

Sown, Watered, Nurtured!

By Pat Bilow



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After Nikki Rahlf watched a gift planning video at an LWML national convention, and *after* volunteer Gift Planning Advocate Dottie Sincebaugh made a presentation to the LWML North Dakota Board, and *after* Nikki invited Dottie to make the same presentation to their Senior Center in Sutton, North Dakota, and *after* I met with them several times, Bill and Nikki Rahlf and Bill’s sister Alice and Chuck DeHoff decided to *take another look*.

Now that’s a long sentence, but it typifies the gift planning journey. Seldom does anything transpire until a charitable seed is carefully sown, gently watered, and tenderly nurtured. But the end of this particular journey was now at hand. The conversation was jovial as we sat around a large conference table in their attorney’s office. It was the culmination of the DeHoff’s and Rahlf’s gift planning journey.

The two couples were completely ready to turn over the ownership of some farmland to LCMS Foundation as trustee of their individual charitable trusts. Up to this point, these were the only options they knew for their farmland: to sell the land and pay capital gains tax, or to keep it and continue paying real estate taxes, insurance, and maintenance costs.

LWML volunteer Gift Planning Advocate Dottie Sincebaugh introduced them to another

way — a charitable option little known to most retiring farmers. Trained by LCMS Foundation for her volunteer gift planning position, Dottie introduced Charles and Alice DeHoff of Binford, North Dakota, and Bill and Nikki Rahlf of Sutton, North Dakota, to some of the benefits of gifting farmland to a charitable trust.

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Charitable trusts can make sense for the right situations: for retired farmers whose heirs are not interested in farming, and also for those who want lifetime income, no capital gains taxes if they were to sell, a sizeable income tax deduction, and the joy of knowing that they have created a wonderful gift that will eventually benefit the charity(ies) of their choice. Heirs can also be included with the income stream.

Nikki and Alice, as LWMLers, were pleased to name LWML as one of the primary charitable beneficiaries of their individual trusts.

“It took us awhile to make up our minds,” says Bill, an avid gardener. “The charitable seed just needed time to germinate.” And who would know that better than this seed sower?

So true — it’s all in God’s timing!



For more information about charitable estate planning, go to www.lwmlgiftplan.org, call 1(888)482-8425, or e-mail lwmlgiftplanner@lwml.org. Please consider naming LWML in your estate plan. Our legal name is Lutheran Women’s Missionary League.