

## Managed with Oversight and Integrity

The St. Peter's Lutheran Church of Ander Mission Endowment Fund assets are managed by the ELCA Foundation through its ELCA Endowment Fund Pooled Trust. The guidelines of the St. Peter's Lutheran Church of Ander Mission Endowment Fund are implemented by a five-member committee, who are elected by the congregation. The committee reports regularly to the church council and provides an annual accounting and a report of ministries supported through the fund to the congregation through the annual congregational meeting.



A resident at New Life Children's Center at Canyon Lake works on a classroom assignment. New Life, a ministry of Lutheran Social Services, specializes in caring for abused, neglected and troubled girls, ages 11-17. Other ministries of Lutheran Social Services include foster care, adoption services, and disaster response.



The World Hunger program of the Evangelical Lutheran Church in America is a comprehensive and sustainable program that uses multiple strategies — relief, development, education, and advocacy — to address the root causes of hunger and poverty. It responds to neighbors around the corner and around the world. ELCA World Hunger is a connected, comprehensive, and compassionate program that helps individuals and communities lift themselves out of poverty into self-sufficiency.

## Next Steps

Members, associate members and friends of St. Peter's who are considering estate or other planned gifts to the congregation are encouraged to consult with their legal and financial advisors. A nationwide network of professional gift planning staff of the ELCA Foundation is available to assist members of ELCA congregations in their call to live as faithful and generous stewards. Foundation staff may be reached at (800) 638-3522.

For more information about the St. Peter's Lutheran Church of Ander Mission Endowment Fund or to speak with the pastor or a member of the endowment fund committee regarding a current or planned gift to St. Peter's, please contact:

Mission Endowment Fund Committee  
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## The St. Peter's Lutheran Church of Ander Mission Endowment Fund



A berry farmer in Colombia displays her healthy crop, made possible by gifts to Lutheran World Relief. Affirming God's love for all people, Lutheran World Relief works with Lutherans and partners around the world to end poverty, injustice, and human suffering.

Photo courtesy of Lutheran World Relief

In 2008, the members of St. Peter's Lutheran Church of Ander established the St. Peter's Lutheran Church of Ander Mission Endowment Fund. Its purpose is to fund mission work at home and around the world, above and beyond the programs supported through regular offerings.

## Purpose of the Mission Endowment Fund

Biblical stewardship involves the faithful management -- conserving, developing and distributing -- of all God's gifts to his people: the created world, life, time, abilities and money. Some may think of financial stewardship only in terms of current income. Scripture teaches us that all we are and all we have is entrusted to us by God. Therefore, stewardship also includes our accumulated, inherited and appreciated resources. As we give proportionately for the Lord's work from our income annually, so we are encouraged to give proportionately from our accumulated resources as legacy gifts. The St. Peter's Lutheran Church of Ander Mission Endowment Fund is a vehicle to allow us to do this.

All that we have and all that we are is a gift from God. During our early years we acquire, accumulate and save. The blessings we receive from God, including our intellect and ability to earn wages, allows us to provide for ourselves, our families and the annual needs of our congregation and other charities. Planning for the distribution of all lifetime accumulations is a vital step in completing our stewardship plan.



Cross Trails Ministry—which operates Lutheran Camp Chrysalis and Ebert Ranch Camp—provides alternate settings and experiences in which youth, adults and families are strengthened in their relationship with Christ, each other, the church and community. Hiking the bluff at Lutheran Camp Chrysalis is a favorite activity for summer campers and counselors. In addition to Chrysalis and Ebert, gifts to St. Peter's Mission Endowment Fund will also support Camp Lutherhill near La Grange.

## How the Fund Works

Gifts to the St. Peter's Lutheran Church of Ander Mission Endowment Fund will be placed in an endowment account managed by the Evangelical Lutheran Church in America Foundation. Once the principal of the fund reaches \$25,000, annual distributions from the fund will be made to ministries of the church. Seventy-five percent of the annual distribution will be shared with these ministries, while 25 percent of the annual distribution will be reinvested in the fund's principal to grow the endowment.

## Opportunities for Giving

Gifts to the St. Peter's Lutheran Church of Ander Mission Endowment Fund may be made at any time, either directly by donors during their lifetime or through the donor's estate. Possible planned gifts include:

**Bequest by Will or Trust** — Add a codicil to update your will including the St. Peter's Lutheran Church of Ander Mission Endowment Fund to receive a gift via your will or living trust.



Mission support gifts to the Evangelical Lutheran Church in America support the starting of new congregations throughout the United States so that the Gospel of Jesus Christ may be shared with all. Mission support gifts also support the global mission of the church through 240 missionaries serving in 46 countries and the training of future leaders for the church through the eight seminaries of the ELCA.

**Payable on Death Account** — Name the St. Peter's Lutheran Church of Ander Mission Endowment Fund as the beneficiary of a Certificate of Deposit, Money Market or Savings Account. You retain control of the funds during your lifetime.

**Life Insurance** — Give a paid-up policy you no longer need and receive a tax deduction, or designate the St. Peter's Lutheran Church of Ander Mission Endowment Fund to receive a percentage of an existing or new policy.

**Gift Annuity** — Annuities may increase your lifetime income (part tax free), qualify for an immediate income tax deduction, and provide for a future gift to the Mission Endowment fund. Your income can start now or begin at a later date.

**Charitable Remainder Annuity Trusts** — Allow donors to make a substantial gift of cash, securities and possibly other assets, and receive a fixed income determined by a percentage of the initial market value of the trust assets. Donors receive income for life or a term of years, receive an immediate charitable tax deduction, bypass capital gains taxes, and reduce or eliminate estate taxes and probate costs.

**IRAs/Other Retirement Income** — Name the St. Peter's Lutheran Church of Ander Mission Endowment Fund to receive the balance of an account through your estate, avoiding potential future triple taxes on retirement accounts.

St. Peter's maintains a brokerage account in order to receive gifts such as securities and bonds.



A highlight of the Advent and Christmas season at St. Peter's is the presentation of the annual Christmas Program by the youth of the congregation. Youth participate in area youth gatherings, ELCA National Youth Gatherings, and summer camp. They participate fully in all aspects of the congregation's life, including serving as worship leaders and as members of committees and other ministry groups. The youth group hosts the annual Easter breakfast and participates in other activities throughout the year.



One of 26 colleges and universities of the Evangelical Lutheran Church in America, Texas Lutheran University is noted for small classes averaging less than 20 students who are taught by professors – not graduate students – who challenge, mentor and know each student. It is a university of the liberal arts, sciences and professional studies where the Christian faith is nurtured and supported.

## Supporting the Ministry of the Whole Church

The annual distribution from the St. Peter's Lutheran Church of Ander Mission Endowment Fund will be shared with the following ministries:

**ELCA Mission Support** (25 percent), supporting the further development of new congregations, global mission, support to congregations intentionally focused on outreach, the training of future leaders through ELCA seminaries, and support to the church's network of social ministry organizations.

**Youth Group Fund of St. Peter's** (15 percent), supporting the youth ministry of the congregation, including ensuring that youth are able to participate in summer church camp and synod and churchwide youth gatherings.

**Camping Ministry** (10 percent), supporting the outdoor and retreat ministry of Lutheran Camp Chrysalis in Kerrville and Ebert Ranch Camp in Harper (2/3 of this portion) and Camp Lutherhill in La Grange (1/3 of this portion).

**ELCA World Hunger** (10 percent), a comprehensive and sustainable program that uses multiple strategies — relief, development, education, and advocacy — to address the root causes of hunger and poverty both in the United States and throughout the world.

**Lutheran Campus Ministry in the Southwestern Texas Synod** (10 percent), providing support for ELCA campus ministries at college and university campuses in this synod.

**Missionary Sponsorship, ELCA Global Mission** (10 percent), providing additional designated support for ELCA missionaries serving with partner churches throughout the world.

**Local Benevolence** (5 percent), providing gifts and assistance for persons in need in the local community.

**Lutheran Social Services** (5 percent), a social ministry organization that provides children's residential services, senior services, and coordinates Lutheran Disaster Response in Texas and Louisiana.

**Lutheran World Relief** (5 percent), a worldwide ministry that works with partners in 35 countries to help people grow food, improve health, strengthen communities, end conflict, build livelihoods and recover from disasters.

**Texas Lutheran University** (5 percent), an ELCA undergraduate university of the liberal arts, sciences and professional studies offering four degree programs in a community of learning and a community of faith.