

As part of your will, you may include the following statement: *I give (__%) (\$ __) of my estate to Calvary Evangelical Lutheran Congregation, Inc. in Indianapolis, IN to provide funding for Calvary Lutheran School's (Annual Fund) (Endowment Fund) for providing student financial assistance.*

- Naming the Fund as a beneficiary to your retirement fund (401k) or IRA. Inherited 401k and traditional IRAs are taxed as normal income to your heirs, but may completely avoid taxation if Calvary is listed as a beneficiary.
- Naming Calvary as the beneficiary of a life insurance policy on yourself. The premiums are tax deductible providing an immediate tax benefit for the donor.
- Remembering a loved one who has left you an inheritance.
- Establishing a Charitable Gift Annuity which results in an immediate tax deduction and pays you and your spouse a guaranteed lifetime income, the principal of which reverts to the Endowment Fund at your death.
- And many other gift possibilities that we would be happy to explore with you!

Tax considerations

All gifts to the Endowment Fund are tax deductible. You may consult with your financial advisor if desired. This will ensure that your own financial security is preserved.

Enclosed is my gift of:

_____ \$25	_____ \$50
_____ \$100	_____ \$200
_____ \$1000	_____ Other

Name: _____

Address: _____

I would like my gift to be applied to:

_____ **Endowment Fund**

_____ **Annual Fund**

_____ **Alumni Association**

(for future alumni events)

Mail Contributions to:

Calvary Evangelical Lutheran Church

6111 Shelby St., Indpls, IN 46227

August C. Schwark

Endowment Fund, Annual Fund

Alumni Association Fund

Supported by Thrivent Financial for Lutherans in conjunction with Calvary Lutheran School's Charitable Gifting Initiative Grant.

Calvary Lutheran School



August C. Schwark

ENDOWMENT FUND

&

ANNUAL FUND

The Calvary Evangelical Lutheran Church and School

August C. Schwark Endowment Fund and Annual Fund

Mission and Vision

God's love provides Calvary Lutheran School with a Christ-centered environment where parents, children, and teachers together foster academic excellence, integrity, and compassion in students as they develop to their fullest potential.

Purpose

The primary emphasis of the August C. Schwark Endowment Fund and Annual Fund are to provide financial assistance to students and families who would not otherwise be able to afford a Christian education. Funds given to the Annual Fund may be used in full immediately for financial assistance of Calvary students. Funds given to the Endowment Fund are for the long-term ministry of Calvary. Families seeking financial assistance are evaluated through an external agency that helps determine the amount of aid needed. Based on this information a committee from the Christian School Ministry determine the level of financial assistance that Calvary can provide. This financial assistance comes from Calvary's Endowment Fund Earnings and Annual Fund donations.

"Human reason teaches only the hand the foot of man; God alone teaches the heart."
Martin Luther

Jesus said, "Let the children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these."

Matthew 20:1

Need

Each year, many families are unable to send their children to Calvary due to tuition costs. Calvary now costs over \$2000 for church members and over \$4000 for non-members, providing a significant barrier to obtaining a Christian education. Your donations make a difference in the lives of children who desire to grow in a Christian environment.

"Train up a child in the way he should go: and when he is old, he will not depart from it."

Proverbs 22:6

Use of Funds

Each year all funds contributed to the Annual Fund and up to 5% of the Endowment Fund may be allocated in support of Calvary Lutheran School Financial Aid.

All disbursements from the fund other than those used to manage the fund must be approved by an Alumni representative and a representative from the Christian Day School Ministry.

The principal of the Endowment does not sit idle. It is invested through the Lutheran Church Missouri Synod Foundation in a Moderate Balanced Fund (60% equity, 40% fixed income). Funds may also be invested in Lutheran Church Extension Fund Notes which are then loaned to other schools and congregations to support the building of new schools and churches.

As it grows, the Endowment strengthens the foundation on which we build His Kingdom.

How can I help sustain Lutheran education at Calvary?

It does not matter how large of an impact you think your gift might make, blessed by God and combined with others, your gift will make an eternal difference.

Pray for the ministry, the students, teachers, and administration that the Lord may guide them in making good decisions that further the ministry and his kingdom.

Give a gift through either the Annual Fund or the Endowment Fund. The following resources can add significantly to the size of the August Schwark Endowment Fund and Annual Fund at Calvary Lutheran School:

- Cash gifts.
- Gifts of real estate, securities (stocks, bonds, and mutual funds), and personal property such as art, antiques, jewelry, stamp and coin collections, and so on that you no longer have a use for or an interest in. You may deduct the current value of the donation on your income taxes even though you may have purchased the item for much less. This provides the church with a larger gift than would have otherwise been possible by selling the property first and then donating your after-tax proceeds.
- Remembering the Church's Endowment Fund in your will with either a specific gift or a percentage of your estate. This may reduce or eliminate estate taxes for your other beneficiaries.