

When we Christians plan our estates, we face the same considerations everyone else does – how to best provide for our family through our will. We also have a consideration that is unique to Christians: “Should we include the church in our will?” Through prayer and thoughtful planning, we can revise an existing will or create a new will in such a way as to bring us deep down satisfaction in knowing that we are providing significant funding for the future of Selbu. Let’s all take a few moments to look through this short pamphlet as a way of sparking ideas for this important topic.

Why should we include the church in our will?

Our will says a lot about our values. What we do (or do not do!) through our will makes a powerful statement about the people and the causes important to us. As Christians, we believe in Jesus Christ, and we naturally will want to express our Christian commitment through our wills. Including Selbu in our will, is a deeply spiritual and highly practical way to do our part in supporting the ministry here for future generations.

Why do many Christians fail to include the church in their wills?

Some believe that all of their assets should go to family. Other folks do not believe their church is prepared to receive a large gift. Some never really have considered this option. When we do include our congregation in our deferred giving plan, we make a clear statement of faith that our relationship with the Lord is the most important one in our lives.



imagine what could be

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**A gift opens the way and ushers  
the giver into the presence of the  
great. – Proverbs 18:16**

This pamphlet does not attempt to make specific legal or tax advice. Rather, this is a starting point to offer an important option for people of faith who love our historical and beloved congregation. For more information on your individual situation, please consult with your family and work with a competent legal, tax, or financial planning professional.



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How to  
Remember  
Selbu in Our  
Will

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Churches rank near the bottom of U.S. charities in receiving planned gifts. Only 5% of this nation's wealth is in cash. The rest is in assets. We do not put gifts of stock, real estate or IRA gifts in the morning offering - but we can make those gifts through a planned gift. A typical planned gift is 150 to 250 times the size of a donor's largest annual gift.

People with a salary of less than \$30,000 are eight times more likely to give through their wills than those who make \$75,000 or more. Many of us want to give, but we feel like we are not in a financial position to do so at this time.

Charitable giving has grown in the United States, but the percentage of those giving to churches has dropped - from 53 percent in 1987 to 28 percent in 2019. If our primary love is for our church, why not give to Selbu rather than to charities that are less important to us?

And finally, after a donor sets up a planned gift, often his or her monthly and yearly cash giving actually goes up! People love to give!

### Are there other personal benefits?

Our will lets us give when we no longer need the assets. As time goes by, it is often tough to increase our annual giving to the church as much as we might like. Knowing that we have provided for our church through our will gives us a deep sense of satisfaction. Bequests enable us to give much more substantially than we might have been able to do during our lifetime.

### Isn't this an excellent way to "pay it forward"?

Yes. Think about the sacrifices that earlier generations made to provide a church home that is still vital almost 120 years after Selbu was founded. Now it is our turn! We leave many legacies to future generations - some of them in the form of indebtedness and liability. Charitable bequests to the church often provide needed support for maintaining older buildings or addressing emerging missional needs - in spite of the financial limitations the congregation may have. It is a great feeling to know that we are helping to insure that the church facilities and ministry will continue on after we are gone.

### Why is creating a will so important?

Every bequest requires a will. Without a will, we will not be able to accomplish anything. Once we have a valid will, however, the possibilities are almost limitless.

**All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the Lord.  
Exodus 35:22**

Here are four ways to give through our will:

#### 1) Give a specific item.

A named asset such as a farm, land, piano, house, jewelry, or an issue of securities, is easily given through our will.

#### 2) Give cash.

We can give a specified sum of cash to the church, even if our assets are in another form. The non-cash assets will be liquidated and the cash distributed.

#### 3) Give a percentage of our estate.

Designating a percentage of our estate makes a lot of sense. Many folks give tithes of their estate to their church.

#### 4) Give the remainder.

We may wish to direct that Selbu receives what is left after we have provided for our loved ones.