

# Gifts of Love: Lucille's Story

By Pat Bilow

“Life is what happens when you're making other plans” is an adage that seems so appropriate for **Lucille McShane, of Edmond, Oklahoma.** Lucille's life in the Lord has taken her from marriage to children to divorce and onto a second marriage with stepchildren and, eventually, her second spouse's death.

Through it all, Lucille stays strong in her Christian faith. She gratefully approaches life with joy and a certain air of freedom.

Life is what happened. Lucille had no idea that she would give up her farmland after owning it for so many years. But that's exactly what she did once she understood the benefits of a charitable trust. With the help of her son [see photo], Christopher Rudiger, President of Landmark Bank in Wynnewood, Oklahoma, Lucille confidently “signed on the bottom line,” and it was a done deal. From then on, LCMS Foundation — as trustee of her charitable trust — took over and a sale was completed tax-free.



The benefits? First, the lifetime income that Lucille receives as the donor is more than her previous farm income. Second, her children will receive the income for a term of years after the Lord calls her home. Third, since this was a **charitable** trust, Lucille received a large income tax deduction that can be used up to five years after her gift was made — and she bypassed a capital gains tax. Finally, she takes joy in knowing that her “talent” will eventually be distributed to the ministries nearest and dearest to her, especially LWML from which she has grown so much in her faith.

“I may stew things over for awhile,” Lucille says, “but I learned a long time ago to let go and let God. It's the only way to live. He always provides, no matter what.”

Gifts  
of  
Love

*Returning God's Blessings*