

 **Gifts of Love Ministry**

**June Newsletter Article**

Sam attended college 44 years ago. This year, he finally retired. His work as an engineer consumed his life. To be responsible, Sam maximized amounts he could place in his 401(k) and managed to create other investments as well. Yet, because of his busyness, Sam never really thought much about using those gifts of God. His focus was on working and saving.

Yet now, in retirement, for the first time in a long time, Sam’s mind is not consumed by work. He was out for a walk on a trail near his home in the middle of the afternoon enjoying the spring day. His mind trailed off to ponder what a plan for faithfully using God’s financial gifts would look like. He was never married, without heirs, and inheritance was not a priority. Suddenly, retirement showed the opportunity laid out in front of him to plan for current and future support of his favorite ministries, like his home congregation. Yet he really didn’t know where to start. He decided to contact an LWML Gift Planning Counselor whom he just met this past Sunday after worship over a cup of coffee.

God has a habit of surprising us with more gifts than we could ever imagine we would steward for His glory. It shouldn’t surprise us. St. Paul wrote in 2 Corinthians 9, *“You will be enriched in every way to be genuine in every way, which through us will produce thanksgiving to God.”* Is it time for you to ponder the faithful works for which God has been preparing you since before time? Your LWML Gift Planning Counselor can help. Contact…

**June Bulletin Sentences**

**June 4, 2023**

How might retirement change my estate plans? Retirement planning can often change the makeup of your portfolio, as investments change from long range to shorter range investments. Each one of those investments has a beneficiary designation with it, that guides those assets when the Lord calls you home, either to your estate (will/trust), to family by name, or to organizations (such as ministries). If you change the investment, you want to make sure that the way you fill out the new beneficiary designations fits with your plan. Your LWML Gift Planning Counselor can assist in creating an overview of all your beneficiary designations. Contact…

**June 11, 2023**

How might retirement change my estate plans? Beginning in retirement, you may begin spending down retirement accounts into which you have been placing assets throughout your working life. This spending down of one financial asset, relative to another asset, can create imbalance in the way you wish to disperse God’s gifts when He calls you home. Your LWML Gift Planning Counselor can assist in creating an overview of all your beneficiary designations. Contact…

**June 18, 2023**

How might retirement change my estate plans? At the life transition which retirement creates, you may do an in-depth review of your financial assets. That process may help you discover that in God’s grace, you have more of God’s gifts to manage than what you imagined. The plan for managing these gifts extends to the moment when the Lord calls you home. It can include gifts to support ministry. Your LWML Gift Planning Counselor can help you think about the possibilities. Contact…

**June 25, 2023**

How might retirement change my estate plans? Sometimes retirement planning changes our focus on life, reprioritizing the things we count as important. Beyond thinking that retirement is nothing but vacations, you might find that a few things have become very important to you, especially ministries that are sharing the life of Jesus through the Gospel. Your LWML Gift Planning Counselor can discuss and pray with you, as you seek clarity of purpose. Contact…

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