

February 2021 Bulletin Sentences

February 7, 2021

Very few of us enjoy paying taxes. Yet Jesus, speaking to this topic once said, "Give to Caesar what is Caesar's and to God what is God's." That takes deliberate thought and careful planning. Your LCMS Foundation Gift Planning Counselor can help you begin to ask the right questions. Contact...

February 14, 2021

The Federal Estate Tax Exemption is currently \$11.7 million for an individual and \$23.4 million for a married couple. Under those rules, most of us will not pay a federal estate tax. However, there can be state estate taxes. Predictions are that federal estate exemptions will go down drastically soon. Do you know what impact that would have on the gifts you plan to give from your estate to family and ministry? Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 21, 2021

Certain assets we hold, things like 401(k)s, IRAs or even annuities can carry a tax burden not related to a federal estate tax. These special accounts have never been taxed, and so when money is withdrawn, either in life or through inheritance, there will not be an estate tax but an *income* tax event. If you have never discussed the taxation of your assets, you may be missing an opportunity to maximize your gifts to family and ministry. Your LCMS Foundation Gift Planning Counselor can help. Contact...

February 28, 2021

Surveys indicate that most people who give to support ministry are not highly motivated by tax issues. They are motivated by God's grace. Yet those who support the Lord's work want to be wise about the management of God's gifts and this means paying attention to the impact of taxation on the use of those gifts. Your LCMS Foundation Gift Planning Counselor can help you begin that consideration. Contact...

February 2021 Newsletter Article

Frank and Katherine were raised to be thrifty, hard-working, God-fearing, children of God. They raised their children in the faith as well and enjoyed sharing Bible stories with their grandchildren. Frank and Katherine were known to not waste a thing, washing, and reusing disposable items, ripping off the bottom half of a piece of mail that came, to use for scrap paper. They had been diligent savers, putting a portion of weekly income into an investment account. Years ago, their advisor had directed them to put investments in annuities. Since that time, all growth on their investments had grown tax deferred. They never planned on spending any of it. They planned on giving it all to their children as inheritance. Little did they know that a large portion of that inheritance would simply be paid in taxes. An LCMS Foundation Gift Planning Counselor had presented at their church and raised the topic of wise tax planning. They brushed it off. They did not see the value. This couple that rejoiced about saving pennies at a time by reusing old things, threw away tens of thousands of dollars in taxes that could have enriched their children's inheritance or created a nice bequest to their Church, enabling more people to hear about Jesus.

We often put off such work, because it intimidates us, as we venture into topics that we have never discussed before. Yet the story of Frank and Katherine illustrates for all of us, that a few hours of conversation and planning could potentially magnify the effect of a lifetime of careful stewardship of God's gifts. Your LCMS Gift Planning Counselor can help. Contact...

March 2021 Bulletin Sentences

March 7, 2021

Teaching Sunday school or volunteering for an outreach event at church are activities easily connected with our Christian faith. But in your daily life, are there mundane tasks you do that seem to have nothing to do with faith, like changing a diaper, doing a load of laundry, or weeding the garden? Among those disconnected tasks can be the management of money or the planning of your estate. Your LCMS Gift Planning Counselor can help you start reconnecting again. Contact...

March 14, 2021

In keeping the work with your estate plans connected with your life in Jesus, a starting point is to consider whether inheritance to family is an entitlement or is a plan with which to grace family members with God's gifts. That clear vision is a key point in keeping your gift plans connected with your faith. How do you see each gift conveying blessing? Your LCMS Foundation Gift Planning Counselor can help you answer these questions. Contact...

March 21, 2021

Since all gifts in your life are really God's gifts, it is crucial to use advisors (legal, financial, tax) who will respect that connection and help you to grace the people and ministries closest to your heart. Your LCMS Foundation Gift Planning Counselor can help you formulate your gifting desires and the questions to discuss with your professional advisors so that they can help you. Contact...

March 28, 2021

Since all gifts are first of all God's gifts, distribution of estate gifts begins with prayer, asking for God's direction for proper understanding of where His gifts are intended to go. Part of that questioning will be consideration of support of ministries that have become woven into your life as you have been blessed through them and as you serve through them. Your LCMS Foundation Gift Planning Counselor can ask you these direct questions, so that you may pray and decide. Contact...

March 2021 Newsletter Article

You see an ad asking for volunteers to deliver to needy families some coats, hats, and gloves that have been purchased by a local charity. You volunteer to make six deliveries. At each home, the families shower you with praise for these thoughtful gifts. All day long you keep reminding them that you are only the messenger, and that the gifts really came from the charity.

In a way, this story is a true parallel to our lives as we dispense God's gifts, whether that be caring for our families, supporting ministries that share Jesus or sharing something with a neighbor who lives next door.

Since all the gifts in our lives are God's gifts, we find ourselves constantly reminding those who thank us that we are simply sharing God's things with them. We are not really being generous. We are not leaving a personal legacy. We are simply being faithful stewards with God's gifts, following through on the good works He prepared in advance for us to do, for which He prepared us with His gifts.

St. Paul wrote in Galatians 3, *"So whatever you do, whether in word or deed, DO IT ALL in the name of the Lord Jesus Christ, giving thanks to God the Father through Him."* That perspective reflects a heart captured by God's grace, intent on sharing that grace with everyone. Through His gifts God's saves with His Gospel.

If you would like to talk about giving perspectives, your LCMS Gift Planning Counselor can help. Contact...

April 2021 Bulletin Sentences

April 4, 2021

Why do I need an estate plan? Even as we celebrate the resurrection of Jesus today, we also know that His victory is so sweet because it gives eternal life even as our present lives here on earth are finite. An estate plan, and the gift plan that designs how God's gifts will be distributed to the family you love and the ministries you care about, begins with a face-to-face confrontation with end-of-life issues. Yet end of life is not really accurate for the child of God. Jesus said, "I am the resurrection and life...whoever lives and believes in me will by no means die, forever." Your LCMS Foundation Gift Planning Counselor can encourage you. Contact...

April 11, 2021

Why do I need an estate plan? Without thoughtful preparation, discussion with legal counsel and the legal documents that flow from that process, you are leaving things "up in the air." Someone else will decide. That means a court will make your decisions for you and that judge may not care about the Christian faith, your family, or the support of Christ's kingdom. Led by God's Spirit, you can put that plan together, and it will be followed. Your LCMS Foundation Gift Planning Counselor can help you get organized and to think and pray through your goals, getting you ready to meet with legal counsel. Contact...

April 18, 2021

Why do I need an estate plan? God established your authority over His gifts. You may have family for which to care. You have financial assets you need to aim for godly purposes. You have God's graceful purpose of sharing Jesus in everything you do. When the Lord calls you home, you don't want family spending endless hours in court battling over powers and assets. You want them continuing in the faith which you shared with them. Your LCMS Foundation Gift Planning Counselor can help you think about your stewardship privileges. Contact...

April 25, 2021

Why do you need an estate plan, and the plan for distributing gifts through that plan? God has blessed you with relationships, with family or other loved ones, and with a connection to ministries you support today. Putting your plan together will continue that act of love toward those with whom you have been related throughout your earthly life, continually reminding them of their life in Jesus. Your LCMS Foundation Gift Planning Counselor can help you think about these relationships with which you have been blest. Contact...

April 2021 Newsletter Article

Don and Mary recently reviewed their estate plan and their plan for gifts found within that estate plan. They reaffirmed the decisions they made ten years ago were still the best decisions for showing love to their children and grandchildren, and for supporting their congregation and other ministries that mean so much to them.

In their review, they found that they needed to clean up some beneficiary designations that had gotten out of alignment with that plan. They also found that over the last ten years, God had blessed them with even more gifts than before and that their gift plan would be even more of a blessing.

With the support of their LCMS Foundation Gift Planning Counselor, they decided to call together a family meeting. One child objected saying, "Mom and Dad, quit being so morbid." But they proceeded on with the gathering. They began by reading their family blessings. By the end of those four paragraphs, everyone had tears running down their faces, thankful for the love and faith they shared.

Then Don and Mary explained their gift plan to their family, pointing out the gifts their family would receive someday and their support for the Lord's work that always had been a hallmark of this family. Then, they prayed.

As their children and grandchildren were loading up into cars to leave, with hugs all around, great peace was upon them all and a confidence abounded. That day they had a chance to remember that life in Jesus goes on forever. Your LCMS Foundation Gift Planning Counselor can help. Contact...

May 2021 Bulletin Sentences

May 2, 2021

Annual physicals, going to the dentist or getting the eyes checked are things we understand that we need to do to promote good health. Most of us probably dread scheduling the appointments either because we are too busy, or we just do not like going through the process. Review of one's estate plan is something that needs this regular attention, too. Assessing the pieces to make sure that everything is in place requires a review every five to seven years. Your LCMS Foundation Gift Planning Counselor can help get you organized. Contact...

May 9, 2021

Estate plans need review because life is not static. It changes constantly. You want to make sure that all the people you love and all the ministries you care about are actually written into your gift plan with God's gifts. Each birth of a grandchild, change in employment status or move to a new location is a trigger that it is time to review your plan. Your LCMS Foundation Gift Planning Counselor can help you verify the basic elements of your plan, getting you ready to meet with your attorney. Contact...

May 16, 2021

Twenty years ago, you put a plan together when your list of assets was much different than it is today. Your investment advisor is different. You do not own the same accounts. You may have rolled over 401ks into an IRA. An insurance policy disappeared; another has changed status. Do you understand the significance of all those changes? Have you properly filled out beneficiary designation change forms? Your LCMS Foundation Gift Planning Counselor can help connect the dots between current assets and past plans, identifying where there may have been some drift. Contact...

May 23, 2021

Your will or trust says that 80% of your assets will go to family and details a 20% gift to your favorite ministry. However, a review of your financial assets today shows that beneficiary designations direct 100% of the value to your spouse (as primary) or 100% to your children (as contingent or secondary). That 20% designation to ministry in your will or trust might in reality only represent 2% of your estate value: beneficiary designations trump wills or trusts. Your LCMS Foundation Gift Planning Counselor can help you see the true picture. Contact...

May 30, 2021

Fifteen years ago, your grandchildren were in high school or college and you wanted to provide for their ongoing education. Now they are adults, working in great jobs. Might it be that today, the Lord is calling you to redirect some of those gifts planned for family to support future ministry of the Church, sharing the good news of Jesus? Would you appreciate a conversation to help you start thinking and praying about this? Your LCMS Foundation Gift Planning Counselor can help. Contact ...

May 2021 Newsletter Article

Ben was eighty years old. He was in great shape for his age. Until fifteen years ago he had worked very hard, establishing his own business. The Lord blessed that effort with great value in that business. Upon retirement, it was time for Ben to enjoy more recreation time. He lined up four different groups with whom to golf throughout the week. His wife and he loved to gather with family and friends. In their new busy schedule of retirement, there was little energy left to review their estate plan.

Ben had always said that 25% of his assets, except for the house, would be a gift to their congregation. Eventually, Ben agreed to meet with an LCMS Foundation Gift Planning Counselor and discovered that all his financial accounts were directed by beneficiary designations that would give 100% to his wife or 100% to their son. Since the will directed that their house be given to their son, and 100% of their financial accounts would be going to their son, what was left was about \$3,500 in the checking account that would be controlled by the gifting language of their will. This successful businessman was going to give a \$750 gift to his church.

That was not what Ben wanted at all! This realization moved him to put down the golf clubs for one day to work on his plans. After items were updated, Ben commented that he was really at peace knowing that their plan was secure and in place. He rejoiced in the gift that would be going to ministry.

Are you like Ben and his wife? Is it time for a review of your plans? Your LCMS Gift Planning Counselor can help. Contact...

June 2021 Newsletter Article

Frank began a business when he was 28 years old. The Lord blessed him greatly and by the time he retired, that small business was worth 15 million dollars.

Frank and his wife have one son. Frank wants their son to receive 3 million dollars as inheritance. Frank and his wife wish to give the rest to their church, to set up an endowment for Christian education at their Lutheran school. However, they never really got after this task. They have just talked about it a lot.

Now there is a buyer who is anxious to buy Frank's business. Frank is upset with himself that he never made his ideas concrete with a specific plan.

Frank approached his congregation about gifting shares of his business to the congregation. Leaders rejected that notion because of fears of Unrelated Business Income Tax. Now his attorney is advising him just to sell the business and to make a cash gift to his church and school. However, his limitations for contributions are limited to 60% of his adjusted gross income. He will never be able to offset tax due with charitable gifts.

Frank realizes that making his wish become a concrete goal would have resulted in far less tax paid and for more resources for the educational endowment.

Might you be considering the sale of a business in the next couple of years? The LCMS Foundation can help think through a strategy together with your professional advisors. Contact...

June 2021 Bulletin Sentences

June 6, 2021

Having a goal is often key to success in whatever we do. The same is true for your gift plan in your estate. An obvious first goal for you to establish is for your family. What do you want inheritance to accomplish for your family? Is that debt reduction or provision for education? Will an heir establish a business? As you plan these gifts to family, having a conversation while living is a great idea. Your LCMS Foundation Gift Planning Counselor can facilitate this conversation. Contact...

June 13, 2021

As you goal for your family gift plan, will a lump sum inheritance serve your heirs better or would it be better spread over time? You don't want their inheritance to harm them but to bless. Your LCMS Foundation Gift Planning Counselor can help talk through your goals in this area. Contact...

June 20, 2021

We have financial goals for today. But what are your financial goals for the day the Lord calls you home to heaven? How does that change things? Do you have a heart consumed by love for one or more ministries of the Church? Your LCMS Foundation Gift Planning Counselor can help by asking you questions to begin your planning process. Contact...

June 27, 2021

Unless your estate plans are written down in legal documents, you do not have goals but only wishes. Your LCMS Foundation Gift Planning Counselor can help you get organized to be efficient in working with your attorney to state your goals with assurance that your desires will become a reality. Contact...

July 2021 Bulletin Sentences

July 4, 2021

Today we celebrate the birthday of our nation. We hope for its legacy to be passed down to future generations. But what does that mean? Our culture today seems to be obsessed with passing on legacies. Do legacies construct good things, or do we simply want to be remembered? Are you preparing a legacy with your estate plan? Your LCMS Foundation Gift Planning Counselor can help you think that through. Contact...

July 11, 2021

God puts gifts into our lives in order that we might use them, to honor Him and spread the name of Jesus. As you consider building a legacy or leaving a legacy gift, are you more focused on being remembered, or blessing with God's gifts? The real joy comes in using God's blessings. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

July 18, 2021

Living with a notion that we need to create a plan to be remembered when our time on earth is complete may very well be ignoring our dependence on God's grace. It is not by our accomplishments but by forgiveness in Jesus that we will get to live forever. In estate gifts to family and ministry, our goal is not to be remembered in a sanitized way that overlooks our sin, but to bless with God's gifts so that Jesus is shared, and grace is celebrated. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

July 25, 2021

Have you created a "family blessing?" Have you added words to your will or trust that testify to our life in Jesus Christ, appealing to generations beyond, to believe in Jesus for the gift that is really life? Your LCMS Gift Planning Counselor can help you get started on writing those words, so that you might share them with family now, and making sure they are shared when the Lord calls you home. This is your best legacy to construct. Contact...

July 2021 Newsletter Article

Years ago, two seminary students were walking on the campus of Concordia Theological Seminary. Most of the buildings on campus had a nameplate depicting important leaders that blessed the Church in ancient times.

But the gym had a name on it that was unfamiliar. It was the Wambsgans Gymnasium. They started asking around to see if anyone knew who Wambsgans was. No one knew. It seemed odd that a plaque that was supposed to establish a legacy for this guy wasn't really accomplishing its purpose.

Years later, both of those pastors, serving at different times, served a congregation full of members from a Wambsgans family. They were cousins, nieces, or nephews of the guy with the name on the gym. Family knew he had played professional baseball. But beyond that, none of them had many stories to share of this man.

Living life, creating a legacy, hoping to be remembered is a task seldom accomplished. A couple generations after you have passed, no one will talk about you anymore. But if you have shared the Gospel, worked with others to share the Gospel or supported the ministry of sharing the Gospel in the Church financially, that grace of God will be generating new believers one generation after the next. It's a force multiplying thing, that lasts, for eternity.

If you really want to think about creating a legacy, let that be your goal. Share Jesus. Use your gifts for sharing Jesus. Plan your estate to remind family of Jesus' gifts and use estate gifts to support ministry when you are no longer here. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 2021 Bulletin Sentences

August 1, 2021

Jesus said in Matthew 6, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." Life is in Jesus and anything we find in our estates is not really life. We look to manage those gifts in light of eternal life. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 8, 2021

What is the biggest need for your family, to be financially secure or to know Jesus? As we consider allocating gifts from our estates to family members for their inheritance, is it possible to be considering eternity instead of just zeros after dollar signs? God has a plan for His gifts for you to discover. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 15, 2021

We often think about our "Last Will and Testament" simply as directing dollars. But in effect, it is your last word about anything that is on your heart. Most people don't use it for that, but you can. You can include a "Christian Preamble" by which you testify to your faith. (If your will is already complete, you can write a "family blessing" and put it with your will. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 22, 2021

Because everything from our lives ultimately funnels into God's purpose for this earth, that everyone would come to know Jesus for salvation, considering gifts from your estate that will support ministry, make sense. When you know a certain ministry or group of them are focused on sharing Jesus, you can be a part of that future ministry with your gifts. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 29, 2021

You will not take a joystick with you to the grave. You won't be able to control your estate assets once the Lord calls you home. "Naked I came from my mother's womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord." (Job 1) But you do have a chance right now to put a plan into place about the proper use of God's gifts found in your estate. You can focus that use on things that will connect people with Jesus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

August 2021 Newsletter Article

A grand solar minimum is predicted to be happening with the sun over the next decades. That means that solar energy could be reduced by as much as 7%. For an object in our sky that often depicts permanence, that kind of fluctuation can be a bit unsettling. (It happens about every 200 years.) Whenever our sense of permanence is challenged, it is really a good thing, as God's word speaks to the things that are forever and the things that are not. Most things come and go, shift and change. Yet the only things that remain permanent are God and His Word, and His plan to redeem us through the resurrection and introduce us into His new creation for all eternity, all prepared by Jesus.

So what does that have to do with the present time? Time and the things in time are opportunities to do God's bidding, to share the Gospel of Jesus, to love God and love our neighbor, all with the goal of God's Spirit calling people to faith so that they may be part of God's permanent inheritance that He has prepared for us. We look at something like our estate plans and we make our plans, but always with an eye to eternity. Your LCMS Foundation Gift Planning Counselor can help you get your eternally focused plan together. Contact...

September 2021 Bulletin Sentences

September 5, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Some tools are complex. Some are quite simple. Which ones are right for your situation? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

September 12, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For many, a simple bequest from a will/trust or beneficiary designation on an account can get the job done. But even then, God's donors must choose which assets to use for bequests, especially being smart, from a tax perspective. Your LCMS Foundation Gift Planning Counselor can help. Contact...

September 19, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Do I want to give my gifts in lump sums or over time? "Over-time" inheritance gifts might include a charitable remainder trust. An "over-time" ministry gift might include an endowment. Your LCMS Foundation Gift Planning Counselor can help you settle on your goals and then choose the right tool with the right assets to make your gift. Contact...

September 26, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's donors knows that they want to plan an estate gift to ministry. Yet that gift won't happen potentially for years, maybe decades. Will ministry needs be the same that far into the future? How could I plan a gift, but with flexibility? A donor advised fund might be the answer. Your LCMS Foundation Gift Planning Counselor can help. Contact...

September 2021 Newsletter Article

For those who are handy, a new project around the house is always an excuse to purchase a new tool for the garage collection. While that might be a bit of an obsession, there is deep truth in understanding that to do a home improvement project correctly, you must have the right tool. The project will go more smoothly, and the craftsmanship of the result will be far higher, if the right tool is used.

One of the biggest “projects” the Lord ever gives us with money is planning how to distribute our estates when the Lord calls us home. A will or trust might get the job done. A charitable trust or personal endowment might be required. For flexibility, maybe the choice is a donor advised fund.

Which is the right tool? We don't use wrenches to pound a nail and don't cut tile with a wood saw. Knowing what you are trying to accomplish, you grab the right tool and, in the end, have something beautiful. The same thing is true about using the right gift planning tools in creating your gift from your estate.

Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...

October 2021 Bulletin Sentences

October 3, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's people support ministry throughout their lives. They enjoy using God's gifts for the right reasons. What if that same giving could keep on happening, even after being called home to heaven? A personal endowment fund could extend that giving for a term of years, or even until the Lord comes back. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 10, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. A gift of IRA funds, or other retirement assets, to family as a lump sum will create a large lump sum taxable event. A charitable remainder trust can invest that money, spreading inheritance over years AND create a sizable gift to ministry in the future. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 17, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. An investment you made years ago and never thought about has been blessed by the Lord. You would like some income from it in retirement years but don't like the idea of paying a lot of tax on the gain. You can gift that asset into a Charitable Gift Annuity. It will provide an income stream for you, for life. When the Lord calls you home, roughly half the amount you put into it will become a gift to ministry. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 24, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Maybe the Lord has quietly prepared you to make a gift that is not future, but today. Is there an asset that has appreciated in value over the years just waiting for your direction to support a ministry today? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 31, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For some, the right plan will require multiple tools. You might make a bequest from an IRA to your favorite ministry when the Lord calls you home, creating a charitable remainder trust that will care for family for 20 years, and then resulting in gifts to ministry through a family donor advised fund. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 2021 Newsletter Article

Burt and Sally were simple folks. They worked hard. They raised their family. They were comfortable but never extravagant in their lifestyle. They were shocked when their net assets added up to \$742,000 as they were doing some end-of-life planning.

They had been contributing \$7,500 to their local congregation each year. They were pleased to learn that if they placed \$187,500 in a personal endowment when they were called home to heaven, their church offering would be endowed until Jesus returns. It would be just as if they were still making their faithful contributions to their church each year. With this plan, they would still be able to give over \$225,000 to each of their children as inheritance.

That plan felt right to them. They would be caring for the family they love and supporting the ministry of their congregation which they believed was sharing the Gospel of Jesus with many.

What is the plan the Lord has created for you? Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...