



By Pat Bilow



It Was a “God Thing”!

When a woman I met at a past LWML convention asked me to contact her about doing some charitable planning, I did what I normally do: called later and made the appointment. But to make the most of plane trips, rental car expenses, and hotel stays, I meet with other long-time LWML donors and leaders who also live in or near those areas I am visiting.

That’s how I met **Ruth Ann Arbeiter** and her husband, **Willard**. After visiting with the woman I had met at the convention, I drove to the Arbeiters in Gorham, Illinois. This gave me the opportunity to thank Ruth Ann, a long-time LWML member and past president of Southern Illinois District LWML, for her contributions to the LWML with an autographed copy of *Women in League with the Lord*.

“We really didn’t know what Pat was about, but we wanted to be hospitable,” Willard recalls with a smile. “It really turned out to be a ‘God thing.’ We had already completed a long drawn-out estate plan and thought we were done. But Pat showed us some other options that included the land we wanted to give to LWML and several other ministries at our deaths. We tried to sell our land earlier, but it just wouldn’t move. God had other plans.”

So true! Several visits later, we met with their attorney son, Ron Arbeiter, to sign a charitable trust document and the deed for the farmland that they used to fund the trust. LCMS Foundation, as trustee of the Arbeiters’ charitable trust, sold the land tax-free. The proceeds are now invested for lifelong income for the Arbeiters.

“After we learned of the benefits of donating the land now to a charitable trust, we decided to move forward,” Ruth Ann explains.

The Arbeiters now receive increased income from the tax-free sale of the land that pays them for the remainder of their lives. Since the land was a partial gift, they also received a large income tax deduction. After the Lord calls them home, the trust remainder will be distributed to the LWML and several other ministries.

“God has been good to us,” Ruth Ann reflects.

“That’s for sure!” Willard adds. “We’re very happy with how all this happened. It was definitely a ‘God thing!’”

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