

## THINKING ABOUT YOUR PERSONAL ESTATE

Americans are very generous during their lives but only 5% of us leave any kind of charitable gift upon our death. Why? The two most frequent answers in a recent survey were: “No one asked me” and “It didn’t occur to me.”

- Did you know that an estimated 70% of all people who die do not have a will or other formal estate plan?
- Who needs estate planning? Anyone who owns anything and cares about who receives it at the time of their death.
- There are many reasons to update your estate planning documents. One reason is to include a gift to your church.
- Anyone can give a gift to the Emmaus Foundation. Any size gift may be made and you can do this now or as part of your estate plan.
- For us as Christians, our lifetime plan of stewardship is not complete until we have made some provision in our wills for the Lord’s ongoing work on earth.



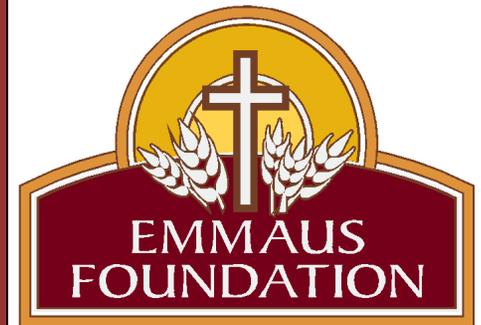
Contact the Church office for references for counseling on your personal estate planning.

Church Office                      541-344-1150

Foundation Committee members or the Church office are not authorized to give you tax information. However, they do have contact information locally and with the Oregon Synod for persons who can offer further counseling on estate and gift planning. The Committee members will be happy to help put you in touch with the appropriate advisors.

*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)*

(Rev 1-09)



**Serving Others Through Our Gifts**

### **EMMAUS LUTHERAN CHURCH**

1250 West 18<sup>th</sup> Avenue  
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541-344-1150

## HAVE YOU EVER WANTED TO:

### MAKE A DIFFERENCE?

### LEAVE A LEGACY?



The Emmaus Foundation was originally established in 1986 as the Emmaus Founders Fund as an Endowment Fund in which the principal is retained and the interest income is used for the purpose of providing:

- scholarship opportunities for Emmaus members who attend Lutheran colleges, universities or seminars;
- sponsorship of Emmaus Lutheran Church youth programs;
- for special needs of Emmaus Lutheran Church;
- a means for you to complete your stewardship as you make arrangements for the distribution of your lifetime accumulations.

## EMMAUS FOUNDATION

By leaving a gift to the Emmaus Foundation in your will or estate plan, you ensure that your assets continue to help others long after you are not here. And because of the tax benefits of making charitable contributions in your will, it can also benefit the family and friends who inherit your estate.

There are many ways to contribute a permanent gift. Besides the expected method of designating a portion of one's estate in a will, gifts may be made in response to many types of occasions, for example:

- Anniversaries
- Baptisms
- Birthdays
- Graduations
- Memorials
- Weddings



## GIFT OPTIONS

Donors can make contributions to the Foundation by a variety of methods. Gifts of all sizes and in many forms are welcome.

### CASH



Cash gifts qualify as a charitable deduction for federal income tax purposes and are fully deductible up to 50% of your adjusted gross income in the year that the gift is made.

### SECURITIES



Gifts of appreciated securities held more than one year can also be given to the Foundation. You can avoid capital gains tax and deduct the full current fair market value of securities equaling up to 30% of your adjusted gross income in the year of the gift.

### BEQUESTS AND MEMORIALS



The Foundation can be a beneficiary of all or a portion of your estate, the recipient of a specific bequest, or the ultimate beneficiary of a charitable remainder trust. The value of the bequest is deductible for federal estate tax purposes. In addition, any funeral memorials that are contributed in your memory can be directed to the Foundation.

### LIFE INSURANCE



You can transfer the ownership of an existing life insurance policy, purchase a new contract of insurance in the name of the Emmaus Foundation or name the Emmaus Foundation as a beneficiary of the insurance policy.