

STEWARDSHIP

Taking Care of Yourself and Your Church



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

I met with Anthony last month after the second worship service at his church. He had been gathering information about charitable gift annuities for years, and was almost convinced that this was the right time for him to set one up, but he still had a few questions. We talked in the narthex for a while and then he decided that it

would be best if I came out to see him. We sat at his kitchen table and I went over every detail. We discussed the fact that these instruments are irrevocable because of all the tax benefits. At his age of 77, I showed him that he would receive 7.4% interest and that a \$5,000 charitable gift annuity would pay him \$370 every year for the rest of his life. Of that, \$241.61 was a tax free return of principal which made his effective payout rate 8.9%. In addition he could claim a tax deduction of \$2,317 if he decided to itemize his taxes this year.

After a lot of thought and prayer Anthony decided to set one up. In fact, he was so convinced this was the right thing to do he decided to transfer \$50,000 into his charitable gift annuity instead of \$5,000.

Anthony decided that when the Lord calls him home he wants half of the annuity to go to his local congregation and the other half to the Florida-Georgia District for missions. We discussed that if he likes how this works out for him we

can sit down together again next year and set up another, only this time the rate of return will be higher because he will be older.

If you are like Anthony and have been considering setting up a charitable gift annuity, maybe now is the right time for you as well. It never hurts to explore your options. Contact me and I will be happy to provide you with a personalized illustration that shows how this wonderful stewardship tool

would work for you. There is absolutely no cost or obligation. You can fill out the coupon below and mail it to: Steve Cechetti, Gift Planning Counselor, Florida-Georgia District Office, LCMS, 7207 Monetary Drive, Orlando, FL 32809-5753, or email the information to me at scechetti@flga-lcms.org.

Don't forget to check out the information about our Circle of Servants on the District Web site: www.flga-lcms.org. □

Winter Haven Circuit Celebrates Reformation

On Reformation Sunday — October 30, 2005 — more than 200 members of Winter Haven, FL, Circuit congregations filled Hope Lutheran-Plant City for the annual Reformation Celebration and Oktoberfest.

Area pastors led the festive worship service, which opened with a processional of crucifers bearing their congregation's processional cross. Preaching was Rev. Dr. Norb Oesch, executive leader of the Pastoral

Leadership Institute, who emphasized the continuing need for reformation in our church body as "we are hindered by human rules and self-imposed limitations."

Pre-service music was provided by members of the participating congregations, with a mass choir leading the worship songs of praise. Instrumentalists accompanied the organists from the participating congregations. Also participating was the Hmong choir from St. Paul-Lakeland, FL.

"As a part of the mission emphasis, the Gospel was read by Hmong Mission Developer Rev. Zong Yang in Laotian and Vietnamese," added Rev. Dean Pfeffer, pastor of Hope-Plant City. □



Leading the Reformation service were (left to right) Rev. Zong Yang; Rev. Dr. Dave Bernthal; Rev. Dennis Goff; Rev. Ron Pennekamp; Rev. Dr. Norb Oesch; Rev. Tom Block; Rev. Dean Pfeffer.

Please send me a personalized illustration for a Charitable Gift Annuity

Name _____
 Date of Birth _____
 Second Person (if applicable) _____
 Date of Birth _____
 Address _____

 City _____ State _____
 Zip _____
 Phone number _____
 Email _____
 Dollar amount you are considering \$ _____
 Cost basis if using appreciated securities \$ _____

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- Respite Care



Affiliated with the SELC District of the Lutheran Church Missouri Synod, Lutheran Haven has been a provider of retirement services for more than 50 years.



Lutheran Haven, a ministry of the SELC District of the Lutheran Church-Missouri Synod, broke ground for its new nursing home and assisted living facility on Sunday, January 23. The new facility, which will be almost double the size of its current facility, will be completed in 13 months at a cost of \$8.9 million.



For more information, please call or write:
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