

LAUNCHING a Planned Giving Program in Your Congregation



The United Church of Canada | L'Église Unie du Canada

Launching a Planned Giving Program in Your Congregation



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Contents

- 1. Why This Resource? 3**
 - The Vital Potential of Planned Gifts 3
 - We Are Here for You 4
- 2. What Is Planned Giving? 5**
 - Our Need as Christians to Give 5
- 3. Before You Launch Your Program. 6**
 - Program Leadership 6
 - Your Stewards or Finance Committee 6
 - Your Congregation’s Governing Body 6
 - Your Congregation 6
 - Guidelines for Managing Planned Gifts 7
- 4. Launching Your Program 8**
 - Literature 8
 - Congregation Mailing (to all members and regular attendees) 8
 - Encourage the Support of Your Church’s Governing Body 8
 - Worship Service and Beyond 9
 - Annual Giving Program 9
 - Electronic Advertising 9
 - Reporting 9

Recognition	10
Estate or Planned Giving Workshops	10
Get to Know Your Community of Faith Stewardship Support Staff	10
Questions and Answers about Planned Giving	11
Checklist for Implementing Your Planned Giving Program	13
Sample Enabling Motion to Establish a Planned Giving Program	14
Sample Enabling Motion to Establish a Planned Gifts Fund	16
Sample Guidelines for a Planned Giving Program	18
5. Administration of Planned Gifts	20
Types of Funds	20
6. Complementary Policies	24
Investment Policy	24
Recognition Policy	25
The Power of Thanks	26
Gift Acceptance Policy	26
Appendix A: Sample Promotion Letters	28
Appendix B: Sample Bulletin Notices	35
Appendix C: Ways to Promote Planned Giving	42

1. Why This Resource?

This resource is to help you establish a planned giving program in your congregation and to manage that program successfully.

It is a resource about God, our faith, and our intrinsic need to give. A planned giving program can excite your congregation by showing how people can support God's mission through the United Church in new and different ways. Such a program can also help your congregation increase revenue through what can sometimes be substantial gifts.

This resource is comprehensive and all-inclusive to reflect the wide variety of congregational settings in the United Church. While all parts of this guide are meant to be useful, some may not be appropriate or feasible in your situation. Each section of the resource can stand alone. Each can be adapted for other church mission units as well.

Establishing a formal process for planned giving in your congregation can be helpful, but even without one you can still effectively encourage people to remember the church through planned giving.

The Vital Potential of Planned Gifts

The potential of planned giving for your congregation is significant. Church people are among the most generous of Canadians. One survey indicated that 32 percent, or one-third, of United Church people would consider including the church in their estate plans if asked.

Many givers have accumulated significant assets during their lifetime, which they often continue to need during retirement. After they die, however, at least some of those assets could be left to organizations important to them in life. This, coupled with the traditional generosity of many church people, means there is considerable potential for your congregation to receive planned gifts.

Sometimes known as "legacy" or "special" gifts, planned gifts give congregations options and time to hear what the Spirit is saying.

Planned gifts can

- fund your congregation's ongoing ministries
- build your congregational endowments or reserves
- facilitate new ministry programs and opportunities
- help sustain your congregation through times of transition

Planned gifts can truly be transformational.

The best church planned giving programs do not "stand alone." You should view planned giving as one part or stream of your congregation's overall revenue generation and stewardship program. Used properly, planned gifts may even enhance other forms of revenue for your congregation because of the opportunities for ministry planned gifts can generate.

People give to the church because they believe their gifts—and especially estate gifts—will make a real, long-term difference in the life of a church community. People are even more motivated to give if they know the church will manage their gifts well.

All you need to do is ask.

We Are Here for You

Your Stewardship Support staff and the United Church Foundation are here to help and answer questions.

For general questions and help to set up your Planned Giving program, please contact us at called@united-church.ca.

For specific questions around making a planned gift, please contact us at legacy@united-church.ca.

Be sure to sign up for the “**Set Up Your Planned Giving Program**” module of Called to Be the Church: The Journey.

2. What Is Planned Giving?

Christian stewardship involves the faithful management of all that God has so generously given to us: creation, time, skills, and money. The stewardship of money specifically includes the use of both our current income and our accumulated assets.

Gifts from our accumulated assets are called “legacy” or “planned” gifts because donors usually make them with considerable forethought and planning.

Planned gifts that will come to the church in the future include

- bequests in wills
- life insurance
- annuities
- gifts of RRSPs, RRIAs, and TFSAs
- charitable remainder trusts

Planned gifts that may come to the church in the present include

- stocks, bonds, and mutual funds
- personal property, including real estate
- stripped bonds

Our Need as Christians to Give

Money is a blessing from God to be enjoyed like all the blessings we have received. God also instills in each one of us the desire to give. Jesus spoke directly about money and ownership; many of the parables in the gospels speak to both.

A successful planned giving program can help to fulfill our inherent desire to give. At the same time, a program may generate significant revenue for your congregation and be an important means of enabling God’s ministry in our world. One of the real blessings of planned giving is that it benefits both the giver and the recipient.

3. Before You Launch Your Program

Before you launch your planned giving program, you should have certain administrative processes in place and information resources on hand.

Program Leadership

First, invite one or two people to spearhead your congregation's planned giving program.

Try to choose people who are well-known, credible, and have a good association and history with your congregation. Ideally, they should already have made a planned gift to the church or be willing to consider doing so. It would also be helpful if these people would commit to leading the program over a longer period. This is reasonable because, once established, a planned giving program tends to almost run itself.

A larger committee may be useful but is not always feasible or necessary. Many highly effective planned giving programs have been implemented under the faithful leadership of just one person.

It is also wise to seek the visible support of your ministerial leadership. They can instill confidence, facilitate trust, and help share information—three factors key to the success of any planned giving program.

Your Stewards or Finance Committee

Next, seek the support of your congregation's finance committee. Planned giving should be seen as an integral part of your church's revenue-generation programs. This group needs to be on board so that you may work collaboratively.

Your Congregation's Governing Body

Then, seek the support of your governing body, whether session, board, or council. It is often wise to have a specific motion presented to and endorsed by your governing body to formally establish your planned giving program.

Your Congregation

Last, seek the formal endorsement of your congregation so that people will feel as if they "own" the program. Endorsement at a congregational meeting is also a good way to begin promoting planned gifts and their benefits to both the donor and the church.

A sample enabling motion to establish a planned giving program is included on page 15.

Guidelines for Managing Planned Gifts

A donor can designate their planned gift for a specific purpose—for example, for outreach, for Christian education, or to be invested with the annual income used locally. If your congregation accepts designated gifts, then you are legally bound to honour the donor's wishes.

Other gifts may be undesignated. Your congregation must determine how such gifts will be used. Having policies in place concerning the use of undesignated bequests is a wise move.

Your congregation has many options for how undesignated gifts may be used. Some place all planned gifts in an endowment fund and use the income only. Others use legacies for special projects or apply the gifts directly to operational expenses. Still others divide the gifts between operational expenses and an endowment fund or use the income and the capital only in special cases as determined by the congregation. The choice is yours.

Work with your church's governing board and finance committee to develop a policy on how undesignated planned gifts will be used. Guidelines prepared in advance in a thoughtful environment without pressure can spare your congregation disagreements or hasty (and possibly unwise) decisions about how to use undesignated planned gifts. An established policy will also give your planned gifts program credibility and assure potential donors that your congregation will use their gifts wisely and not according to whim.

A sample enabling motion to establish a planned gifts fund is on page 17. Information on how your congregation may administer planned gifts is included on page 20.

4. Launching Your Program

Once your administrative systems are in place, you are almost ready to launch your planned giving program. Before you do so, you will need some print and/or electronic resources to help you promote your program. You need to be ready to respond with answers when donors ask questions, and the congregation at large will need ongoing reminders that your program exists. The following are offered as suggestions.

Literature

Develop an information brochure or fact sheet outlining your program. Include a way for people to request additional information. Emphasize bequest gifts because 90 percent or more of planned gifts come through a gift in a will.

It is important that you outline why people should remember your congregation:

- What are your central ministries?
- What is it that your church does well?
- What would be lost to your community if your church were not there?

Remember, people give to people and want to know how their gift will make a lasting difference.

Congregational Mailing (all members and regular attendees)

In your cover letter

- announce the start of the planned giving program
- include appropriate literature (planned giving options like bequests, annuities, life insurance, etc.)
- do a direct ask

Your mailing should include

- contacts' names
- confidential way of responding
- postage-paid self-addressed return envelope
- option to complete a survey that will give the church information about donors' concerns and interests

Encourage the Support of Your Church's Governing Body

Members of your congregation's governing body may have already remembered the church in their estate plans. Encourage all to do so because your leadership's example is a powerful motivator for others.

Worship Service and Beyond

- Have a minister (or other key leader) launch the program (should be before the mailing is sent out).
- Announce the program at subsequent worship services.
- Ask members to share testimonials.
- Use one of the available fact sheets explaining the benefits of the program and the giving process in a bulletin.
- Announce the program in congregational newsletters.
- Add a planned giving page to your congregation's website.

Once your program is launched, it is important to keep the program and its benefits before your congregation by using a variety of communication vehicles. With consistent promotion over time, it will become a normal part of your culture. You will also want to introduce your program to any who may be new to your congregation.

Annual Giving Program

Include planned giving as part of your annual revenue generation and stewardship endeavours. On your giving form, add these two statements, each with a check box:

- I have remembered the church with a gift in my estate plans.
- I would like information on remembering the church in my estate plans.

On the flap of your weekly giving envelopes, include this sentence:

- Please remember (*your congregation*) in your estate plans.

Always support your minister and stewardship committee in their efforts to talk openly about money, possessions, and giving.

Electronic Advertising

Consider adding a tag line to your e-mail signature. An example might be: Please remember (*your congregation*) with a gift in your estate plans.

Some congregations have e-mail distribution lists. Use these lists to share information and updates about your planned giving program.

Reporting

You should make it a habit to regularly provide updates on your planned giving program. This could include, but is not limited to

- updating the board or council on progress

-
- including a planned giving update in the annual report
 - sharing information at your annual meetings

Recognition

Handwritten thank-you letters are meaningful and appreciated. Send your generous donors a handwritten thank-you whenever possible.

With the donor's express consent, you might also

- have a special Legacy Sunday where you recognize individuals
- list donors' names in the annual report
- publicly acknowledge generous givers who have passed away during the year and thank their families

Estate or Planned Giving Workshops

Conduct free workshops on financial or estate planning, inviting professionals from your congregation to give presentations, and requesting the services of your regional Community of Faith Stewardship Support staff to help you plan your event. If feasible, invite the wider community to attend.

Get to Know Your Community of Faith Stewardship Support Staff

Your United Church Community of Faith Stewardship Support staff are always available to help you. They can

- direct you to the documents, resources, and templates you need
- equip you to make presentations to your council or board, finance committee, etc.
- work privately with anyone interested in making a planned gift to the church
- work with volunteers to lift up planned giving in your congregation

All inquiries remain confidential unless the donor directs otherwise.

Be patient. An effective planned giving program needs an upfront investment of time that could reward your congregation with significant gifts in the future. It can take up to five years before you will see the results of your efforts—but the gifts will come.

Planned gifts will come to those congregations that develop a program, manage it well, and share a clear and compelling vision for what they are to do at God's request in this world. Planned giving is worth the effort!

Questions and Answers about Planned Giving

Why ask for planned gifts when we need money for current expenses?

Planned gifts come from donors' accumulated assets. A congregation's ongoing operating expenses usually come from members' donations out of their annual income.

Studies have shown that planned giving programs can positively influence all giving streams in a congregation.

Experience has shown that planned gifts do not affect giving for local expenses.

Why should I leave a gift in my will?

- My congregation is an important part of my life and I want to ensure that this vital ministry continues into the future.
- It is a good model of Christian stewardship.
- A bequest makes the most financial sense for my family.
- My estate will receive a charitable tax receipt.

Why should we start a planned giving program?

- It expands revenue potential.
- It is an investment in the future.
- You can set up endowments so the income is applied to the operating fund.
- It helps to reinvigorate your congregation's life.

Will planned gifts go to the local congregation or to Mission & Service–funded ministries of the wider church?

The donor decides where their planned gift is to be directed. Approximately 80 percent of all United Church planned gifts received go to congregations and 20 percent go to the wider church, including Mission & Service–funded ministries.

How difficult is it to develop guidelines for the use of planned gifts?

Preparing guidelines is not difficult, but the process takes thought. How you use planned gifts will depend on your congregation's mission, vision, and culture. There are sample guidelines available from other congregations and the wider church that you may consider.

Should we contact every household about this program?

Your program should be proactive, inclusive, and reach as many people as possible. Even though someone may not attend or support the church regularly, there are many examples of large estate gifts coming to a congregation from people who had been only loosely affiliated.

What results might we expect?

Results will vary. It will take time to realize gifts because estate planning is not usually a spontaneous process. Typically, about 8 percent of United Church people remember their congregation with an estate gift. Another 32 percent would consider doing so. Even if your congregation receives just one gift because of your program, you have succeeded.

Can we get help to set up our Planned Giving Program?

Absolutely! Sign up for the “[Set Up Your Planned Giving Program](#)” module of *Called to Be the Church: The Journey*.

What happens after our program has launched and has been running for a while?

Keep at it. Continued information sharing about planned giving opportunities and the impact of such gifts will ensure your long-term success.

Long-term stewardship work supports the future of the church. One United Church congregation began its endowment fund with a gift of \$100. Through the ongoing promotion of planned giving, this endowment now has assets of over \$3 million. Planned giving has become an intrinsic part of this congregation’s culture. The same could be true for your congregation.

Checklist for Implementing Your Planned Giving Program

- CONTACT** your regional United Church Community of Faith Stewardship Support staff for guidance.
- DETERMINE WHO** will coordinate your congregation's planned giving program.
- CONFIRM THE SUPPORT** of your ministerial leadership.
- CONFIRM THE SUPPORT** of your stewards or finance committee.
- CONFIRM THE SUPPORT** of your congregation's governing body.
- CONFIRM THE SUPPORT** of your congregation as a whole.
- PREPARE GUIDELINES** on how your congregation will use planned gifts.
- PREPARE PLANNED GIVING INFORMATION** resources that suit your congregation.
- DETERMINE A COMMUNICATION** process for the program.
- DETERMINE WAYS** of keeping information about planned giving before your congregation.
- KEEP IN TOUCH** with your regional Community of Faith Stewardship Support staff for ongoing advice and support.

In the next few pages you will find three sample templates for motions to bring forward to the congregational meeting:

- Enabling Motion to Establish a Planned Giving Program (page 15)
- Enabling Motion to Establish a Planned Gifts Fund (page 17)
- Sample Guidelines for a Planned Giving Program (page 18)

Sample Enabling Motion to Establish a Planned Giving Program

The following motion is offered as a template that congregations can adapt to suit local needs.

It is often presented along with a motion that outlines how the congregation will use planned gifts.

A sample enabling motion to establish a planned gifts fund is also included on page 17, along with information on how those gifts might be administered (page 20).

Before your motion goes to a congregational meeting, the church's governing body should review and support the motion.

Names for congregational programs vary. Common selections are Planned Giving Program, Special Gifts Program, and Legacy Giving Program. For promotional purposes, it is wise to choose one that people can understand and with which the congregation is comfortable. Then be sure to use the same name consistently so there is no confusion.



ENABLING MOTION TO ESTABLISH A PLANNED GIVING PROGRAM

Preamble to the Enabling Motion

Christian stewardship involves the faithful management of all God's gifts to us, including our time, talents, and finances. The stewardship of our financial resources includes both our current income and our accumulated wealth.

Gifts made from our accumulated assets are known as planned gifts. Each year, United Church people give or arrange hundreds of planned gifts to support all areas of the church's mission. These include future gifts such as bequests, annuities, and gifts of insurance, or immediate gifts such as cash, mutual funds, bonds, and stocks. (*Congregation name*) encourages us to remember the church and enable God's mission through a planned gift.

The congregation will receive and manage planned gifts to complement ongoing annual giving. Planned gift funds will enable the congregation to expand its ministry. Because (*your congregation*) recognizes the potential of planned gifts, we therefore recommend the following:

Enabling Motion

WHEREAS Christian stewardship involves faithful management of all God-given gifts including time, talent, and financial resources;

WHEREAS we may give to the church through vehicles such as bequests, life insurance, trusts, cash, stocks, bonds, and real estate;

WHEREAS it is the wish of our congregation to encourage, receive, and administer these gifts in a manner consistent with the faith commitment expressed by the donors and in accordance with the policies of this congregation and of The United Church of Canada;

THEREFORE BE IT RESOLVED that this congregation in a meeting assembled on (*date*) approve and establish a new revenue-generation program to be known as the Planned Giving Program (hereafter called "the Program") of (*congregation name*).

BE IT FURTHER RESOLVED that the purpose of the Program shall be to promote the stewardship of accumulated resources within the congregation.

BE IT FURTHER RESOLVED that any amendment to this resolution that will change, alter, or amend the purpose for which the Program has been established shall be done in accordance with the guidelines set forth by the governance of this congregation.

Adoption of Resolution

AS RECOMMENDED by the governing body of (*congregation name*) and approved by the congregation at a duly called meeting dated (*date*), the resolutions to establishing a Planned Giving Program are hereby adopted.

Sample Enabling Motion to Establish a Planned Gifts Fund

The following motion is offered as a template that congregations may adapt to suit local need.

This motion is often presented together with a motion that actually establishes a planned giving program in your congregation. A sample enabling motion to establish a planned giving program is included on page 15.

The motion to establish a planned gifts fund in your congregation should outline how the fund will operate. Care should be taken to ensure conformity with the polity of The United Church of Canada and the culture of your congregation.

Before your motion goes before a congregational meeting, the church's governing body should review and support it. The congregation needs to take ownership of the fund by determining how the income or income and principal should be used.



ENABLING MOTION TO ESTABLISH A PLANNED GIFTS FUND

Enabling Motion

WHEREAS Christian stewardship involves faithful management of all God-given gifts including time, talent, and financial resources;

WHEREAS we may give to the church through vehicles such as bequests, life insurance, trusts, cash, stocks, bonds, and real estate;

WHEREAS it is the wish of (*your congregation*) to encourage, receive, and administer these gifts in a manner consistent with the loyalty and faith commitment expressed by the donors and in accordance with the policies of this congregation and of The United Church of Canada;

THEREFORE BE IT RESOLVED that (*congregation name*) approve and establish a new and separate fund to be known as the Planned Gifts Fund (*or other name*) (hereafter called “the Fund”).

BE IT FURTHER RESOLVED that the purpose of this Fund shall be to enhance the ministry and mission outreach of (*congregation name*) and The United Church of Canada;

BE IT FURTHER RESOLVED that the trustees be the investment managers of the Fund and that they shall report annually to the congregation;

BE IT FURTHER RESOLVED that the attached operating plan is set forth for the Fund;

BE IT FURTHER RESOLVED that any amendment to this resolution that will change or alter the purpose for which the Program has been established shall be done in accordance with the guidelines of governance this congregation uses to change or revise congregationally approved programs.

Adoption of Resolution

AS RECOMMENDED by the governing body of (*congregation name*) and approved by the congregation at a duly called meeting dated (*date*), the resolution to establish a Planned Gifts Fund (including the Fund’s governance structure and how the income and/or principal of the Fund is to be used) is hereby adopted.

Sample Guidelines for a Planned Giving Program

The following are offered as sample guidelines for operating a congregational planned giving program. The purposes and percentages proposed are for example only. Please modify them as will best suit your congregation.

The guidelines should be presented in conjunction with a motion or resolution to establish a planned gifts fund if one does not already exist in your congregation.

Congregations are encouraged to refer to the United Church *Manual* to ensure harmony with church polity. You can view it online at www.united-church.ca/handbooks.

The congregation's governing body or some other appropriate group should review any operating plan before it is brought before a congregational meeting. It is important that the congregation take ownership of this fund by determining how the income and/or principal will be used.



GUIDELINES FOR A PLANNED GIVING PROGRAM

Planned Gifts Committee

A planned gifts committee composed of individuals from the congregation will carry out these responsibilities:

1. Assume responsibility for promoting the congregation's planned giving program to ensure an ongoing flow of gifts to the fund.
2. Undertake special information-sharing or revenue-generation projects at the request of the congregation.
3. Regularly liaise with *(name of the committee or staff person with whom the committee should coordinate)*.
4. Seek current information on planned giving in The United Church of Canada.
5. Report annually to the congregation, and more frequently to the church's governing board.
6. Consult with the congregation as required to determine allocation priorities, either within established parameters, or in response to extraordinary circumstances.

Investment Policies

All funds will be invested in accordance with the investment policies of *(congregation name)*. The congregation will provide ongoing guidance to the trustees in establishing appropriate investment policies and guidelines in accordance with existing legislation and the polity of The United Church of Canada.

or

All funds will be invested for the congregation through The United Church of Canada Foundation.

Distribution of Funds

The terms of the fund will guide how monies from the fund are used each year. If the terms are broad, the use of the monies can be determined annually as part of the congregation's annual budget-setting process. Income distribution may be based on the prior years' fund activity. The congregation shall approve all programs to be supported.

Deviations for allocation of the resources of the fund to meet emerging needs may be approved at a duly constituted congregational meeting. An excess of prudence should not prevent an appropriate response to an emergency or opportunity.

For example, funds could be distributed as follows:

1. **Local Outreach:** One-quarter of the income will be used for outreach into the community, institutions, and agencies to which (*congregation name*) relates and to special programs for those persons in our congregation's area who are in spiritual and/or economic need.
2. **Worship and Christian Education:** One-quarter of the income will be used for developing new aspects of worship and ministry; for scholarships or grants to members of (*congregation name*) for the purpose of supporting theological training; for church-related camping or leadership courses/conferences; or for such other training that enables members of this congregation to grow in Christian faith and service to God's people.
3. **The United Church of Canada:** One-quarter of the income will be used for the projects of The United Church of Canada at home and overseas, including gifts for Mission & Service, special national appeals, and The United Church of Canada.
4. **Capital Projects:** One-quarter of the income will be used for capital improvements, debt reduction, or the building program of (*congregation name*), such programs being subject to regional approval, as required. (See the *United Church Manual*.)

Gift Management

1. All gifts received during a calendar year will accumulate during that year.
2. Of unrestricted or undesignated gifts received during a calendar year, one-half of the principal shall be distributed in the subsequent year to support the ministry of the congregation. Allocations will be made in the same proportions as are used for investment income.
3. Funds to be invested shall be invested in accordance with established investment policies.
4. The maximum level for the principal in the fund shall be (*amount*), with any excess being allocated in the same manner as the income.

Periodic Program Review

The planned gifts fund and its plan of operation shall be reviewed every two years.

Any recommended changes will be presented at the first congregational meeting in each even calendar year.

5. Administration of Planned Gifts

Receiving planned gifts can generate questions about how a congregation should use those gifts.

Should money be accumulated or spent? Which should take priority, the immediate or the long-term fiscal needs of the congregation? How does the congregation protect capital funds from imprudent investment or spending?

If the money is to be retained, whether at the direction of the donor or through a decision of the congregation, what vehicle would be best to administer the financial assets?

Types of Funds

There are two vehicles used for the long-term administration of planned gifts: a planned gift fund, and an endowment fund. These vehicles serve different purposes and meet different needs. Some congregations have more than one type of fund.

Whichever model a congregation chooses, the overall purpose remains the same: to receive money, to invest money, and to give away money. To these ends, congregations must answer three broad questions:

1. **How does money get into the fund?** By merging existing funds? Through new planned gifts? By immediate cash gifts? Memorial gifts? A special campaign?
2. **What happens to the money once it is in the fund?** What investment policies are in effect? How will the money be invested and by whom?
3. **How does money get out of the fund?** How much is spent each year and on what?

Under United Church polity, policies on accepting gifts, investing, and spending income are set by the congregation and not by groups such as congregational trustees or governing boards.

Such groups may develop policies, but the congregation must give its final approval on how these are carried out.

Planned Gift Fund

The term “planned gift fund” can be used to describe a flexible fund that manages cash gifts, bequests, and other types of planned gifts. Because the congregation establishes the fund, there is more flexibility in how the assets are managed and used.

For example, the fund may be used for an annual draw on the principal to be applied to local operating expenses, or the money could be held for future emergencies or building programs.

When a congregation ceases to exist or merges with another congregation, the fund’s assets will be dispersed according to the United Church *Manual*.

Endowment Fund

Endowment funds are a special kind of trust fund in which the original capital (that is, all the monies given as gifts) must be held in perpetuity. Only the investment income earned by those gifts may be spent. It is always a good idea to reinvest some of the income so that the value of the endowment isn't eroded by inflation.

An endowment fund is created either in response to a bequest with specific instructions, or as a way of establishing a secure ongoing revenue stream to support the work of the congregation far into the future. Because these are trusts, the responsibility for such funds falls to the congregation's trustees. The donor's wishes for designated funds must be followed exactly. The responsibility for how undesignated capital is used lies with the congregation.

Because of their permanent nature, endowment funds are not well suited to receive highly restricted gifts (unless the restriction is to hold the capital in perpetuity) or to receive those gifts intended for current operations, whether annual or capital. Endowments are usually secure against creditors when it can be shown that the money was intended to be a capital asset.

When a congregation ceases to exist or merges with another, its assets, including its endowment fund(s), will be dispersed according to the *United Church Manual*.

The United Church of Canada Foundation

Congregations that wish to create endowment funds might consider establishing the fund(s) at The United Church of Canada Foundation. The Foundation has over \$90 million in assets that are long-term funds. This is also called "lodging" the funds within the Foundation.

The Foundation invests and disburses funds according to agreements with donors—including congregations. Each agreement is unique and tailored to the individual or group.

Congregations establishing funds at the Foundation remove an administrative burden from the congregation's own volunteers. The Foundation's board and investment committee oversee the management and disbursement of the funds. Congregation members can make gifts directly to the Foundation or the congregation can pass on aggregate donations.

Contact the Foundation toll-free at 1-866-340-8223 or by email at fdn@united-church.ca to find out more about how the Foundation can assist your congregation.

When your congregation is considering an endowment, the Foundation and the regional Community of Faith Stewardship Support staff are available for assistance.

Comparing Fund Options

	Planned Gift Fund	Endowment Fund	The United Church of Canada Foundation
Definition	The term “planned gift fund” is one of several names that could be used to describe a revolving fund usually set up to hold estate, memorial, or long-term gifts (intended to be held for 10+ years before being fully expended).	An endowment is a permanent fund from which interest is disbursed annually.	A separate corporate body whose sole purpose is to receive, invest, and distribute money to charity(ies).
Setup	By the congregation’s board and then the congregation.	By the congregation’s board and then the congregation.	Congregational agreement with The United Church of Canada Foundation.
Treatment of Capital	All or a portion of capital may be made accessible upon a majority vote by the congregation at a special meeting of congregation members. Specific directions from donors must be honoured.	A draw on capital is not allowed. The full amount stays intact. Only the income, or a portion of it, can be spent.	Defined in the agreement between the congregation and the Foundation.
Control of Investment	The Planned Gifts Committee or congregational trustees are generally those in control of the investment as per the Trust of Model Deed in the United Church <i>Manual</i> .	Usually held by trustees as per the Trust of Model Deed in the United Church <i>Manual</i> .	The United Church of Canada Foundation’s board of directors and the agreement signed by both parties.
Control of Spending	The decision on spending or reinvesting income is up to the congregation or is prearranged by terms or agreements.	Decision on spending or reinvesting income remains with congregation or is prearranged by terms or agreements.	Distributions are made according to the terms of the agreement between the congregation and the Foundation.

Benefits	Capital is accessible; gifts put right to use; gift may not require as much expertise to manage.	Provides clear and lasting instructions; easy to set up; financial security.	Less work for the congregation; steady stream of income; minimal cost to set up.
Things to Be Aware of	Capital could be accessible to creditors; capital readily accessible to congregation; may require more investment expertise than exists.	Capital appears on the books and may cause confusion; requires investment expertise.	Assets belong to The United Church of Canada Foundation and cannot be accessed except as set out in the agreement.
Disbursements	As per the terms of the fund set out by the board/council or donor's will.	3.5% of the average market value over the previous 24 months of the endowment's assets not currently used in charitable programs or administration in excess of \$100,000.	Typically 4.25% of the average market value over the previous 24 months of the fund; can be tailored to the congregation's specific needs.
Resources	<i>Launching a Planned Giving Program in Your Congregation</i> ; Community of Faith Stewardship Support staff.	Community of Faith Stewardship Support staff; a neighbouring congregation with endowed funds.	Foundation staff; Community of Faith Stewardship Support staff.

Closure of a Congregation

	Planned Gift Fund	Endowment Fund	The United Church of Canada Foundation
Ceases to Exist or Amalgamates; Refer to	The United Church of Canada <i>Manual</i> .	The United Church of Canada <i>Manual</i> .	Succession clause in agreement.

6. Complementary Policies

As congregations develop planned giving programs, the need for complementary policies may emerge.

Congregations might consider developing and implementing the following policies:

- investment
- recognition
- gift acceptance

Investment Policy

Congregations with investment or reserve funds may already have a policy in place to guide their trustees. Such policies should follow the investment guidelines of The United Church of Canada and any provincial legislation applicable to trustees.

The United Church's investment policies exclude investment in companies whose products or services have negative or doubtful social value or whose policies and practices disregard the preservation of a suitable standard for humanity and the environment. The church's investments have traditionally excluded distilleries, breweries, tobacco producers, and companies that produce armaments.

Investment principles should maintain a proper balance between income and growth, and assure the security of the invested principal. Capital markets are complex and volatile. The ability to maintain and grow the capital requires different skills than those needed to accumulate the capital.

Be prudent but be open to sound advice. Seek and use professional help whenever possible. You can contact The United Church of Canada Foundation for sample policies at fdn@united-church.ca.

Careful third-party auditing protects the interests of the donors, the trustees, and the congregation. Congregations may want to consider lodging those assets for investment purposes with The United Church of Canada Foundation as discussed above. However, if the congregation wants to retain ownership of all assets it can invest directly with the same fund manager the Foundation uses.

Contact the Foundation toll-free at 1-866-340-8223 or by e-mail at fdn@united-church.ca for more information.

For Reference

- *Mission and Investing: A Guide for United Church of Canada Congregations and Organizations:* united-church.ca/leadership/church-administration/about-responsible-investment (scroll to Downloads at bottom of page)
- Investment Resources: Investing with the Foundation, unitedchurchfoundation.ca/investments

Recognition Policy

The ways donors are recognized can vary, but you should develop a plan to acknowledge donors when gifts are received: as a way of thanking them, and also to encourage others to follow their example.

Recognition approaches may include

- phoning to say thank you (it's most effective to call within 48 hours of receiving the gift)
- prompt receipting with a personal, handwritten thank-you (within 3 days of receiving the gift)
- listing donor names in congregational newsletter (with donor permission)
- listing donor names in congregational annual report (with donor permission)
- naming opportunities (especially associated with a capital fundraising campaign)
- dedication or recognition ceremonies during worship or otherwise
- public reception or celebration for all donors
- establishing a planned giving circle or society within your congregation to honour donors

In the church, both personal and private recognition approaches can work well. Recognition of a gift should be meaningful to the donor. Public recognition with the donor's permission is acceptable and may serve as an example to others. In all cases, your congregation must honour the donor's wishes. Giving thank-you gifts or other material tokens of appreciation is not usually done.

Your congregation's policy should be flexible and reflect your culture. Whatever means you choose, it is essential that the donor be thanked in some way. At the same time, no congregation should feel compelled to provide unreasonable recognition of any gift or donor.

Sample Recognition Policies

The following outlines a sample recognition policy that you might adapt.

Gifts to (congregation name) Planned Gifts Fund will be recognized as follows:

1. All immediate gifts will be receipted promptly with a personalized handwritten thank-you.
2. Gifts will be acknowledged in the congregational newsletter and in the annual report with permission of the donor. Anonymous gifts will be acknowledged as such.
3. All estate gifts will be receipted promptly with a personalized letter of thanks to the executor or closest family member, if known.
4. Estate gifts received will be acknowledged in the church newsletter and annual report.
5. Except for any donors who request anonymity, the names of all donors will be recorded in a book of remembrance or other appropriate register displayed in a suitable location.
6. A Planned Giving Sunday will be held annually to recognize the activity of the planned giving program, to honour estate gifts received, and to honour any living donors of immediate or future planned gifts if they give permission to do so.

-
7. Wherever possible, and with donor permission, the congregation will provide the United Church's Philanthropy Unit with the names of all known future planned gift donors so that the wider church may recognize donors with a letter of thanks.
 8. The church's governing board may from time to time establish other appropriate means of acknowledging and/or recognizing gifts to the congregation.

The Power of Thanks

About 8 percent of United Church people give estate gifts to their church, usually through a bequest.

One Community of Faith Stewardship Support staff discovered that a small congregation had received more than three times as many bequests as would have been expected statistically. When someone in the congregation was asked what they were doing to generate such bequests, the response was "Nothing!" Further probing revealed: "Well, whenever we receive a bequest we dedicate it publicly during worship."

Often when a congregation receives an estate gift, few know about it. When you celebrate a gift publicly during a worship service, you

- honour the donor and the gift
- tell the rest of the congregation that if they make a planned gift, they and their gift will be appreciated as well
- plant the idea of giving a planned gift to the church

Most families are delighted to know that their loved one's gift is to be recognized. Some congregations have a reception afterwards. Do whatever works for you, but be sure to do *something* to celebrate and say thank you for the gift received and for the life that made the gift possible.

Gift Acceptance Policy

Congregations have the right to determine which gifts to accept and which to refuse. No congregation is obliged to accept any gift offered.

Sometimes proffered gifts carry with them these or other unacceptable risks or obligations:

- a property that may be impossible to use, difficult to sell, or that may incur unreasonable cost to the congregation. Similarly, gifts designated for an inappropriate or highly restrictive use may not be accepted. Gifts are donor-driven but your planned giving program should strive to encourage flexibility and as many unrestricted gifts as possible.
- outright gifts of cash and publicly traded securities are usually low-risk gifts that any congregation may accept, but it's important to ensure they are not subject to narrowly restricting or inappropriate conditions.
- for gifts of life insurance, real estate, shares in privately owned companies, tangible personal property, partnership interests, other property interests, and for gifts of residual interest, charitable remainder trusts, and named endowments, the congregation should seek the advice of church staff, allied professionals, or other congregations that have may gift-acceptance policies covering these kinds of assets.

*"[O]ut of the believer's heart shall flow
rivers of living water."*

John 7:38



Appendix A: Sample Promotion Letters

Invitation to Arrange a Planned Gift 1

Date

Name

Address

City/Town, Province Postal Code

Dear (*name*):

Thank you for your past gifts in support of (*congregation name*). Our ministry continues only because of the loyal generosity of members and friends like you.

Over the years, estate gifts of every size have been a vital source of income to our United Church. This generosity has helped our church evolve and has enabled worldwide mission.

In our congregation, past estate gifts have (*describe nature or benefit of previous estate gifts to your congregation*). People have been most generous to us in the past. Now we are looking to the future.

Would you consider remembering (*congregation name*) with a gift in your will or perhaps some other form of planned gift? It is easy to do, and your decision could benefit both you and our church. The tax receipt from the gift will lower your income tax, giving your heirs more money. Many donors have had their income tax reduced to almost zero because of charitable giving through their estate. You could also designate your gift to an area of work or ministry of your choice. In this way, your support for our congregation could continue after your passing.

Many people are also taking advantage of recent changes to the income tax act. You may donate appreciated securities—like stocks or bonds—either now or through your estate to charities like (*congregation name*) with no capital gains tax.

Making a gift to the church in your estate plan is simple. You may add a codicil to your existing will stating that you will give (*congregation name*) a specific sum or percentage of your estate. If it is time to revise your current will, we would be happy to work with you to ensure that your wishes are met. If you don't have a will, the benefits of preparing one are significant and we would encourage you to consult your professional advisers.

Thank you for your consideration. If you have already remembered the church in your estate plans, would you consider sharing that information with us as well?

I would be pleased to meet with you about the (*congregation name*) and your estate plans. Your professional advisers are also good resources to help you think about an estate gift.

Thank you for all that you do.

Sincerely,

Invitation to Arrange a Planned Gift 2

Date

Name

Address

City/Town, Province Postal Code

Dear (*name*):

As you are a dedicated giver to (*congregation name*), I wanted to tell you about something that could have many benefits for you and our congregation. You can change the face of ministry in our community, if not the world, through a simple decision—a decision to include (*congregation name*) in your will. It is that simple. After you have arranged for your family and friends, please consider (*congregation name*).

Let me tell you a story about our congregation. (*Tell a story about an area of your congregation's ministry that has worked especially well.*) Can you help to continue this vision through a gift in your will?

As a long-time member you already value what (*congregation name*) does to further God's mission in the world. This is an opportunity for you to add even more to what the congregation does. People have been giving to the church since its early days because it's easy, it's simple, and many think it is just the right thing to do.

(*Give an example of one or two people who remembered the congregation in their wills.*)

Many other people have confirmed their intentions to remember the church in their will.

The main benefit is that your gift will help improve our congregation no matter when the gift is received. Our congregation has long-term plans to undertake God's mission in our community. I hope your long-term plans can include the church as well.

Perhaps you have remembered (*congregation name*) in your will already. If you have, we would welcome knowing about your plans so we may thank you and share related information with you from time to time.

A gift to (*congregation name*) can be included in your estate plan by simply adding a codicil to an existing will. You can state that you will give a certain percentage (or set amount) from your estate to benefit the church.

I would be pleased to meet with you in confidence to discuss opportunities and how a planned gift can leave an impactful legacy of your faith. Your professional adviser is also an excellent resource and can explain the many tax advantages of a gift in your estate plans.

Would you prayerfully consider making this commitment today?

Whatever you decide, please know that your loyal and consistent support of (*congregation name*) is greatly appreciated.

Sincerely,

Acknowledgement Letter

Date

Name

Address

City/Town, Province Postal Code

Dear *(name)*:

It was a pleasure speaking with you today and to acknowledge with gratitude that you have remembered *(congregation name)* in your estate plans. From our conversation I know that you have faithfully supported the church's work for many years. Now your ongoing generosity will assume a new dimension because of your future planned gift.

Thank you so much.

We encourage donors to allow their names to be published, acknowledging their generous gift. It's a way we can say a quiet public thank-you and potentially encourage others to remember the church with planned gifts. Thank you for your prayerful consideration; whatever your decision, be assured that we will respect your wishes completely.

Would you please complete the enclosed form and return it to me in the envelope provided?

Thank you, *(name)*, for your continued faithful support. Your extraordinary gift will create a lasting legacy. If I may help you in any way, please call *(phone number)*, or e-mail me: *(e-mail address)*.

Sincerely,

Planned Gift Information Form

The gift information form should be included with an addressed return envelope in each letter you send to acknowledge and thank a donor for their planned gift. The form will confirm the donor's wishes regarding recognition and provide your congregation with a written record of the planned gift.

Your Name(s) _____

Thank you for remembering The United Church of Canada in your estate plans, whether it is your congregation, a church outreach ministry, or any other area of the church's work. To help us respect your wishes, please complete this form and return it in the postage-paid return envelope provided.

- Yes, I/we have remembered The United Church of Canada with a planned gift.

The nature of my/our gift is:

- Bequest by will
 Life insurance
 Gift annuity and/or Charitable Remainder Trust (CRT)
 RRSP, RRIF, or TFSA
 Other _____

My/our future gift is to benefit

- Congregation _____
 The United Church of Canada
 Mission & Service
 The United Church of Canada Foundation
 Other _____

- To encourage others to consider such a gift, I/we agree to have my/our name(s) listed as (a) planned gift donor(s). The nature and amount of my/our gift will remain confidential.

My/our name(s) should appear as: _____

- I/we wish to remain anonymous during and after my/our lifetime.

My/our e-mail address: _____

My/our regional Community of Faith Stewardship Support staff: _____

Signature

Date

Thank you for your future gift.

Planned Giving Donor Thank-You Letter: Agreement to Public Listing of Name

Date

Name

Address

City/Town, Province, Postal Code

Dear *(name)*:

Thank you so much for returning your Planned Gift Information Form regarding your planned gift to The United Church of Canada and, specifically, to *(congregation name)*. Again, your future gift intention is most thoughtful and we remain deeply grateful.

Enclosed is a copy of the form for your personal files. Should we decide to publish the names of our known planned giving donors, I will see that your name is listed as *(donor name)*.

Listing names is one of the most effective tools for encouraging planned gifts, so I am pleased that you agreed to let your name be published. Many thanks!

It has been good to connect with you about your gift. Our donors are widespread across the church, but if we could meet at some future time, I would value that opportunity greatly.

On behalf of The United Church of Canada and all those who will be blessed by your legacy of faith, thank you.

Blessings,

Planned Giving Donor Thank-You Letter: No Public Listing of Name

Date

Name

Address

City/Town, Province, Postal Code

Dear (*name*):

Thank you so much for returning your Planned Gift Information Form regarding your planned gift to The United Church of Canada and, specifically, to (*congregation name*). Again, your future gift intention is most thoughtful and we remain deeply grateful.

Enclosed is a copy of the form for your personal files. Should we decide to publish the names of our known planned giving donors, please know we will keep your name anonymous. We are happy to respect your wishes.

It has been good to connect with you about estate giving. Our donors are widespread across the church but if we could meet at some future time, I would value that opportunity greatly.

On behalf of The United Church of Canada and all those who will be blessed by your legacy of faith, thank you.

Blessings,

Sample Response Card for a Planned Giving Program Mailing

Side 1

(Your congregation) United Church

(Your church contact information)

I would like information on

- | | |
|--|---------------|
| <input type="checkbox"/> Remembering the church in my estate plans | Name: _____ |
| <input type="checkbox"/> Bequests by will | Phone: _____ |
| <input type="checkbox"/> Gifts of life insurance | E-mail: _____ |
| <input type="checkbox"/> Gifts of property | |
| <input type="checkbox"/> Gifts of securities | |
| <input type="checkbox"/> I have remembered the United Church in my estate plans. | |

Thank you for your interest!

Side 2

(Your congregation) United Church

(Your church address)

Appendix B: Sample Bulletin Notices

While effective promotion of planned giving in a congregation requires planning, not all activities require major effort. Often, small nudges such as simple statements in a church bulletin or order of service can be very effective in raising your program's profile and keeping it in the minds of the congregation.

This resource contains brief statements that can be used in your congregation's Sunday bulletin, newsletter, or any other communication tool to encourage and inspire your supporters to remember the church with planned gifts in their estate planning.

Using these statements regularly over the long term can result in an increase not only in inquiries about planned gifts, but also in the number of gifts established and actually received.

You can adapt these in any way necessary to suit your own needs.

Scriptural References Relating to Stewardship of Assets

[A]ll shall give as they are able, according to the blessing of the Lord your God that [God] has given you. *Deuteronomy 16:17*

Do not say to yourself, "My power and the might of my own hand have gained me this wealth." But remember the Lord your God, for it is [God] who gives you power to get wealth, so that [God] may confirm [God's] covenant that [God] swore to your ancestors, as [God] is doing today. *Deuteronomy 8:17-18*

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also." *Matthew 6:19-21*

"But strive first for the kingdom of God and [God's] righteousness, and all these things will be given to you as well." *Matthew 6:33*

Jesus, looking at him, loved him and said, "You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me." *Mark 10:21*

"What does it profit them if they gain the whole world, but lose or forfeit themselves?" *Luke 9:25*

And he said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." *Luke 12:15*

From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded. *Luke 12:48*

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. *2 Corinthians 9:7*

And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. *2 Corinthians 9:8*

For we brought nothing into the world, so that we can take nothing out of it. *1 Timothy 6:7*

Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. *1 Peter 4:10*

Quotes and Thoughts about Giving and Stewardship

People give not because an organization has needs but because it meets needs. *Michael J. Worth*

When someone dies, the obituary often tells us more about what they died from than what they lived for. *Author unknown*

Money is a person's personal energy reduced to portable form. It can go where [they] could not go; speak languages [they] could not speak; lift burdens [they] could not touch; save lives with which [they] cannot relate directly. *Harry Emerson Fosdick*

We make a living by what we get. We make a life by what we give. *Author unknown*

[T]he drive to give is as important to an understanding of humanity as the desire to receive. *Jacques T. Godbout*

The two things that most clearly identify where our values lie are our cheque book and calendar—that is, how we make and spend our money, and how we use our time. *Author unknown*

If you are going to sit under the shade of a tree someone else planted and drink from a well someone else dug, you should plant a tree and dig a well. When we are talking about financial stewardship, it's not about the money—it's about our attitude to faith, generosity, and money. *Author unknown*

Congregations and Christians everywhere are discovering that the best giving flows not from heads informed about the budget but from hearts that are tuned to the will of God. *Thomas C. Rieke*

Planned Giving: General

From here to eternity. Thank you for remembering The United Church of Canada (*your congregation*) in your estate plans.

Are you interested in securing the future of (*your congregation*) United Church? When planning your estate, please consider a gift to your church.

Let's plan our future together! Please remember the (*your congregation*) United Church in your estate plans.

Plan tomorrow today. You can do this by including your church in your estate planning with a bequest or gift of insurance.

Make a difference to your church tomorrow with a planned gift today. Thank you for remembering the church in your estate plans.

Create a lasting gift. Remember the church in your estate planning.

You've got what it takes! Your estate gift to (*your congregation*) United Church could make a world of difference. For information, please contact (*name and phone number or e-mail address*).

Can your church count on you? A gift in your estate can make a huge difference.

For information, please contact (*name and phone number or e-mail address*).

Preserve our heritage. Create our future. Please remember The United Church of Canada in your estate plans.

Help to secure the future of (*your congregation*) United Church through a gift from your estate. Your gift can make a difference. For information, please contact (*name and phone number or e-mail address*).

A world of difference. You can make it. Please remember the United Church's Mission & Service in your estate plans. Your gift today can help others tomorrow.

Become a leader! A gift to the church through your estate could help to implement innovative programs and services for the future! For information on how to create possibilities, contact (*name and phone number or e-mail address*).

Plant the seeds of your planned gift today. Remember (*your congregation*) United Church in your estate plans.

Eternity is opened up to us in the New Testament. The effect of our stewardship can be timeless.

Please remember (*your congregation*) United Church in your estate plans.

A lasting planned gift. That's what an estate gift to your church will be.

Need help with your estate planning? Contact your regional Community of Faith Stewardship Support staff at called@united-church.ca and ask for a free copy of the United Church's *Will Workbook*.

Did you know that (*regional Community of Faith Stewardship Support staff's name*) is available to talk to you about your planned gift and your charitable goals? For more information, please contact (*name, phone number, e-mail address*).

Did you know that, on average, a total of up to \$20 million is left to The United Church of Canada each year by people just like you? And that 80 percent of those gifts goes directly to local congregations? And that those planned gifts come from bequests, securities, trusts, and insurance?

Did you know that your gift to the Mission & Service of the church supports your regional Community of Faith Stewardship Support staff's work? They would be happy to help you develop a planned giving program that suits your congregation's needs or to speak with you about your personal planned giving opportunities. For more information, please contact (*name, phone number, e-mail address*).

Where there's not a will the government will distribute your estate for you—and this distribution will not include a bequest to your church. Why not contact (*name and phone number or e-mail address*), our congregation's Planned Giving contact, and ask for a free copy of the United Church's *Will Workbook*? Make sure your assets go where you want them to.

Avoiding probate fees and minimizing tax on your final income tax return after death requires careful planning. A gift to charity can help. Please leave a planned gift to (*your congregation*) United Church.

Naming your church as a beneficiary in your estate can assure your continued participation in the life of (*your congregation*) United Church for generations to come.

This morning's offering is one of many ways faithful Christians express their stewardship and give thanks to God. Please include the work of Christ in your estate planning. Please remember (*your congregation*) United Church in your will.

A will tells a story: it tells us what a person cared about. What story will yours tell? Why not contact (*name and phone number or e-mail address*), our congregation's Planned Giving contact, and ask for a free copy of the United Church's *Will Workbook*? Make sure your story is told.

Your gifts to God through (*your congregation*) United Church are a testimony to your faith in our church family and its future work. Annual gifts and planned gifts made through your will are meaningful ways to give witness to your commitment to Christ.

Making a gift to (*your congregation*) United Church through your will is one way to continue faithful stewardship beyond your lifetime. Please consider a gift to our church in your estate plans.

By tithing the net proceeds of your estate, you may be able to permanently endow your annual offering to (*your congregation*) United Church.

Preparing an estate plan is good Christian stewardship. It says thanks to God, expresses your love and concern for family, and shows charity toward others.

Aren't wills only for rich people? No! Everyone should have a will. It can be a powerful statement of your Christian faith.

Good stewardship requires us to consider the future. Have your estate plan prepared or reviewed to ensure you are a genuine "lifetime steward" of all you have received.

Who will need help in the future? We just don't know. But you can help the future now by remembering The United Church of Canada in your estate plans. A bequest or gift of insurance may help those in future need.

(*Your congregation*) United Church, Mission & Service programs, The United Church of Canada Foundation, *The United Church Observer*—all are worthy of our time, talent, and treasure. Please remember the church in your estate planning.

Anyone can give a gift to (*your congregation*) United Church's endowment fund at any time. And you can increase your current gifts by a planned gift from your estate. Please remember our endowment fund in your will.

Help someone with your gift! You can help the future of your church now by remembering it in your estate plans. A bequest or gift of insurance may help someone in future need.

The future is filled with promise! Invest in it by investing in your church. Please remember the church with a planned gift in your estate.

Take good care of those you love. Make a will. Remember your family. And remember your church in your estate plans.

Help us light the Way. Remember the United Church's Mission & Service programs and ministries when drafting your will and planning your estate.

Gift in Your Will (Bequest)

Give to the future. Create a planned gift. Remember (*your congregation*) United Church with a bequest in your will.

Bring the love of Jesus to future generations of our church. Please remember (*your congregation*) in your estate plans.

What will your planned gift be? Let it be meaningful. Let it be lasting. Thank you for remembering (*your congregation*) United Church with a bequest in your will.

Plan to let your church share your planned gift. Remember (*your congregation*) United Church with a bequest in your will.

Give to the future by planning in the present. That's what planned giving is all about. For information on remembering the church in your will, please contact (*name and phone number or e-mail address*).

Tomorrow's gift to your church? A planned gift in your will.

Pass on the gift of a lifetime. Remember (*your congregation*) United Church with a bequest in your will.

How long has it been since you last updated your will? Perhaps it's time. Remember your family. Remember your church. Your gifts can make a difference. Why not contact (*name and phone number or e-mail address*), our congregation's Planned Giving contact, and ask for a free copy of the United Church's *Will Workbook*.

Your church matters. Please remember it with a bequest in your will.

Procrastination is one of the key reasons Canadians die without a will. It's true. Good stewards are seldom in the majority.

Put yourself in the driver's seat! Approximately 50 percent of Canadians do not have a will. Make sure you have a will to direct what you want to happen to your God-given resources.

Did you know you can make a gift to the church through a bequest in your will? And the charitable donation receipt your estate receives helps offset income taxes!

Did you know that in *(year)*, approximately *(number)* congregations in *(name)* Conference received *(number)* bequests totalling \$*(number)*?

Did you know that in the last five years, approximately *(number)* bequests were gifted to *(number)* congregations in *(number)* Conference congregations totalling almost \$*(number)*?

Did you know that in *(year)*, approximately *(number)* congregations in *(name)* Presbytery received *(number)* bequests totalling \$*(number)*?

Did you know that in the last five years, approximately *(number)* bequests were gifted to *(number)* congregations in *(name)* Presbytery congregations totalling \$*(number)*?

Did you know that you can make a gift to the church through a bequest in your will or a gift of life insurance—and that the charitable donation receipt your estate will receive can significantly offset income taxes on your final return?

Where there's a will there's a way. How true! It is also true that when there's a will, the way is made much easier for those who must administer your estate after you die. Is your will up to date? Have you included the church as a beneficiary? For information, contact *(name and phone number or e-mail address)*.

A will is an act of love for your family. Consider making a bequest in your will to *(your congregation)* United Church as an act of love for your church family.

The will to live is a familiar phrase. It has enabled many to survive through traumatic times. The will to give is also important. You give to *(your congregation)* United Church now. You can give to *(your congregation)* United Church through your estate. For information contact *(name and phone number or e-mail address)*.

You have a lot to give if you will. Estate gifts are usually made to those we love. If you love the church, have you included it in your will? For information, contact *(name and phone number or e-mail address)*.

Their future. Your bequest. The children of today are the church of tomorrow. Enable the church to be there for them as it has been for you.

Remember the church through a bequest in your will.

Did you know that if you make a gift to the church through a bequest in your will, your estate will receive a charitable donation receipt to help offset income taxes?

Gifts of Life Insurance

Make your life insurance premiums deductible! If you make a gift of life insurance to the church, you will receive a charitable donation receipt for your annual premiums.

Your need for life insurance changes as family circumstances change. Do you have a life insurance policy that you no longer need? Consider giving it to the church and receive an income tax receipt at the same time. For information, contact *(name and phone number or e-mail address)*.

Gifts of Securities

Did you know that if you make a gift of listed securities to the church, you receive a charitable donation receipt for the value of the shares and pay no tax on the capital gains? For information contact (*name and phone number or e-mail address*).

Avoid taxes on those large capital gains on your long-held stocks! They can be avoided completely through a tax-free gift to your church. Please remember (*your congregation*) United Church with a gift of securities as part of your estate planning.

Gifts of RRIFs and RRSPs

Did you know you can designate your church as a direct beneficiary of the proceeds of your RRSP or RRIF?

Did you know that if you are the surviving spouse and have designated your church as a beneficiary of your RRSP or RRIF

- your estate will receive a charitable donation receipt for the full amount, which offsets the income taxes paid on your final tax return?
- the proceeds go directly to your church?
- there will be no probate fees on the amount given?

Did you know that you may transfer part of your current RRSPs or RRIFs to separate RRSPs or RRIFs, which may in turn be designated to (*your congregation*) United Church?

If you wish to name several charities along with your church as beneficiaries of your RRSPs or RRIFs, name The United Church of Canada Foundation as the beneficiary. With your written instructions, the Foundation will distribute the funds to those charities you have named, according to your wishes. For information: unitedchurchfoundation.ca, call toll-free at 1-866-340-8223, or email fdn@united-church.ca.



Appendix C: Ways to Promote Planned Giving

Resources

Communication materials are available to support your congregational planned giving initiatives. Visit unitedchurchfoundation.ca (Giving > Long-Term Giving) for downloadable resources. Additional materials are available from united-church.ca (search "Giving through Your Estate"). Or e-mail legacy@united-church.ca.

Promote Learning Events in Your Congregation

Announcement 1 for Order of Service

(Your congregation) United Church is hosting a learning event to share with you estate-planning options and information. Please mark your calendars and plan to attend. Learn how you can support your congregation and the Mission & Service of The United Church of Canada through your estate. Please plan to join us on *(date, time, and place)*.

Announcement 2 for Order of Service

"I'm too young." "I'm too old." "I don't have enough." "I don't want to think about it."

The excuses are many. The story is the same. If you pay taxes, then you need think about your resources and how God calls you to use them. We are all gifted differently. Come and find out about how to start planning your estate, and how to make the most of your gifts!

On *(date and time)*, please join us at *(place)* for an entertaining and enlightening time of fellowship and learning.

Announcement 3 for Order of Service

When some of us opened our first bank accounts, we were given a bank book. We had to fill out a deposit slip, stand in line, and have a teller do the transaction. The bank book was updated by hand with the date, amount, and teller's initials.

Today, we can arrange for entire mortgages online without signing a single document with a pen. You meet no one and do not even have to leave your home.

Who could have envisioned a time when banking could be done anywhere and with no personalized touch?

The same is true for our worship. Everything in God's time is seasonal. God has created in us an evolving nature. Have you ever thought about worship spaces and what they might look like in 2050? Have you ever wondered how God's mission will manifest itself in the years to come? And how you today could be a part of tomorrow's vision?

Please join us on *(date and time)* at *(place)*. We will be sharing information about planned gifts and how you can be a part of the church of tomorrow. We look forward to seeing you all there!

Stories: How Planned Gifts Make a Real Impact

These narratives can be adapted to be relevant to your congregation and community. Don't just read them—tell them as stories!

What Your Gift Can Do, Part 1

The sunshine blasts through the window creating a wave of heat. It is January in Toronto, and cold outside. In the playroom in the Massey Centre for Women, it is warm and cozy. Toddlers play happily together with blocks, while their young moms are learning critical life skills. Everybody is interested in the building centre it seems, and creatively engineered structures fill the floor-level landscape. There are giggles; there is intense chatter about who had which block first; there are boo-boos and tears and a really loud screech of frustrated outrage when a carefully assembled tower topples. This sun-kissed room is joy. The children within are being taught the basics of sharing and social interaction. Can you think of anything more important than the nurturing of children?

The Massey Centre for Women has been there for young mothers for over 100 years, providing critical support and love. The centre's work is made possible through partnerships with the government and with The United Church of Canada. Last year, bequests from 21 United Church members were critical to the financial health of this great United Church outreach program. A gift from your estate ensures that there will still be a room filled with sunshine for Toronto's most vulnerable children.

What Your Gift Can Do, Part 2

When Brad isn't working in his garden, he is busy helping housing staff with their on-call work with tenants. Brad also served as a member of the Fred Victor Centre board of directors because he wanted to give back to his community. It wasn't always like this for Brad. Six years ago, he came to the Fred Victor Centre drop-in breakfast program after living on the street. He describes himself as having been "a mess," struggling with addictions, alone and frustrated. Brad was able to move into Fred Victor Centre housing at Queen and Jarvis in downtown Toronto where he met new friends and found community support that strengthened his determination to be drug-free. Through help from housing staff, the community around him, and his own determination, Brad conquered his addictions. At 52, he was able to "begin again."

Is that not the very definition of life with Christ? Being forgiven, saved by grace, and starting again? The Fred Victor Centre is an organization dedicated to helping people in extreme poverty. One of their key funders is the Peter Graham Trust. The Peter Graham Trust provides over \$25,000 every year, which in turn allows the centre to continue to provide housing and support to people like Brad. The Peter Graham Trust ensures that God's grace continues to bless those who are impoverished. A gift from your estate gift can turn someone's life around.

Sample Order of Service Announcements

We have so much to be thankful for. Throughout our lives, we have received gifts from others, including the gift of faith. In turn, we share our gifts with others in our family, in our community, and in our world.

The planned giving program of the United Church helps us plan how we can share some of our accumulated assets with our church. Through bequests, securities, life insurance, and other financial arrangements, we can provide funding for future ministries.

(Name of church) United Church will be hosting a Planned Giving presentation on *(topic)* at *(date, time, and place)*.

Please plan to attend.

We have many ways to support the ministries of the church. Estate gifts are one way for us to support the church through wills, securities, life insurance, and other gift vehicles.

Some of these estate gifts can even provide ways for you to receive an income while providing a future gift for the church. *(Name of church)* United Church will be hosting a Planned Giving presentation on *(topic)* at *(date, time, and place)*.

Please plan to attend.

Too often, we take our faith and our church for granted. We forget that our ancestors left us much. What role does the church play for us and what of the church's future? The United Church's bequest and planned giving program provides various ways members can financially support the church's future ministry.

(Name), your United Church of Canada regional Stewardship and Gifts Officer, will be conducting a *(description)* presentation on *(topic)* at *(date, time, and place)*.

Please plan to attend.

Sample Flyers



**(Your congregation) United Church's Bequest
and Planned Giving Committee presents:**

From the Heart: A Morning with

Giving is always a heart decision informed by the head.

Hear about wills, power of attorney, living wills, and the various ways you can use God's gifts to make an estate gift to *(your congregation)* United Church's endowment fund and other areas of the church's work, including Mission & Service.

From the heart we can create miracles!

"Come and see." John 1:39

Date/time:

Place:

Coffee and tea will be served.



(Date, time, and place)

Conversation Café

The old man said to the almond tree, "Speak to me of God."
And the almond tree blossomed.

—*Nikos Kazantzakis*

That is what planned giving is all about. It's an opportunity for us to speak about God and our love of God through the thoughtful use of some of our current assets and our estate.

Through a bequest in our wills, securities, insurance, or other such planned gifts, we can help the church's future to blossom too.

Just imagine how we might blossom!

*“. . . joyfully giving thanks to [God],
who has enabled you to share in the
inheritance of the saints in the light.”*

Colossians 1:11–12



The United Church of Canada
L'Église Unie du Canada