

# Offerings



A Lutheran Planned Giving Newsletter

Fall 2001

## Canadian Missions: MAKING DISCIPLES

The last few verses of Matthew's gospel record the final instructions Jesus gave to his disciples. "Go therefore and make disciples of all nations . . ." Our church carries out this mandate in foreign mission fields, but also on Canadian soil. Since 1996 responsibility for Canadian Missions has belonged to the five synods.

The Canadian Missions committee in each synod has identified a number of sites where new churches can be "planted". Mission congregations receive financial support from the synod during their early years, before they become self-sufficient. In many cases a fledgling congregation will also borrow money from the Church Extension Capital Fund (CECF) to enable them to construct a church building or parsonage. **Clearly, without the support of the wider church it would be much more difficult**

**for new congregations to become established.**

A recent example of this process can be found in Barrie, Ontario, one of the fastest growing cities in Canada. In the period 1998 to 2008, Barrie's population is expected to double. Located on the edge of "cottage country", the city attracts residents who are willing to commute the 90 km. to work in Toronto. In spite of a population of 100,000 at the time, until 1998 there was no ELCIC congregation in Barrie. That was the year the Canadian Missions Committee called Pastor Steven Olson to be a mission developer in the community.

Since then the growth of Westside Lutheran Church has been phenomenal. **Membership increased by an average of 30% per year**

**for the first two years.** In 1999 a developer donated a house and three acres of land, and the following year Westside was officially organized as a congrega-

tion. This year membership is up by only 15%, "but that's because we've run out of space", says Pastor Olson. Already the congregation has outgrown its temporary worship facilities and has rented a second location where it has begun holding Saturday evening services.

After much prayer and study, the members decided in 2001 to build a permanent church home on the donated land. Their plans include a first phase building with sanctuary, education area, nursery and kitchen costing approximately \$900,000. The sanctuary will seat 236 worshippers, even though current average worship attendance

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## CANADIAN MISSIONS:

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is in the eighties. Clearly the people of Westside are expecting their growth to continue. In September their application for a mortgage was approved by the trustees of the CECF.

Westside is one of more than forty mission congregations and ministries receiving financial support from their respective

synodical Canadian Missions committee. When you make benevolence offerings you are a partner in this work, in direct response to the “great commission” of Jesus.

**You can also support Canadian Missions through a planned gift. Already a dozen donors across the country have desig-**

**nated their planned gift to Canadian Missions — but many more gifts are needed to enable future church plantings.**

To enquire about arranging a planned gift earmarked for Canadian Missions or any other ministry of the church, call Lutheran Planned Giving today. 

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## Who Gives What?

If you attend church weekly, have a university degree, are middle aged, have been widowed or live in Manitoba, then you possess at least one of the characteristics of the most generous people in Canada. That’s according to the 2000 National Survey on Giving, Volunteering and Participating (NSGVP), the results of which were released earlier this year.

Using a similar survey conducted in 1997 as a benchmark, the study’s authors sounded the alarm over the loss of one million volunteers in the three-year interval. On the bright side, the researchers also found that donations to charities and non-profit organizations in Canada increased by 11% from 1997 to 2000. More than 90% of Canadians over the age of 14 made some type of donation, and the total contributed in 2000 was \$5 billion. The size of the average person’s donations increased by 8% over the three-year period.

Of particular interest to ELCIC members are the survey’s findings on the link between religious belief and generosity. The study found that “the more frequently people attend religious services,

the more likely they are to make more donations and the more they give.” On average, weekly worshippers gave more than three times as much as the rest of the population, and they were also more likely to support non-religious charities. When counting the number of donations, the research discovered that 14% of them went to religious charities. But due to the larger size of each donation, faith groups received a whopping 49% of the total dollars contributed to charity.




Other interesting facts that emerged from the research:

- 74% of Canadians claimed a religious affiliation, although only 32% made a donation to a religious charity;
- only 4% of the total population have arranged a charitable bequest in their will;
- poor people give approximately three times as much as rich people, as measured by

percentage of household income;

- the average donation of those age 65 and over fell by 6% compared to 1997;
- the average donation of those in the 15-34 age bracket rose by more than 40%;
- over 80% of all the money donated to charity comes from 20% of the population;
- if your annual charitable donations exceed \$1,000, you are in the top 5% of donors in Canada.

What is clear from the study is that Canadians who practise their faith play a vital role in society. Not only do we give more, but we volunteer more as well. The study worries that the “declining religiosity” may be a cause of the diminishing rate of volunteer activity among the population as a whole. If present trends continue in years to come, Canadians may experience large changes in services they have come to take for granted.

To read or download the full report, titled *Caring Canadians, Involved Canadians*, go to [www.nsgvp.org](http://www.nsgvp.org). 

# RRIFs and Gifts

Do your retirement investments include a **Registered Retirement Savings Plan (RRSP)** or **Registered Retirement Income Fund (RRIF)**, pronounced "riff"? Did you know that every dollar contributed to or earned in a registered plan will eventually be taxed? That makes your RRSP or RRIF the ideal vehicle for a planned gift.

Here's why. When the planholder of an RRSP or RRIF dies, the remaining value can be transferred to a similar plan belonging to a spousal beneficiary without any tax consequences. But when that spouse dies, the day of tax reckoning is at hand. At that point the full value of the balance remaining in all registered plans is added to other income in the year of death. ***This could mean that almost half the value of the retirement plan is paid out in income taxes before the named beneficiaries get a cent.*** This is not what most people intended when they established their retirement savings plan!

When faced with the prospect of splitting retirement funds 50-50 between their heirs and government, many people recognize the opportunity to make a substantial gift to the church. By naming the church

as a beneficiary right on the RRSP or RRIF contract, they create a charitable donation. **The tax credit which results means no tax paid on that portion of the income.**

To learn more about using your RRIF to make a planned gift, call Lutheran Planned Giving at 1-888-308-9461. 

## The Lighter Side

One day a frog named Fred Jagger hopped into a bank to try to get a loan. He asked to see a loan officer and was told to see Patty Black. She gave him the appropriate papers, and when the frog was finished filling them out she looked them over.

*"Mr. Jagger, everything seems to be in order, except that you have not listed any collateral. Do you own a house, a car or anything else of value you can pledge against the debt?"*


With that the frog pulled an odd looking figurine out of a bag and showed it to the loan officer. *"I would like to use this as collateral for my loan,"* he croaked.

She looked it over and replied, *"I'm not convinced that this is valuable enough for a loan of this amount."*

*"But this is an antique!"* the frog protested. *"It has been in my family for generations! Besides, my father is Mick Jagger, the famous rock musician."*

The loan officer, sensing the frog's sincerity but knowing very little about antiques, took the item to the head of the loan department.

*"Sir,"* she said, *"there is a frog named Fred Jagger out here who wants a loan and the only thing he has to offer for collateral is this . . . THING, and I don't even know what it is. He claims that it's a valuable antique. What do you think?"*

The manager looked it over carefully, then replied, ***"Why, it's a knick-knack, Patty Black, give the frog a loan; his old man's a Rolling Stone!"*** 



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# WHERE IS GOD IN THIS\$?



One of my colleagues in another denomination got a call from a pastor after he had mailed out some literature on a special fund-raising appeal he was conducting. The pastor was critical of the material, and in the course of the conversation asked “Where is God in this?” As my colleague told the story, the pastor’s point was that the brochure looked too secular.

My first reaction was somewhat defensive. I resist the implication that all communication in the church must be sanctified, using invocations of the Lord’s name to dress up our language the way we add clip art to dress up a newsletter. Besides, it’s a superstition to think that God can be conjured up by a mere mention of the holy name.

But upon reflection I had to admit that the question was a good one and could be asked in many other circumstances as well. In fact I heard it asked in TV interviews shortly after the September terrorist attacks in the U.S. If God exists in all creation and is there to be discovered, even in the

unlikeliest of situations, where should we not look for God?

As we make a million small decisions about how we live our life . . . where is God in this?

- what kind of work we do, and whom we choose to work for;
- what kind of car we drive, and how much to drive it;
- how we talk about current events with co-workers or neighbours;
- which candidate and political party to vote for;
- whether to sign a petition, march in a protest or join an organization supporting the cause of justice, peace, environmental responsibility, etc.
- what we tell our children about people who don’t live like we do or who are “different”;
- how we earn, spend, donate, save and invest our money;

It was the last topic that really got me thinking. Where is God to be found in our money? What would an impartial observer conclude about our faith from an examination of our


financial habits?

And it’s not just *what* we do with our money, but the attitude with which we do it.



Some of us are tightwads by nature, and find parting with our money painful, regardless of the reason. Those at the other extreme are spendthrifts for whom the phrase “money burning a hole in their pocket” was invented. Is there a possibility of finding God in free, generous, joyful giving?

Much of the Bible’s teaching about money has been interpreted as suggesting that money is inherently evil. I believe instead that the Bible warns us that wealth tends to be dangerous because it can interfere with or even replace our relationship with God.

Perhaps the pastor’s question should be repeated to oneself as an antidote to this danger, whenever a decision involves money or wealth: ***where is God in this?*** 

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## Let Us Know

### If you:

- have a comment, question or quibble;
- need more information;
- want to share a story or tell us about your gift

### You can reach us at:

**Lutheran Planned Giving**  
**1-888-308-9461**  
**[lpg@worldchat.com](mailto:lpg@worldchat.com)**

*If you received more than one copy of this newsletter, please pass a copy on to someone who might appreciate the opportunity to learn more about planned giving.*