

## WAYS TO "LEAVE YOUR LEGACY"

By making a charitable gift, you can leave your legacy for something that was important to you during your life. There are many techniques available that can save income and estate taxes.

This glossary of terms is designed to help introduce you to charitable giving.

**OUTRIGHT GIFT.** Cash, securities, real estate, personal property, etc. are gifts that can be gifted by transferring the title.

**CHARITABLE BEQUEST.** Make a bequest in your will. Your gift may be designated as (a) percentage of your estate, (b) specific dollar amount or description of property, (c) residue of your estate or, (d) contingent upon a certain event happening.

**BENEFICIARY DESIGNATION.** It is simple to make Mount Olivet Church or one of its affiliated ministries a beneficiary of a life insurance policy, an IRA account or other retirement plan. Since these assets have never been taxed, they are great gifts for nonprofit organizations. Contact your retirement plan administrator and request the appropriate form.

**CHARITABLE GIFT ANNUITY.** You make a gift to the church or its affiliated organizations. In exchange, you receive fixed income for the rest of your life, based on your age. A portion of the income is not taxable but considered a return of principal. An income tax deduction is allowed for the difference between the gift value and the amount required to fund the annuity.

**CHARITABLE REMAINDER TRUST.** You receive income from a gift for the rest of your life, based on a specified percent of the trust principal. The trust assets become the property of the church or its affiliated organization after you die or in a pre-established time period. Income tax deductions are based on current value of the remainder interest going to the nonprofit.

**LIFE ESTATE.** You can deed your personal residential property to the church or its affiliated organization. During your lifetime you have a legal interest in the life estate with full rights to live there or to rent or sell those rights. You receive an immediate income tax reduction for the remainder interest value of the estate.

This publication is for information for friends and donors and illustrates concepts in tax and estate planning. The information is not intended as legal services or advice. You should consult with competent tax and legal professionals as to the applicability of any items to your personal situation.

- Please send me information on estate planning and charitable gifts.
- I have named Mount Olivet Lutheran Church or one of its affiliated organizations as a beneficiary in my will. Please add my name to Mount Olivet Vision Partners.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

For more information, e-mail or call Mari Carlson at [mcarlson@mtolivethomes.org](mailto:mcarlson@mtolivethomes.org) or 612.821.3150.

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## WHO ARE MOUNT OLIVET VISION PARTNERS?

Mount Olivet Vision Partners are people of faith of all ages who want to share their blessings by making a planned gift for Mount Olivet Church and its affiliated organizations.

Vision Partners are "leaving their legacy" for future generations. They believe continued excellence of service can only be achieved by strong financial support.

Every Vision Partner listed in this bulletin plans to perpetuate their values and the Mount Olivet mission of serving others.

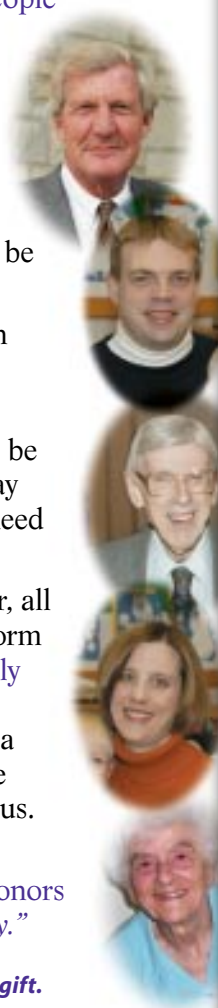
Vision Partners know their gifts will not be received until after they have passed away and that their gifts will not replace the need for current donors to continue giving.

To become a Mount Olivet Vision Partner, all you need to do is fill out and return the form on the back. All information is kept strictly confidential. There is nothing binding by sharing your plans unless you have made a nonrevocable charitable gift. Some people share their plans but wish to be anonymous. That request is always honored.

Special social events are held to thank donors and celebrate the joy of "leaving a legacy."

See back for the ways you can make a charitable gift.

The Board of Planned Giving offers advocacy and encouragement for the Mount Olivet Planned Giving Program. All are Vision Partners.



# LEADING BY EXAMPLE

# PEOPLE LEAVING A LEGACY FOR THE MOUNT OLIVET FAMILY

Anonymous (43)  
 June Ackerman  
 Linda & Steve Ahlers  
 Judy Hoiland Allison  
 Richard Almquist\*  
 Douglas & Phyllis\* Amdahl  
 Joyce & Roger Amdahl  
 Yvonne Ammerman\*  
 Diane & James Anderson  
 E. Viktoria Anderson  
 Ed Anderson  
 Esther Anderson  
 Jeanne & Kenneth\* Anderson  
 Laurie & Lonnie Anderson  
 Lyle Arneson  
 Sonja Ashner  
 Sharon Augenstein  
 Carolyn Bachmann\*  
 Mary Baker  
 Duane & Linda Bakken  
 Lynne Balash  
 Edward\* & Elvi Bankey  
 August & Jane Bauer\*  
 Barry & Carla Becklin  
 Kaliann Behrens  
 Doris Bergerson  
 Burdette Bergman\*  
 Ruth Bergstrom\*  
 Idelle & Rolf Bjelland  
 Mary Jane & Ralph\*  
 Bolmgren  
 Dave & Lisa Boss  
 Mary Bottum  
 Susan Bucknam  
 Cindy & John Bultena  
 Bernadine and Roger  
 Bunker\*

Mari & Richard Carlson  
 Virginia Carlson\*  
 Helen Chalsma\*  
 Judith Christensen  
 Carolyn & Dave Cleveland  
 Bonnie & James Cool  
 Leslie & Stephen Cornils  
 Charles & Kathy  
 Cunningham  
 Evelyn Dangers  
 Nancee Doepke  
 Georgina C. Eckstrom\*  
 Bonnie & Charles Ehlers  
 Mildred & Warner Elg\*  
 Byron & Yvonne Ellingson  
 Fran & Lloyd Engelsma\*  
 Ruth & Wendell Erickson\*  
 Lawrence Fallander\*  
 Barbara & Fredrick Ferris  
 Georgia Frankus  
 Jill & Steven Fritzke  
 Pam & Tim Fuzzey  
 Phyllis & Theodore\* Gianos  
 Bryce Gillespie  
 Shannah & Doug Gillespie  
 Daniel G. Gosselin\*  
 Wendell Granquist\*  
 Dale Greer  
 Marilee Griffin  
 Edith & Robert\* Grissinger  
 Harley & Margaret Gronseth\*  
 Dan & Jean Grote  
 Clarence Haberkorn\*  
 Ron & Sandy Haberkorn  
 Dave & Sue Haberle  
 Mary Ann Hamer

Monica  
 & Thomas  
 Hammersten  
 Cora & Donald  
 Hancock\*  
 Margaret Hansen  
 Peggy Hanson  
 Laura Harding\*  
 Diane & J. Scott Harr  
 James Hatlestad

Gene & Kristine Hawkins  
 Jackie & Mark Hegman  
 Eleanor Heilmer  
 Jean & Merlin Helgemoe  
 Irene Hendricksen\*  
 Larry & Priscilla Henneman  
 Jeanne & John Hibbs  
 Richard Hillstrom  
 Gloria Hiner  
 Margaret Hiner  
 Leonard & Mary Lou Hoeft  
 Florence Hogander\*  
 Gladys Hokans\*  
 Tim Hokanson  
 Cora Hollen\*  
 Viola Holm\*  
 Barbara & George Holmquist  
 Barb & Tim Holzer  
 Edith Hoy\*  
 Carolyn & Nick Huble  
 Eleanor Hunt\*  
 Shirley & William\* Huskins  
 Helen & Roy\* Jacobson  
 Carol James  
 Ruth Jensen  
 Erwin & Sherrill\* John  
 Marietta & Ted Johns  
 Craig & Cynthia Johnson  
 Delphine Johnson\*  
 Janet & Roger Johnson  
 John & Marion Johnson  
 Karen & Lee\* Johnson  
 Maurice & Muriel Johnson  
 Maxine Joyce Johnson  
 Norman Johnson\*  
 Phyllis Johnson  
 Janet Joul\*  
 Kurt & Dawn Kalland  
 Dee Kanten  
 John & Sherry Kapanke

Charles\* &  
 Mildred  
 Keeler  
 Stephen  
 Kempainen

Deb & Steve Kind  
 Marci & Ron Kirchoff  
 R.H. & Grace Kirkeeide\*  
 Gisela Knoblauch\*  
 Paul & Tekla Knutson  
 Judy & R. Bruce Kobs  
 Dorothy & James Kruger  
 Joanna & Paul Kuehn  
 Donna & Joseph Langer  
 Carol & Lloyd Larsen  
 Carolyn & Wayne Larson  
 Elma & Laurence Larson  
 Francis Larson\*  
 Jo Ann & Philip Larson  
 Hilda & Hugo\* Lauck  
 Matti & Ritva Liiste  
 John & Nancy Lindahl  
 Nancy & Philip\* Lindau  
 Bud & Nancy Lindberg  
 Kirsten Lindberg  
 Evelyn Lindquist\*  
 Jan Lindquist  
 Evodia & John Linner  
 Philip & Susan Long, Jr.  
 Patricia Lund  
 Marie & Tom MacNally  
 Dianne & John Martinsen  
 Judy Mayer  
 Sandra McCalvy  
 Al & Mary Agnes McQuinn  
 Christina & M. Chad Mezera  
 Edward & Karel Moersfelder  
 Larry Molsather &  
 Linda Sallee  
 June & Gary\* Morton  
 Margaux Morton  
 Mark & Mary Morton  
 Maxwell Morton  
 Charles & La Vonne\*  
 Munsey  
 Grace Murphy\*  
 Leonard Nadasdy  
 Hazel & Simon Nakken\*  
 Naomi Nechtel  
 Averyl & Ralph\* Nelson  
 Carl Nelson  
 David & Susan Nelson  
 Edwin\* & Lorraine  
 Neuger

Charles & Marion Nichols\*  
 John & Shirley Nilsen  
 Edwin & Edith Norberg\*  
 Theresa Norsted  
 Marjorie O'Brien\*  
 Arsham Ohanessian\*  
 Anne Olsen\*  
 Dorothy & Sherman\* Olsen  
 Inez Olson\*  
 Jean Olson  
 Lance & Trudy Olson  
 Lynn & Ron Olson  
 Eleanore Organ  
 Betty Ostlund  
 Earl & Thelma Paddock\*  
 Margaret Paine  
 Lee Parmelee  
 Lenore Patneade  
 Curt & Ramona Pearson  
 Clarence & Joyce Pedersen  
 Robert\* & Dorothy Pedersen  
 Ann Person\*  
 Janet Peter  
 Douglas Peterson\*  
 Jeanette & Ronald Pieri  
 Ruth Plane\*  
 Eleanor Rasmussen  
 Robert Ready  
 Lynn Otterlei Rekvig  
 David Reyes & Tina  
 Sabby-Reyes  
 Louisa Richardson  
 Gary & Linda Rindal  
 Mardi & Ron Ringling  
 William Roberts  
 Marion & Robert  
 Rustvold  
 Jeannette Rydell\*  
 Lloyd & Jane  
 Salin\*

Karen & Steve  
 Schlotthauer  
 Dean & Ruth  
 Schmalz  
 Joe & Laura  
 Schmit  
 Lucille Schultz\*

Ann Shaughnessy\*  
 Audrey Sherman  
 Anne & James\* Sims  
 Arnold & Carol Skaar  
 Marilyn Sorensen  
 Sharon Souba  
 Eldon Sporleder  
 Angie & Grady St. Dennis  
 Douglas & Irene Stark\*  
 Susan Stewart  
 Jane Stoufer  
 Alpha Strand\*  
 Myrna Strand  
 Lucile Swelin\*  
 Donna & Stanley\* Taylor  
 Barbara Telander  
 J. Otto Tennant  
 Bruce & Sue Torgerson  
 Jan Unstad  
 Bonnie\* & Tony Van De Weghe  
 Evelyn Van Dusen\*  
 Karin Van Dyke  
 Doris\* & William von Hassel  
 Olga Wagner  
 Bill & Judy Walter  
 Lisa Warren  
 Ellen Wehrman  
 Dorothy & William Weiss\*  
 Sybil & Tom\* Wersell  
 Gary & Launa Wert  
 Nancy Wickman  
 Kay & Lee  
 Wickstrom

Gary Wiese & Sandra  
 Ulsaker Wiese  
 William & Dorothy Weiss\*  
 Virginia Wheelock\*  
 Darcy Winter  
 Helen Wipplinger\*  
 Al & Patricia Wise  
 Jeanne Prin Wyatt  
 LeNore Yap  
 Nancy & Paul Youngdahl  
 Carole & Michael Zacher  
 Marian Ziebell

\* Deceased

See back for ways to "Leave Your Legacy."