

Snow Birds Nestle in North Country

By Pat Bilow

Ren and **Sandy Hardies** spent most of their lives living in a small but comfortable home in **Dearborn, Michigan**. While Sandy stayed at home with their son, Michael, who now serves as a Lutheran high school teacher in Macomb, Michigan, Ren worked thirty-five years for Ford Motor Company as a designer. Active many years with LWML, Sandy went on to serve as District President of Michigan District LWML and as LWML Vice President of Communication on the national level.

Although many couples might envision retiring to warmer climates, throughout their early working years in southeastern Michigan the Hardies never wavered from their desire to move north into Michigan's snow country once Ren retired.

"We love snow!" Sandy said heartily as she looked out the window of their retirement home in **Stanwood, Michigan**. Two feet of pristine white snow lay on the ground while various species of birds gathered around the Hardies' bird feeder. Silence from the surrounding woods completely contrasted the city noise which they had become accustomed to for so many years in the Detroit area.

"We couldn't be happier," Ren added. Not only was he speaking of their new digs, but he was also echoing Sandy's joy over their completed charitable estate plan.



Sandy and Ren Hardies

Gifts
of
Love
Returning God's Blessings

Sandy reflected, "Aside from all the blessings God has provided, now we have this beautiful

place to live in. We can rest easy knowing that we have made plans to return some of God's blessings through our estate plan."

Along with a charitable life insurance contract, the Hardies created two testamentary charitable trusts — one for Sandy if Ren predeceases her, and the other for Michael after the Lord calls both of them to their heavenly home.

Not only will this plan escape sizeable income taxes from Ren's traditional IRA, but it will also provide lifetime income for both Sandy and Michael, along with other assets from their estate, plus a nice gift for the Lord's work. This plan will help organizations like LWML to continue reaching out with the saving Gospel message.

View a free resource, at no obligation, at www.lwmlgift-plan.org. Click on "Wills Guide" on the planned giving page for a helpful tutorial on estate planning. For more information about charitable estate planning, call Pat Bilow at 1 (888) 482-8425 or e-mail lwmlgiftplanner@lwml.org.