



The Krauses Return Thanks

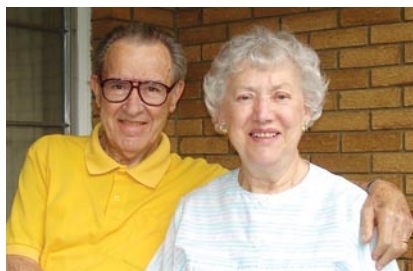
By Pat Bilow

If you like to hear a good joke, long to have a conversation in German, or hear how one couple responds to God's blessings, you might want to connect with Art and Lillian Krause of Spring Lake Park, Minnesota.

Until their recent move to a retirement home to be closer to their son, John, and his family, Art and Lillian had been active members of St. Paul Lutheran Church in Westlake, Ohio; Lillian was involved with the Ladies Aid Society, served on the LWML Ohio District level, and taught Sunday school to developmentally disabled adults who lived in a group home near the church.

They now are members of King of Glory Lutheran Church in Blaine, MN, where Lillian has joined a very active LWML group, and Art recently joined a community band as a clarinetist.

The Krauses recognized many years ago the value of gift annuities. A gift annuity is simply an agreement with LCMS Foundation that guarantees income for life. Part of the cash or stock contributed to fund the gift annuity is the "gift," and the other part is the income received by the annuitant(s).



The gift annuity provides an income tax deduction based on the donor(s)' age(s) and the amount of the annuity. Annuity rates go up to 11.3%, depending upon the age(s) of the annuitant(s).

When one annuitant of a two-life gift annuity is called to his/her Heavenly home, the surviving annuitant will continue to receive the gift annuity income. After both annuitants pass, the remainder goes to the ministry named by Art and Lillian.

"Lil and I are so thankful that God has been so present in our lives," Art says. "If we can return at least a portion of what we have been blessed with, we certainly want to do that."

"Absolutely, we have so much to be thankful for!" Lillian adds.

For more information about gift annuities, call 1 (888) 482-8425 or e-mail bilowp@oh.lcms.org.



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