

FUNDING FUTURE MINISTRY

A GUIDE TO
PLANNED
GIVING



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Caring for Givers

“A Christian should be a head to foot Hallelujah.” St. Augustine of Hippo

Planned givers are unique. When a person is establishing a planned gift, he or she often elevates the church that benefits from this gift to the same level of his or her closest family and friends. Such a gift, then, should be created and acknowledged in a sensitive and grateful manner.

Also, when a planned gift is involved, the person's interests and well-being must come before the wishes of whatever organization will benefit. Forcing a gift that does not meet the individual's or family's needs will at best leave a bad taste in the mouths of other parishioners and prospective givers, and at worst lead to legal consequences. While a planned giving program can yield positive results for both the congregation and the giver, it should be approached carefully and pastorally. The needs of the donor and family must always come first.

Planned giving is ministry first for the member, then the member's family, and finally for the church. Congregational leaders, lay and clergy, must make this a ministry of pastoral care, not of fundraising.

Planning for the end of life

It is appropriate to raise questions about life's end within the Christian community. In the Episcopal Church, the sacrament of Baptism and the rite of Burial mark our earthly time as God's people.

So what can a congregation do to help its members think through end of life issues?

Good pastoral care and education are key, and most often provided by clergy. The most important issue here is to help members think through the whole of their lives. Have conflicts that

would benefit from reaching closure been explored? Has one given thought to what might be done with worldly goods to benefit others? Have other issues been explored, such as funeral planning and medical directives?

Because everyone will be ready for these conversations at different times, congregational leaders should find ways to raise end of life issues in a sensitive and informative manner on an ongoing basis. Some churches sponsor forums where parishioners have the opportunity to consider their own mortality, to ask questions, and to explore fears. Others have organized a “Final Affairs Fair” to provide information on topics such as long-term care, living arrangements for the elderly, funeral planning, organ donation, and estate planning. Helping people put their affairs in order can be a wonderful ministry of pastoral care. When people consider and come to understand the importance of their Christian witness at life's end, they are also likely to make financial arrangements that will benefit the church.

Who are typical planned givers?

Planned givers often fall into the following categories:

- Those who have been consistent annual givers (regardless of the size of their gifts).
- Current and former congregational leaders.
- Current planned givers.
- Those near or at retirement age.
- Those with children, who will need to create a will in order to name guardians for their children.
- Those with retired parents, who may want to provide extra income for their parents.

The best motivation for giving is a good experience of giving.

The first two groups include those who have a close, long-standing relationship with the congregation that may lead to a planned gift. Experience suggests that those people who have given consistently to your parish or organization over the years are the most likely to leave a legacy gift. Current planned giving donors have already demonstrated their commitment, and may consider additional gifts as their life or financial circumstances change. The last three groups include those who may have a practical need to consider a planned gift, be it a bequest or life income gift. Addressing family or financial needs may prompt them to also consider the benefits of a charitable gift.

How are planned givers different from annual stewards?

Most annual stewards, or pledgers, give out of their personal, year-to-year income, not their accumulated assets. In making annual gifts, these members usually see how the congregation is using the money each year. Planned givers are considering a lifetime gift rather than a twelve-month pledge, so are able to consider a wider scope of giving. Yet their gift will support future ministry, so they will need to trust the

parish to manage the funds wisely when they are not around to see the fruits of their gift.

How are planned givers different from capital campaign donors?

All three kinds of givers are essential to congregational life, and all three will make a difference for years to come. During a capital campaign, parishioners are usually asked to help fund a specific project, such as a renovated parish building, or a newly built church. Funds are normally pledged over a specific time period of several years, and may come out of one's current income, savings, or donated assets. While a capital campaign donor may not see the results for some time, they have usually been informed about and involved in detailed plans for the capital projects. They trust their money will be spent appropriately. A planned giving donor puts faith and trust in future generations of parishioners to plan wisely and exercise good stewardship.

Characteristics of a planned giving relationship

As noted, the relationship between a planned giver and the benefiting organization, whether it is a church or

"Planning for the End of Life" is an excellent resource that walks individuals through the process of setting up a medical directive, planning a funeral, and writing a will. This small booklet with instructions and forms is available online from the Episcopal Church Foundation.



Photo Credit: St. Paul and the Redeemer, Chicago, IL

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other organization, tends to be more intimate and longer term than a casual donor relationship. Because at times your potential givers may be vulnerable, the utmost consideration must be given to their situation, needs, and gift options as you work through the planned



giving process with them. Common characteristics of the planned giving relationship may include:

- A longer cultivation time.
- More discussion or disclosure of personal information, such as family bequests, personal hopes, etc.
- A gift driven by charitable aspirations and beloved causes.
- The involvement of others, such as family members and financial or legal advisors.

Meeting with potential givers

When a parishioner is ready to sit down and discuss planned giving, try to think of it as exactly that: a friendly visit about what is motivating this person to consider a gift. Also:

- Make it easy for people to discuss their plans. Thank them for their interest; ask why they joined the congregation, what they like most about it, their favorite memories, etc.

Also ask about hobbies and other charitable interests.

- Ask about family and other stakeholders. These people may become involved, have questions or need assurances as a gift is being considered.
- Review the areas in which the person can support the church, especially particular funds that support their interests. Provide information behind about ways to give to the endowment.
- Let parishioners know of the tools they can use to support the church, such as bequests, life income gifts, and the use of appreciated assets. Provide information that can answer their questions. (If it gets too technical, contact the Episcopal Church Foundation or your diocesan planned giving representative to answer their specific questions.)
- Be sure to thank them for their time and interest.
- Honor their confidentiality.

Don't forget to follow up.

Often someone will not make a gift after one visit, and you may have several, similar conversations. If you have not heard back in some time, drop them a note asking if they have had time to consider the gift and if they need more information. Always make sure that they are aware of the next step they need to take in the gift process (i.e., see an attorney to change the will, obtain a gift annuity application, talk to a family member, etc.). Let them know that you stand ready to help them.

Say thank you!

Saying "thank you" is the most important thing you can do to ensure the success of your program. And that appreciation should continue over the years, for givers who are not appreciated over the years may choose to remove

Remember to listen well: The greatest tool of evangelism is not the mouth—it's the ear!

God blesses me and I try to do what I can

He* may be humble about his accomplishments, but his track record says it all: a graduate of the United States Naval Academy with service during World War II in the Atlantic, a student at Virginia Theological Seminary, and a retired Episcopal priest with published poems. But for him, age 87, there is more — more that will carry over after he is gone.

In what is perhaps a record among Episcopal clergy, he has set up an impressive twenty-one charitable gift annuities for Episcopal churches and charities through the Episcopal Church Foundation. Among them are gifts to former congregations, former dioceses, and various other groups, including Episcopal Relief and Development, all in honor of past and present “saints.”

“It’s my way of paying back to God for all the gifts he’s given me daily,” he says. “God blesses me and I try to do what I can.”

Research has shown that charitable gift annuity donors live longer than others. Perhaps that is not surprising, as their outlook tends to be optimistic and faith-filled as they look beyond themselves. True to form, he continues to care for others in his role as a volunteer hospital chaplain associate. For him, giving has become a way of life — a way of life that will continue to bless both him and others in the years to come.



Photo Credit: Episcopal Relief & Development

*wishes to remain anonymous

the congregation from their estate plans or may be critical of the program to other parishioners. Remember, these people have made a deeply personal decision to make this type of gift, and such a choice should be acknowledged.

Some ways to say “thank you” include:

- Thank-you notes (handwritten ones are best) from the rector, a vestry member, the Chair of the Planned Giving or Endowment Committee, or someone from the ministry who will ultimately benefit from the gift.
- Membership in a Legacy Society.
- A public listing (make sure to get their permission).
- The gift of a recognition item (such as a lapel pin).

What is most important is simply to recognize this is a committed, caring Christian, who has made a significant gift to God’s mission through your congregation, and that it is part of the story of his or her faith.

FOR REFLECTION AND DISCUSSION

- How do you currently recognize and thank planned givers? What would be the most natural next step in your public recognition of them?
- What mechanisms do you have to keep people informed about and involved with matters in your congregation *after* they have made their gifts?
- If a parishioner wanted to give a gift that your vestry was *not* ready to receive (i.e., a donation with awkward “strings” attached), how would you handle it? How might you transform the dilemma into an opportunity?





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