



Blessed to Be a Blessing

For those of you readers with grandchildren, you know first hand about the joy to which Proverbs 17:6 speaks: “Children’s children are a crown to the aged.”

Someone who has been blessed with thirteen of those jewels in her “grandmother crown” is **Karen Pitcher**, a longtime member of the LWML Central Illinois District. Karen’s goals were to return some of her God-given blessings to the Lord, as well as to provide an inheritance

for her children and grandchildren.

Some extensive estate planning already had been done, but Karen wondered how she could incorporate both a charitable component and something for her grandchildren. So after our initial encounter at a past LWML national convention, I found myself meandering down winding country roads outside of **Montrose, Illinois**, the first of a number of meetings with Karen in her home to discuss options.

“I am amazed at how God has guided me and how much He has blessed me with. The LWML has been an important spiritual part of my life, and I want to include it in my estate plan, as well as leave some-

thing for my grandchildren,” Karen shared with me over coffee and cake.

Eventually, Karen decided to create a *charitable trust* that would act as an empty bucket until the Lord calls her home; at that time, her IRA proceeds will be used to fund this charitable trust bucket. The income generated from the charitable trust will be distributed annually to each one of her grandchildren for 20 years. At the end of that time, LWML will receive the trust remainder.

Since LWML will not receive the residual for quite a number of years, Karen also established a *Family Gift Fund* that she contributes to annually. This provides gifts to LWML and several other ministries while she is living and also when the Lord calls her home.

Additionally, Karen established a *gift annuity* that provides extra cash for the travel she likes to do.

“I am thrilled that I can give a gift when God calls me home and then another one 20 years later,” Karen relates. “I had no idea that these types of plans exist. Thanks, LWML, for providing me with this opportunity!”

For more information, contact billowp@oh.lcms.org or call 1 (888) 482-8425 toll free. Also, visit lwmlgift-plan.org and click on the Wills Guide videos.

Gifts
of
Love
Returning God's Blessings

By Pat Bilow