



# **GIFT PLANNING: WILLS AWARENESS IN THE EPISCOPAL CHURCH**

**Provided By  
DIOCESE OF OLYMPIA**

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# **WILLS AWARENESS**

***“It is more blessed (makes one happier and more to be envied) to give than to receive.”***

Acts 20:35(b)  
The Amplified Bible

***“The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make will, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses.”***

The Book of Common Prayer,  
Page 445

***“People have made at least a start at understanding the meaning of life when they plant shade trees under which they know full well they will never sit.”***

Adapted from David Elton Trueblood



# INTRODUCTION

## **INTRODUCTION**

**What follows in this manual is a gift to your church congregation.**

The material and content in this manual is to be given away by the leadership of the congregation to all parishioners. The person now holding and reading this introduction is the giver, and the contents contained in this manual are to be under no circumstances retained or hoarded by the giver. **THIS MATERIAL IS TO BE USED!**

All people have within themselves both the need and desire to give of their material blessings to those organizations supporting interests important to them. Born in the image of God, we all have within us this desire and need. However, because of our human nature, we are also born with an orientation to fear and self-centeredness equally if not stronger than the need and desire to give. Thus, we have great difficulty in giving, and must learn how to give.

**Planned giving is a ministry to the people of this congregation with one purpose. To guide and educate them in ways of giving so they become free to give of their accumulated assets. Such giving will support the ministry of the church and the important work of other charities of their choosing.**

Thanks and acknowledgment must be given Robert Sharpe, Sr., founder of the National Planned Giving Institute at the College of William and Mary. Thanks also to Frederick Osborn, III. Fred is the Director of Gift Planning for the **Episcopal Church Foundation**, New York City. Because of Fred Osborn's tireless efforts and dedication, the ministry of planned giving thrives throughout the church today.



# **A WORD TO THE CLERGY**

## **A WORD TO THE CLERGY**

The success of the ministry of planned giving is closely related to the enthusiasm that the priests and the Vestry/Bishop's Committee have for this important ministry. The priests are especially critical in the process because they can influence parishioners' inquiry and, in some cases, the finalization of substantial gifts. Both groups need to be committed to the concept of planned giving as being a means of furthering long-range goals and starting new initiatives in the church. If the parish clergy is not enthusiastically supportive of the ministry of planned giving, there is little reason to expect it to be successful.

The priests are encouraged to make a commitment to familiarize themselves with the fundamentals of the various ways to make planned gifts. Not to become expert but solely in order that he or she may intelligently respond to any parishioner contemplating making a planned gift to the parish.

With a properly established and advertised planned giving program, the parish priest will serve a vital role in helping parishioners' leave substantial gifts to the persons they love, and to the church and church institutions.

Properly educated, the priest will no longer have to "protect" the parishioners' of gift solicitation by its own agencies. A planned giving program will become part of the ministry of the local congregation whose members will generously support the total ministry of the church. Planned giving will be a ministry to the members of the parish. It will not be yet another way of getting funds. There is no need for pressure from anybody. In planned giving we help only those who want our assistance. As a result they freely give.

### **Where to Begin**

Identify a parish leader you think would have interest and motivation to lead the planned giving ministry in your parish. Share this manual with that person. Former senior wardens or long time members who understand the long range needs of a parish are generally motivated to take on a long range commitment. The Episcopal Church Foundation is a good resource for materials, financial vehicles, and Field Representatives who will assist and guide you through the process.



# **GIFTS THROUGH WILLS**

## GIFTS THROUGH WILLS

### Introduction

It is a known fact that less than half of Americans have a valid will when they die. Of Episcopalians who have valid wills, few remember their church as beneficiaries of their estate. Most people having valid wills consider only their immediate families, academic institutions, or regional or national charitable institutions. A far greater number of people could consider and would consider remembering their churches in their wills, **if only they are asked.**

It has been proven over the years that more Episcopalians will name the church in their wills if they are reminded regularly that bequests are **needed** for ministry and **welcomed**.

Unless an Episcopalian makes his/her will naming the church as a beneficiary (or enters into some other type of legal agreement), it is not possible for the parish to receive any part of the estate. It is not likely the beneficiaries will consider making a gift to the church.

If your parish is receiving less than 10 percent of its total income from bequests, you probably need to consider establishing a planned giving program. It is important to urge parishioners to consider changing their wills to include the parish as a beneficiary.

### Four Types of Bequest Gifts

1. A ***percentage of the estate***. Distribution of assets can be arranged on a percentage basis. The bequests then remain in the same proportion to each other, despite fluctuations in the value of the estate. You can urge parishioners to tithe their estates to the parish.
2. A ***fixed amount of money or a designated property***. The parishioner names the parish to receive a specified amount of money, a collection, a home or parcel of land from his/her estate, or other asset from the estate.
3. A ***double-purpose bequest***. A life income to a relative (such as a spouse) or other loved one can be assured while leaving a gift to the parish. This is accomplished by establishing a charitable remainder trust, a gift annuity, or other life-income gift in the will.
4. A ***residual bequest***. Whatever property remains in one's estate after specific bequests have been fulfilled is known as the residue. Any parishioner can leave the residue of his/her estate to the parish. This includes those who name the parish for a specific amount of money or a designated property. They too can leave all or parts of the residue of their estate after all other bequests have been satisfied.

Residual bequests are often much larger than specific bequests because family members or other heirs may die before the will-maker, and the parish is named to receive any remaining assets.

### **How To Encourage Bequests**

#### **I. Inform and remind the parishioners on an ongoing basis:**

- Place wills and estate-planning printed materials in literature racks.
- Place brief “one-liner” reminders about wills in parish bulletins on a regular basis.
- Use special bulletin inserts about wills.
- Prepare stories, articles, and ads for parish newsletters.
- Acknowledge bequests received from wills in public meetings.
- Report bequests received and recognize such gifts in services whenever possible. Honor the memory of givers by special recognition or by placing appropriate name recognition in the church indicating what their bequests provided. You can use a book of remembrance displayed in a prominent place.
- Send high-quality acknowledgment cards to the survivors of the deceased when bequests are received.
- Inform local news media of bequests received.
- Enlist the aid of parishioners who are attorneys, bankers, life underwriters, CPA’s, stockbrokers, and others who influence members in managing their possessions.
- Avoid the impression that you are building a large endowment fund. Have active programs ready to absorb the income received. Make money flow freely into projects designed to eliminate or alleviate real problems.
- Suggest specific bequests for general uses as well as for special purposes, such as education, missions, church planting, urban ministries, buildings, youth scholarship programs, and music ministries.

#### **I. Use a low-key informational mailing approach:**

Start a regular program of quarterly mailings to parishioners. Such a program, featuring wills and gift property information, needs to become a regular part of the parish’s stewardship education. The goal is to prompt response from members interested in financial and estate planning.

People tend to make wills and give property because human events such as births, baptisms, marriages, accidents, illnesses, vacations, and the death of loved ones remind them to review their wills. Because these events take place constantly, the mailings need to be presented regularly to parishioners.

Following is an outline for a parish wide wills awareness effort. Such an awareness program needs to take place every third year as a minimum.



**INFORMATIONAL AND  
MOTIVATIONAL MAILING  
PROGRAM**

**A one-year informational and motivational mailing program for marketing planned giving through wills. Information about brochures and booklets suggested for mailing as well as suggested text for the cover letters, response cards, articles and advertisements.**

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### **Step I:**

- ◆ Quarterly Brochures and Letters: Mail one brochure every three months (i.e. January, April, July, October) to all parish families. Enclose with each a cover letter, response card, and postage-paid return envelope. (See the following pages for suggested letters and reply card wording.) Use first-class postage.
- ◆ Advertisements: Place one-column ads in your parish newsletter with clip-out coupons offering more information. Brief “one-liner” reminders may also be used in weekly bulletins.
- ◆ Articles: Print articles on will planning in your parish publication, offering more information on request.

### **Step II:**

- ◆ Three-part follow-up mailings on wills: To each person who requests more information from the quarterly brochure mailings, send three follow-up booklets at 30-day intervals. Enclose with each a personally addressed cover letter, issuing a standing offer of more information or assistance. (See the following pages for suggested letters.)
  1. “37 Things People “Know” About Wills That Aren’t Really So”
  2. “How To Protect Your Rights With A Will”
  3. “Giving through Your Will”

## **A Suggested Time Line for a Wills Awareness Program for the first year:**

January	<p><b><i>Mail first quarterly letter with brochure “The State Has Made Your Will”</i></b></p> <p>The Baptism of Jesus Sunday</p> <p>A good Sunday to annually have a forum which theologically reflects beginning and ending our lives in Christ. Use a related sermon with no other competing events. (Wills Awareness Kits available for each).</p>
February	Ash Wednesday
March	<p>Lenten Series on Christian Witness at death.</p> <p>The church’s beliefs on eternal life, life support, euthanasia, burial and cremation.</p>
April	<p><b><i>Mail second quarterly letter with brochure “When Should A Woman Have A Will?”</i></b></p> <p>Recognition Society Annual dinner.</p>
May	<p>Memorial Day</p> <p>Highlight memorials around the church, stained glass windows, war memorials, flags, memorial opportunities or recent gifts.</p>
June	Targeted letters and brochure on Wills bequests.
July	<p><b><i>Third quarterly letter with brochure “You Never Need to Change Your Will Unless...”</i></b></p>
September	<p>Parish newsletter</p> <p>Ongoing box with ads or highlighting members who have made gifts.</p>
October	<p><b><i>Fourth quarterly letter with brochure “What To Tell Your Attorney About Your Plans”</i></b></p> <p>On each pledge card, create a place for members to indicate: I have remembered the church in my will. Please contact me with information regarding including the church in my estate planning.</p>
November	<p>All Saint’s Day</p> <p>List all who have died, highlight memorials</p>
December	Publish list of all memorials for that year (alphabetical order).

**First quarterly letter to be mailed with the brochure “The State Has Made Your Will”. Adapt the letter to fit the personality of your parish and the person signing the letter. Reproduce this letter using church letterhead. Mail the letter first class.**

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Date

Dear Parishioner:

It’s not often that I speak about wills, or even think much about them. The enclosed brochure on the subject is so practical that I am taking the liberty of sharing it with you.

“The State Has Made Your Will” presents two major suggestions. First, your family and loved ones will be better able to cope with life when you die if you outline in a legally recognized manner what you want done with your assets. A legal will is one of the best ways to be certain your wishes met.

The other suggestion you may not have considered is including a bequest in your will. It is a wonderful way to continue giving to your parish beyond your lifetime. A bequest to your parish is another way to give a testimonial of your love for God to the whole church body.

A will is your final opportunity to practice good stewardship of your possessions. You will save estate settlement expenses and unnecessary confusion for your family if you have a will.

Perhaps you will want to plan a bequest as your final gift to God. Regardless, I hope you will ask for our special booklet, “37 Things People ‘Know’ About Wills That Aren’t Really So”. It provides an eye opening few minutes of reading that can benefit you and your loved ones. Use the enclosed card to request your complimentary copy.

Cordially,

(Priest or other person)

Enclosures

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**Second quarterly letter to be mailed with the brochure “When Should a Woman Have A Will?” Adapt the letter to fit the personality of your parish and the person signing the letter. Reproduce this letter using church letterhead. Mail first class.**

---

Date

Dear Parishioner:

“When Should A Woman Have A Will? The enclosed brochure clearly describes the most important reasons a woman should have a current and valid will. As the brochure suggests, in today’s fast-paced world, it is more important than ever for a woman to have a valid estate plan--including a will.

What are the issues for a single woman, a married woman, when you have minor children or adult children? What if your marital status has changed? Who will be your personal representative? How can you be sure that special friends and charities, including your church, receive a gift?

Please take the few moments necessary to read the enclosed brochure. It may make a big difference to you. All of us need a will, men and women. Women own 50% of wealth and 50% of all investing in the stock market is made by women.

If you have any question, please call us at you convenience. We will be happy to help.

Cordially,

(Priest or other person)

Enclosures

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**Third quarterly letter to be mailed with the brochure “You Never Need to Change Your Will Unless?” Adapt this letter to fit the personality of your parish and the person signing the letter. Reproduce this letter using church letterhead. Mail first class.**

---

Date

Dear Parishioner:

Recently I sent you information on planning a will, which I hope has been helpful to you. What if you already have a will? If the idea of including a bequest to the parish interests you, the enclosed brochure should prove helpful.

“You Never Need to Change Your Will Unless...”describes why a regular review of a will is necessary. It also shows how adding a bequest to your parish can put your faith into action even beyond your lifetime.

It’s possible that you, like most people, have not given much thought to updating or writing your will. In the rush of daily living, immediate concerns often take priority over such seemingly distant matters as wills -- until it is too late.

You need not be “average” and indeed thoughtful Christians are not. You can reduce future complications for your family by making a will now or reviewing the one you have to be sure it is not “obsolete.”

In addition, if your heirs are few or not dependent on your support, you may find great satisfaction in remembering your parish with a bequest.

For more information on writing or reviewing your will, just return the enclosed card. I’ll send the booklet “37 Things People ‘Know’ About Wills That Aren’t Really So” at no obligation.

Cordially,

(Priest or other person)

Enclosures

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**Fourth quarterly letter to be mailed with the brochure “What to Tell Your Attorney About Your Plans.” Adapt this letter to fit the personality of your parish and the person signing the letter. Reproduce this letter on church letterhead. Mail first class.**

---

Date

Dear Parishioner:

Since we have been reminding our people about writing their wills, many have asked for more information for the sake of their own families, and for the benefit of the ministries of the parish. That’s encouraging.

One of the important guidelines for preparing an effective will is to have an attorney’s help. Her or his professional knowledge regarding fulfilling your plans and distributing your estate is a tremendous asset.

The enclosed brochure, “What to Tell Your Attorney About Your Plans”, lets you listen in on the conversation between one couple and their attorney as they discuss plans for their family. While our circumstances may differ from theirs, we can certainly benefit by knowing the kinds of questions they faced and thus ward off an extra appointment with the attorney.

On the back page is a summary of the four steps to take before preparing your legal will. Of course, this would apply also if you have a will needing updated.

As you consider your own will, please remember that bequests to the parish are an appropriate way to honor God and serve others. I will be glad to send other specific information about making or revising your will.

Cordially,

(Priest or other person)

Enclosures

P.S. If you have not already requested a copy of the helpful booklet entitled “37 Things People ‘Know’ About Wills That Aren’t Really So”, please return the enclosed card to receive it at no obligation.

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**Suggested wording for a response card offering more information on the subject of the mailing: To be enclosed with the brochure and returned by the parishioner in the postage-paid return envelope.**

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Return to:

*Your address here*

Please send a complimentary copy of your booklet, "37 Things People 'Know' About Wills That Aren't Really So."

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone: \_\_\_\_\_

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**First follow-up letter to be mailed immediately to those who request more information on wills. Send this letter when the booklet, “37 Things People ‘Know’ About Wills that Aren’t Really So,” is mailed to inquirers. Adapt the letter to fit the personality of your parish and the person signing the letter. Reproduce the letter on parish letterhead. Mail the letter first class.**

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Date

Dear (name of inquirer):

Enclosed is your copy of our booklet, “37 Things People ‘Know’ About Wills That Aren’t Really So”, which you requested. I believe you will find it helpful.

Many members of our parish are taking a new look at their financial plans as a result of our current emphasis on will making. It’s a good time to review your goals and dreams with your family to see if they are realistic and in keeping with your commitments.

If you have not yet written your will, you will find many reasons why you should in this booklet. If you have written it, you will find suggestions for reviewing and perhaps amending it to include new items.

Either way, do remember the possibility of making a bequest to your parish in your will. Some people tithe their estates--leaving one-tenth to the cause or causes they supported regularly during their lives.

If you have any questions about wills or any other giving plans or opportunities, feel free to talk with me about them. I will be glad to help in any way possible.

Cordially,

(Priest or other person)

Enclosures

P.S. Remember you can designate bequests as memorial gifts to honor the memories of those whose lives have added meaning to your own.

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**Second follow-up letter to send with the booklet “How To Protect Your Rights With a Will”, mailed 30 days after the first letter and booklet. Adapt the letter to fit the personality of your parish and the person signing the letter. Reproduce the letter using church letterhead and mail first class.**

---

Date

Dear (Name of inquirer):

Recently I sent you a copy of our booklet, “37 Things People ‘Know’ About Wills That Aren’t Really So”. In case you have further interest in the subject, I have enclosed another booklet that I think is extremely helpful.

“How To Protect Your Rights With A Will” offers a number of suggestions that may be beneficial to you in your own situation.

If you prefer to make the decisions yourself about who receives what from your estate, having a valid will is essential. Without the guidelines established by your will (or other legal contracts), the state abides by a plan written by the state legislature.

Our intention is to pass along information necessary for you to arrange your plans in the most effective way possible. Please feel free to contact (\_\_\_\_\_) by phone or mail with any questions you have.

Cordially,

(Priest or other person)

Enclosures

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**Third follow-up letter to send with the booklet “Giving Through Your Will”, mailed 30 days after the second letter and booklet. Adapt the letter to fit the personality of your parish and the person signing the letter. Reproduce this letter on church letterhead. Mail the letter first class.**

---

Date

Dear (name of inquirer):

The most difficult part of making a will is getting started. I can certainly identify with the tendency to put off making or reviewing one’s will when the need appears to be far in the future. Maybe you can, too?

That’s one reason we are providing the enclosed booklet to you and other members who have shown an interest in will planning. I hope “Giving Through Your Will” will prove helpful.

Please notice the forms beginning on page 6. In the privacy of your own home, take time to reflect prayerfully on your wishes and make satisfying plans to fulfill them. You may want to consult with members of your family or other advisors, and then complete these forms.

When you have made your decisions, arrange an appointment with your attorney to have him or her draft your will. If you plan to include (name of parish) for a specific bequest and/or as residual beneficiary, be sure to use our full legal name:

(Insert full legal name of parish in this space)

Please contact me if you would like assistance in any way. We are here to serve you.

Cordially,

(Priest or other person)

Enclosures

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**This survey will be sent to all parishioners to complete the will's information program. It should be mailed with a cover letter explaining its purpose and a postage-paid return envelope. The survey is sent to all respondents 30 days after mailing the booklet "Giving Through Your Will."**

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**Questionnaire to Help Us Plan Our Future Wills Program:**

	Yes	No
Was the wills' information you received beneficial?	( )	( )
Did you learn something new about wills that you did not know before?	( )	( )
Did you find the information offensive in any way?	( )	( )
I already have a will. <i>If yes:</i>	( )	( )
I made my will over three years ago.	( )	( )
I have reviewed my will within the last three years.	( )	( )
I have named nonprofit organizations as beneficiaries in my will.	( )	( )
I plan to make my will. <i>If yes:</i>	( )	( )
I plan to include the parish in my will.	( )	( )
I have already included the parish in my will.	( )	( )
I am interested in receiving additional information about wills in the future.	( )	( )
In the future, I would like to receive information about wills through:		
___ regular articles in the parish newsletter.		
___ periodic mailings to my home.		
___ periodic phone calls to my home.		
___ informational programs held at the church.		
___ a personal visit to my home or office.		

Other comments I have about the will program: \_\_\_\_\_

---

Name (optional)

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Address

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**Please return to: (address of parish here)**



## **NEWSLETTER ARTICLES**

**Article for parish newsletter: Use this text as written; personalize it for your parish. Type or typeset it to match your newsletter.**

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## **YOU CAN'T ASSUME YOUR WISHES ARE KNOWN**

Today, more than ever before, we are asking ourselves, "What will become of my property when I die?"

It may be because we need and want to make every provision possible to assure future security for our families, in the face of inflation and longer life spans.

Most certainly, it is because more information on the need for making a will is available. It is disappointing, if not tragic, when estates are settled without the benefit of a will.

### **You can know with a will**

If you already have a legal will, you can *know* what will become of your property. If you do not have a legal will, consider the following:

- 1. You cannot assume "my spouse/partner gets everything."** If you are a wife and mother or husband and father and die first, your spouse may get only a part of your estate. The state may set aside part of your assets for the children when they come of age. In that event, your spouse will have to obtain permission from the probate judge to use these funds for the children's benefit. In your will, however, you could have eliminated these restrictions.
- 2. You cannot assume estate taxes and court costs are the same with or without a will.** The simple fact is that court costs are usually higher when there is no will. Tax-saving arrangements are often included in a will to help conserve your property.
- 3. You cannot assume that any of your assets will go to the church.** Even if you have told your spouse or close friends of your wish, by law the court cannot take such action. Your wishes can be carried out if you include bequests in your personal will.

### **How to get started**

**Step 1:** List the persons you have responsibility for, including yourself. Consider the ages and needs of the people in your life.

**Step 2:** Prepare a list of all of your property. Include house and car(s), stocks, bonds, IRA's, retirement funds, mortgages, real estate, jewelry, antiques, collections, and other assets. List the value and original cost of your assets and your income.

**Step 3:** Write down what you want to do for each person you listed and how you want to accomplish it. Some will need income, other's cash. What do you want to happen to what is left? Consider naming (insert name of parish here) for a bequest of what is left.

**Step 4:** Make an appointment to see an attorney and ask him or her to draft a legal will for you.

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**Article for parish newsletter: Use this text as written or personalize for your parish. Then type or typeset to match your newsletter.**

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## **EVERY WOMAN NEEDS A WILL**

On average, women live longer than men. Statistically, women live more than seven years longer than their husbands of the same age. Because women earn more money of their own today than ever before and successfully invest it, they have assets of their own to give.

When you add this to what married women receive at the death of their husbands, there is no way the thinking woman will leave the disposition of her property to the state. She will decide for herself to make a will of her own.

Like men, most women do not have valid wills. Many church women who are thoughtful and careful about their giving overlook the importance of having up-to-date wills. Most charitable bequests to all charitable causes in this country come from women; therefore, it is appropriate to remind the women in our parish of this responsibility.

If you are a woman, your will can make a big difference for your family and for the causes you believe.

### **Influencing others**

Besides the impact your own will can have, you may play an important role in urging your spouse or other family member to have their wills drafted. I have found that in many families, it is often the woman who recognizes the need for such planning and prompts both spouses to each have legal wills.

“What would become of the children if something happened to both of us on a trip?” She may wonder aloud. “Shouldn’t we have wills so we can be sure they are taken care of?” (Sometimes the need is even more apparent where there are no children, and the heirs might be remote, even unknown.)

### **Advantages of having a will**

- You can be sure your estate will be distributed as you wish.
- You can name your own executor or executrix (personal representative).
- You can name the guardians for your minor children.
- You can bequeath more to an especially dependent loved one.
- You can establish a trust fund so that a loved one can have a regular income, without money management worries.

- You can include a bequest for the work of God through the church.

If you have not made a will, or reviewed an existing will lately, you can do so with some practical help from the booklet we are providing upon request- **“37 Things People ‘Know’ About Wills That Aren’t Really So.”** Please clip and mail the coupon for your complimentary copy of the booklet.

-----clip and mail today-----

Return to:

(Church name and address)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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**Article for parish newsletter: Use this text, as it is written, personalize it for your parish, or typeset to match your newsletter.**

## IS GOD'S WORK IN YOUR WILL?

Even people who already have had their wills written often overlook four important considerations:

**1. Naming an alternate personal representative.** If your personal representative (executor or executrix) cannot serve when needed, the court will have to appoint a replacement. You would probably rather make that choice yourself.

By naming an alternate in your will, you take care of this possibility. You might want to name the trust department of your bank, your attorney, or your accountant.

**2. Naming a guardian for minor children.** Some parents assume they are too young to need wills. Farthest from their thoughts is the possibility that some tragedy could disable a parent or result in a loss of one or both parents at once.

It is wise for couples with children to discuss this possibility frankly, and make decisions about who will be the guardian of their children. Then it can be discussed and agreed upon with the proposed guardian(s). The court will look with favor on the person(s) you name. Often it is satisfactory to work out a mutual agreement with another couple whose children also would need guardians in a similar situation. These plans should be stated in the wills of all parents involved.

**3. Naming final beneficiaries.** If your will names only immediate members of the family, be aware that in many cases, every beneficiary named in a person's will has died.

What happens then is usually a happy surprise for distant cousins, for example, who sometimes were not even known by the deceased! Instead, you may want to consider our parish to receive part of your estate for its work, in the event your heirs predecease you.

**4. Including the parish in your will.** You may have primary interest in the church while you live...and it need not be forgotten when you die. If your heirs are not needy, or if you have no immediate heirs, you may want to consider including the church as one of the recipients of your estate.

Many parishioners could probably name their church as residual beneficiary for part or all of the estate after other bequests are fulfilled.

### How about your will?

You can share your faith beyond your lifetime by making your will now, and enjoy the satisfaction of knowing whatever you do not need in this life will bring blessings to many others. If you want more information to help you plan, please call the church office and request a complimentary copy of a practical booklet on *How To Make A Will That Works*.

If you have not made a will, ore reviewed an existing will lately, you can do so with some practical help from the booklet we are providing upon request – **“37 Things People ‘Know’ About Wills That Aren’t Really So.”** Please clip and mail the coupon for your complimentary copy of the booklet:

\_\_\_\_\_Clip and Mail Today\_\_\_\_\_

Return to:

(Church name and address)

Name:\_\_\_\_\_

Address:\_\_\_\_\_

City:\_\_\_\_\_State:\_\_\_\_\_Zip:\_\_\_\_\_

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**Article for parish newsletter: Use these texts as written, personalize for your parish. Type or typeset to match your newsletter.**

\_\_\_\_\_

## DOES YOUR WILL REPRESENT YOU?

When was the last time you reviewed your will? If it's been a few years, it might not accurately represent your current wishes regarding the distribution of your property, providing for you loved ones, or making any charitable bequests to the parish or other nonprofit institutions.

Look over the following questions and answers. After reading them you may see a need to contact your attorney and update your will.

**Question:** Has there been a change in your marital status...divorce, death of a spouse, or remarriage?

**Answer:** If your answer is yes, you should revise your will to reflect these changes as soon as possible.

**Question:** Do you have a new child or grandchild?

**Answer:** An addition to the family may make changes in your will necessary. Think about all the people you want to remember and plan accordingly.

**Question:** Have you moved to another state?

**Answer:** If you have moved, you should check with an attorney to be sure your will makes the most of opportunities available under that state's law.

**Question:** Do you still own the property distributed in your bequests?

**Answer:** If you have sold property or acquired any since you last reviewed your will, check with your attorney and make any changes in your will.

**Question:** Is the person you selected as your personal representative (executor or executrix) still available and willing to serve?

**Answer:** There may be many reasons that a person can no longer serve in this capacity: illness, the press of business, and a trip. Naming an alternate is a good idea.

**Question:** Have there been any changes in the tax laws in recent years?

**Answer:** The average person does not keep up with all the changes in the law. Your attorney does, and can advise you about them.

**Question:** What if your beneficiaries predecease you? Who will receive your property then?

**Answer:** The selection of a final beneficiary can solve this problem. For example, you can name the parish, diocese or national church to receive all or a portion of your worldly possessions if there is no one else.

*Merely having a will is not enough. To serve its purpose, it must be kept up-to-date.*

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## WILLS CLINIC

**How to have a wills' clinic: A wills clinic or seminar can be an excellent way to communicate face-to-face with a group who have identified themselves as interested**

**in knowing more about *will making*. If possible, hold the clinic at the church in the morning or early evening of a weekday.**

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## **Preparation**

1. Announce a wills' clinic and invite all parishioners interested in learning more about wills to attend. The number attending could be as few as 10, but should be no more than 50. Smaller groups help to encourage dialogue.
2. Ask interested persons to pre-register and limit enrollment. If enrollment exceeds available space, schedule another workshop.
3. Ask one or more members of the planned giving committee to serve as host.
4. Invite an attorney who is known to the parishioners. The attorney must know the laws of descent and distribution of your state. The attorney, the planned giving person in the parish and the host(s) will make up the panel for discussion during the program. The reason for having an attorney on the panel is to provide answers to technical and legal questions.
5. Obtain materials for handout:
  - Personal financial inventory
  - “What to Tell Your Attorney About Your Will” brochure
  - “37 Things People ‘Know’ About Wills That Aren’t Really So” brochure

## **Program**

1. **Introduction - 5 minutes.** The host welcomes the attendees and informs them the content of the clinic. **“To share information about the benefits of making a will, legal aspects of wills, and about the giving opportunities through a will. (Something that more than half of adults are neglecting to the disadvantage of their own families and the churches they support.”** The host then introduces the panelists.
2. **Attorney’s presentation - 20 minutes.** Ask the attorney to discuss the need for wills and explain what happens when no will exists at a person's death. Give the attorney an outline (attached) of the points you want to cover at least three days before the clinic.
3. **Summary and suggestions from the planned giving panelist - 5 minutes.** The planned giving person may ask the following question to prompt group participation, “Why don’t people make wills?”
  - They are reluctant to face death.
  - They think they own too little property.

- They think wills are too expensive.
- They do not know how to start.
- They procrastinate.
- They hold all property as joint owners with right of survivorship.

4. **Panel discussion - 25 minutes.** The host, if necessary, will have to repeat all audience questions so everyone can hear plainly. The attorney may prompt the attendees to ask questions with the host asking one or more of the following questions of the attorney:

- What happens to property in this state if a person dies without a will?
- Who decides what happens to minor children when parents die simultaneously?
- What happens to property if there are no children?

5. **Ways to include the church in your will - 5 minutes.** The planned giving person briefly lists the five basic bequest possibilities:

- Name the parish for a *specific amount*.
- Name the parish for a *percentage* of the estate.
- Name the parish for the *residue* (what remains after other bequests).
- Name the parish for a specific *amount or percentage* of the *estate plus a part or all of the residue*.
- Leave a guaranteed *fixed or variable life income* to a loved one through your will, with the parish receiving the residue.

The host offers the services of the person selected by the vestry to oversee this program. He or she should be available after the clinic to talk further with anyone interested in giving through a will.

6. **Conclusion - 5 minutes.** The host thanks everyone for attending. The host also mentions the literature available on a nearby table. (Cover the literature on the table until after the program.) He or she may end the clinic with a prayer.

It is important to have refreshments for those wishing to remain. These will be the high interest people. They can meet the planned giving person and attorney and ask questions in private conversation.

## **Follow-up**

Once a person attends one of these clinics, interest in planned giving usually increases. A week after the clinic, the person responsible for planned giving may write a letter to each person who attended, enclosing a copy of a helpful booklet. Continue with two or more mailings of different booklets, one 30 days later, and another in 60 days.

**Wills' clinic sample outline for an attorney's presentation.**

- 
- I. Introduction - What is a last will and testament?
    - A. As a legal document.
    - B. As one of the ways to pass property at death.
  
  - II. Why your will is important.
    - A. Impact on your family.
    - B. Impact on your property.
  
  - III. What your will can accomplish and how.
    - A. It expresses your plans for your property.
      1. Specific bequest.
      2. Percentage bequest.
      3. Residual bequest.
    - B. It appoints guardians, trustees, and executors.
    - C. It can reduce taxes and expenses.
  
  - IV. What happens when there is no will?
    - A. State laws of descent and distribution take precedence.
    - B. Court-supervised administration occurs.
    - C. Costs to settle an estate may increase.
  
  - V. Brief review of state and federal tax laws.
    - A. Federal tax laws.
      1. Unified gift and estate tax credit.
      2. Unlimited marital deduction.
      3. Income and tax laws related to giving.
    - B. State tax laws.
    - C. Example
  
  - VI. The will is the best-known method of giving to the church after life.
    - A. A bequest is convenient to arrange.
    - B. A bequest is revocable; it may be changed at any time by the will-maker.
  
  - VII. Closing comment

**Bequests may take various forms. Below are three types of suggested language to use in bequests. Of course, an attorney should review and approve the language you choose to use. Use these as samples only and consult legal council.**

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### **General use bequest**

“I give, devise and bequeath to (Legal Name and Address of Parish), \_\_\_\_\_% of my estate to be used in carrying out its corporate objectives and purposes.”

### **Giving a lifetime income to a loved one in a will**

“ I give, devise and bequeath to (Legal Name and Address of Parish), the sum of \$\_\_\_\_\_ (or property) subject to the following:

‘ \_\_\_\_\_ shall pay a monthly life income or life annuity to \_\_\_\_\_ for as long as (he or she) shall live.’

‘ \_\_\_\_\_ shall pay an amount equal to the gift annuity rate recommended by the American Council on Gift Annuities for the person(s) named as beneficiary(ies) who has attained age \_\_\_\_\_ at my death. Should the said \_\_\_\_\_ die before my estate is distributed, the amount designated to provide this income will go to (Legal Name of Parish or church ministry) absolutely and shall be used by the governing board to carry out its corporate objectives and purposes.’

### **Naming a final beneficiary**

“ All the residue of my estate, including real and personal property I give, devise, and bequeath to (Legal Name of Parish or church ministry).’

**Reproduce this sheet for distribution at wills' clinics or on other suitable occasions.**  
**Note: The planned giving representative, informed committee members, such as attorney's stockbrokers, financial planners, life insurance agents, CPA's or bank trust officers, can make contact by phone with those asking for more information. (It is important that no professional person use the volunteer role as a stepping stone to acquire business or sell services to the person interested in making a gift to the church. The attendees and volunteer professional presenters need to have clarified the professional advisors the attendees want to use is their free choice. A break in this trust can have the unfortunate result of ruining this ministry.)**

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Return to:

*Address of parish here.*

Please send me the following information:

- How to include the parish, diocese, national church or other ministries of the church in my will.
- How to give stocks.
- How to give through life insurance.
- How to give real estate.
- How to give through a retirement plan.
- How to make memorial gifts to the church and its ministries now and after death.
- Please have the planned giving person contact me for a private, no obligation, appointment.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

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## **ONE-LINER ADS**

**One-liner ads for giving by will: Use these ads frequently in your parish bulletin and newsletter to remind parishioners that they can give through wills.**

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1. How important is a will? Does it bless your family and your parish?
2. Who will write your will? The state will (unless you do), and the state won't include a bequest for the parish.
3. When you make your will, consider naming your parish as the final beneficiary.
4. Why change a perfectly good will? To include a bequest to your parish.
5. Is your will keeping up with you? With your Christian commitments?
6. The state's all-purpose **will** may not fit your needs or show your interest in your parish.
7. Is god's will in you will?
8. Most people need wills, and when you make yours, remember your parish.
9. Do you know who your heirs will be? Is your parish an heir?
10. Uncle Albert did not have a will. It took three years to settle his estate. Your will can help your family, your parish, and save unnecessary expenses at death.
11. Wills are for rich people? Yes...and poor people and everyone else. Remember your parish in your will.
12. Is your will out-of date? When you update, remember your parish.
13. Your will can benefit your family and your parish.
14. Jesus had a will. Not the conventional kind, but he left explicit instructions for the distribution of his love in the Scriptures. It is all explained in the New Testament. How about your will? Is your love for God described through the gifts you make?
15. When was the last time your will had a check-up? Does it include a gift for the furtherance of the Gospel?
16. Did you name a final beneficiary in your will, in case all others predecease you? Your parish will be here.
17. Who would care for your children if they lost both parents? Your will can declare your choice of guardians.

18. When you need a will, it will be too late to write one. Don't wait. And, don't forget your parish.
19. You can give beyond your life. The best way to do this is through a bequest to your parish in your will.
20. Honor a loved one with a memorial gift created in your will.
21. Grandpa didn't believe in will...but Grandma does. She had to help settle his estate without benefit of a will. Do you have a will? Did you include the work of the parish?
22. The cost of making your will may be the best bargain you ever receive. It costs little compared to what you can save for your heirs...and in it you can make a gift to your parish.
23. Planning ahead is part of effective stewardship. Plan your will now and include a bequest to your parish.
24. More than half the people in this country die without a valid will. Do you know why? Procrastination! Don't wait! And don't forget your parish!
25. When is the best time to write a will? Now...and remember, a bequest to your parish goes on helping for years to come.
26. Are you leaving a legacy of "red tape" for your heirs? A legal will can cut confusion. Your will can benefit your parish, too.
27. What will become of your property at death? If it is not needed by heirs, consider leaving it to your parish.
28. Your will can be a testimony to your faith. Include your parish.
29. If you have moved to another state since writing your will, have it checked by an attorney in your new state. How about your new parish. Have you included it in your revised will?
30. You wouldn't want to borrow someone else's will, but that's what a state-made will is like, if you don't write your own. Plan your own will, and remember your parish when you do. Your will makes certain your will is done!
31. A homemade will could be worse than no will at all. Be sure your will is legal-and consider naming your parish as the final beneficiary.
32. A bequest is a vote of confidence in the future of the church.
33. Your will speaks for you after death. Have you included a bequest to further your faith?

34. Even though you and your spouse hold all assets jointly, you still need a will. Ask your attorney.
35. Ask your attorney about amending your will by adding a codicil to include your parish.
36. Consider the work of God by including your church in your will.
37. You can tell what people care about by seeing their canceled checks-and reading their wills.
38. You can endow your giving through your will.
39. Whatever you leave to your parish in your will is deductible for federal estate tax purposes.
40. Be a **WILLing** Christian. Remember your parish.
41. All parishioners can name the church as the last beneficiary in their wills.

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# **KEEPING MOTIVATED**

## **Keeping The Wills Program Active Year Round**

- ◆ Include a box on the parish pledge card asking if the parish has been included in the parishioners will.
- ◆ A reminder about wills should be in the parish newsletter on a monthly basis.
- ◆ An annual report from the Vestry to the congregation on what projects and programs the endowment supported during the previous year.
- ◆ Annually do a mailing or include a brochure in the parish newsletter on gift annuities, the pooled income fund, giving through life insurance, charitable trusts.
- ◆ Annually invite an outside person to speak to the congregation on different aspects of planned giving.
- ◆ Announce all bequests in the parish newsletter and have a memorial book for bequests prominently displayed in the parish.
- ◆ Notify the Diocesan, National Church, or any agency of the church of any gift arrangements parishioners have made in their gift plans that will benefit these entities.
- ◆ Hold an annual "Legacy Sunday" to recognize old and new members of the Society. Call them forward for a special prayer of thanksgiving during the service and update the plaque or roster of the Society.
- ◆ Hold a special reception or dinner to honor members of the local Legacy Society.



**GIFTS THAT GIVE BACK TO  
THE GIVER**

The Episcopal Church Foundation  
815 Second Avenue  
New York, NY 10017  
Tel (800) 697-2858: Fax (212) 297-0142  
[all@EpiscopalFoundation.org](mailto:all@EpiscopalFoundation.org)

## **GIFTS THAT GIVE BACK TO THE GIVER**

- I. Pooled Income Funds** – *Minimum contribution is \$2,500*
- a. The donor receives an income tax deduction in the year of the gift.
  - b. Quarterly income payments fluctuate. The Fund is invested primarily for income; participants receive quarterly income payments that represent the Fund's earnings.
  - c. The entire income payment is taxed as ordinary income.
  - d. While it is not required, donors are invited to designate a portion of the final gift to the Episcopal Church Foundation.
  - f. The Entire gift must be designated for an Episcopal entity.
- II. Charitable Gift Annuity** – *Minimum contribution is \$5,000*
- a. The donor receives an income tax deduction in the year of the gift.
  - b. Quarterly income payments are a fixed amount. If interest rates increase or decrease, payments remain the same. The payout rate is based on life expectancy(ies) and is guided by a set of tables created by the American Council on Gift Annuities.
  - c. Depending on how the gift is funded, a portion of the income payment can be tax-free.
  - d. The Episcopal Church Foundation must be designated for at least 10% of the final gift. This is because the Foundation pledges its own unrestricted assets against the lifetime income payments.
  - e. The entire gift must be designated for an Episcopal entity.
- III. Charitable Remainder Unitrust** – *Minimum contribution is \$100,000*
- a. The donor receives an income tax deduction in the year of the gift.
  - b. Quarterly income payments fluctuate. The payout rate percentage is established by the donor when the trust is created. Quarterly income payments are based on the annual re-evaluation of the trust's corpus. Initially, the percentage reflects the gift amount.
  - c. The investments held in the trust account determine how the income payments are taxed.
  - d. While it is not required, donors are invited to designate a portion of the final gift to the Episcopal Church Foundation.
  - e. At least 50% of the final gift must be designated for an Episcopal entity.

\* The Episcopal Church Foundation is not engaged in rendering legal or tax advice. For advice and assistance, please consult an attorney or professional tax advisor.



**RESOURCES FOR PLANNED  
GIVING IN THE PARISH**

## RESOURCES FOR PLANNED GIVING IN THE PARISH

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### **Funding Future Ministry**

The Episcopal Church Foundation  
815 Second Ave.  
New York, NY 10017-4564  
1-800-697-2858

Available through: Morehouse Publishing (800) 877-0012  
Or Episcopal Parish Services (800) 903-5544  
Cost: \$40.00

### **The State Has Made Your Will**

#### **What Difference Does A Will Make?**

#### **Is Your Will Obsolete?**

#### **What To Tell Your Attorney About Your Will**

#### **37 Things People 'Know' About Wills that Aren't Really So**

#### **How To Protect Your Rights With a Will**

Robert F. Sharpe & Company, Inc.  
6410 Poplar Ave.  
Memphis, TN 38119  
1-800-238-3253  
[www.rfSCO.com](http://www.rfSCO.com)

Brochures used in this manual. Comprehensive material useful in helping establish a planned giving program in a parish.

### **The Complete Planned Giving Guide for Congregations**

Morehouse Publishing  
PO Box 1321  
Harrisburg, PA 17105  
1-800-877-0012  
Cost: \$139

All the tools necessary to build a planned giving program in your parish, assembled in one "kit." It includes a manual, brochures, bulletin inserts, a poster, sample letters, camera-ready advertisements, newsletter articles, and an excellent 10-minute video for use in the educational efforts. Designed for use in the Episcopal Church.

### **Guidelines For A Congregation Regarding Bequests, Special Gifts, and Endowments**

The Episcopal Church Foundation (see above)  
\$2.00 each, pack of 10 for \$17.50

A very helpful “how-to” booklet on establishing a parish endowment fund and providing for its responsible management.

**The Ministry of Planned Giving Sample Kit**

The Episcopal Church Foundation (see above)

Cost: \$5.00

A packet of information designed to support a planned giving educational program in the parish. It includes sample sets of “track rack flyers” and “follow-up leaflets” on the major planned giving topics, plus other useful items. First five sample packets available free from the Episcopal Church Foundation. Additional packets available at a per packet cost.

**Practical Guide to Planned Giving**

Alden B. Tueller, J.D.

The Taft Group

12300 Twinbrook Parkway, Suite 450

Rockville, MD 20852

(301) 816-9020

Another complete and comprehensive reference for starting and conducting a planned giving program, including both marketing guidelines and technical resource information.

**Planned Giving: Management, Marketing and Law**

Ronald C. Jordan and Katelyn L. Quynn

John Wiley and Sons, Inc. 1995

Perhaps the most comprehensive resource available for an organization striving to develop a planned giving program. It comes with a floppy disc (compatible with MS Word and WordPerfect) containing over 140 pre-written forms, documents, marketing materials, etc., that can be customized easily to a particular organization. Expensive.

**Planned Giving Simplified: The Gift, the Giver, and the Gift Planner**

Robert F. Sharpe (see above)

Cost: \$34.95

A good blueprint for planned giving programs. Based on the life ministry of Robert F. Sharpe, Sr., founder of the National Planned Giving Institute at the College of William and Mary.