edith was quite pleased with

how everything had worked out. She was able to make that significant gift to missions she had always dreamed of and she did it in a way that actually increased her income and reduced her taxes all at the same time.

I work with faithful stewards like Edith on a regular basis. Some set up the annuity to support the work of their local congregation, some the work of the Florida-Georgia District, and others the mission

and ministry of the Synod. The Lord has touched each one differently and my task is to help them find a way to answer that call. If you would like to learn more about setting up a Charitable Gift Annuity please contact me at 877-457-5556 ext. 219, e-mail scecchetti@flga-lcms.org, or complete the coupon below and mail it to: Steve Cecchetti, CDP; FL-GA District Office, LCMS; 7207 Monetary Drive, Orlando, FL 32809-5753. □

Name _____ Date of Birth ___/___/___
 Second Person _____ Date of Birth ___/___/___
 Address _____
 City _____
 State _____ Zip _____-_____
 Phone (____) _____ E-mail _____
 Amount you want the illustration to show (\$5000 is the minimum) \$ _____
 Cost basis if using appreciated securities \$ _____



GOLDEN CELEBRATION — Holy Trinity-Tampa, FL, celebrated its 50th anniversary in April 2005. Shown here at the celebration are (left to right) Rev. Ken Yoakum of Christ the King, Rev. Lee Stisser of Holy Trinity and Rev. Scott Burmeister of Messiah. Stisser led the 4 p.m. celebration worship, which was followed by an anniversary dinner at MacDill Air Force Base Officer's Club. Historical books summarizing Trinity's 50 years were distributed to guests. □



May your new year ring with the joy and hope of Christmas.

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