



Middletown
Christian Church
Live it out!



Leaving a Legacy...

The Legacy Endowment Fund

Living out the love of Christ by embracing people where they are.

Middletown Christian Church has been living out the love of Jesus in Louisville for a 179 years. Not only has the Church been a blessing to our city, but it's also been an incredible blessing to you and to your family.

It's been a place where you have experienced the love and grace of Jesus Christ in tangible ways. It has been here for you when you needed encouragement and grace and inspiration and hope. Because of all of this, you have come to know Jesus in a way that has changed your life.

The Legacy Endowment Fund is about wanting to see the ministry of Middletown Christian Church continue for decades into the future, even beyond our life time. That's why Middletown Christian Church has established the Legacy Endowment Fund to support three areas of ministry that are vital to our future:

- our mission in the world,
- our support for children and youth, and
- our support of our property and grounds.

This brochure tells the stories of people who have made the decision to become a Legacy Endowment Disciple.

What is a Legacy Endowment Disciple?

It's a person or family who has made the decision to include the church in his/her estate planning. Just as you plan to take care of your loved ones beyond your lifetime, you can also make plans to take care of the church that has walked with you through the milestones of your life. You will be equipping and blessing future generations to live out the love of Christ.

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Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:6-7



Being a Legacy Endowment Disciple

You are invited to become a *Legacy Endowment Disciple* by including Middletown Christian Church in your estate plans or other financial arrangements that will benefit the Church. For more information about becoming a *Legacy Endowment Disciple*, contact Laura Godbey, Business Administrator, lgodbey@middletownchristian.org or 245.9793.

Some of our Legacy Endowment Disciples have shared their stories here.

The Blandford Family

Cassie and I have decided to leave a legacy to Middletown Christian Church as a part of our financial planning. At this point in our lives, with two young daughters, we have life insurance in place to take care of our girls if we were to die prematurely. Knowing they will be provided for, we have decided to name Middletown Christian Church as the contingent beneficiary of our pre-tax retirement accounts.

Doing this allows us to know that we can impact Middletown Christian Church even after we are gone. Additionally, this prevents our daughters from inheriting assets that would be taxable to them. Lastly, when the Church receives the assets, there will not be any taxes owed.

This was a very simple, easy-to-implement way for us to remember Middletown in our end-of-life planning. It is also an easy way for us to know exactly how much the Church would

receive. The Church has been a big part of our lives, and will greatly shape our daughters as they grow up in the Church. Leaving a legacy to Middletown will be the final way we can make a financial gift to the Church so that future generations can be impacted as greatly as we have been.



Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. (1 Peter 4:10)

Ralph Wilson



When my late wife, Ann and I joined Middletown Christian Church in 1962 little did we realize how important the Church would be to us for so many years. Both sons as well as our five grandchildren were dedicated as babies and all were baptized in Middletown Christian Church. Over the years, both Ann and I had the opportunity to serve many roles in the Church. Ann sang in the choir in all three buildings. Ann and I celebrated our 50th wedding anniversary in this building and we had Ann's Remembrance Service here also.

Middletown Christian Church has had a great influence on our sons. They as well as their spouses are active in the church and other volunteer groups.

If it had not been for members, staff, and especially the Seekers Group members we could not have survived Ann's almost nine year bout with multiple myeloma. The visits, cards, and prayers sustained us during the difficult times.

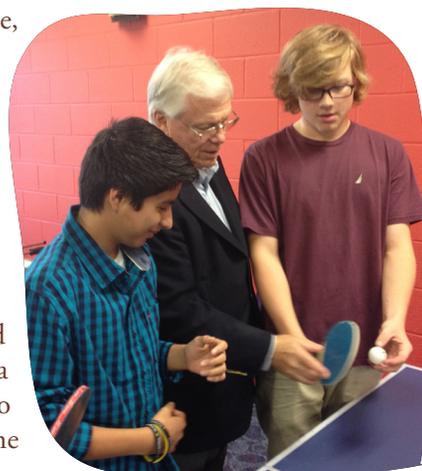
Many times, Ann and I discussed the desire to include Middletown Christian Church in our estate plans so the caring could continue for future generations. Soon after her passing, it was necessary for me to revise my estate plans and when doing so I included Middletown as part of the plans. I would encourage others to do the same.

Skipper Martin

Many, many years ago someone smart said to me that we are here on this planet for four reasons. To LIVE, to LOVE, to LEARN, and to leave a LEGACY. That's it! I think I have, and continue to do, the first three. So now I believe it's time to think of what legacy or "mark" do I leave to show that I was ever here. Tombstones are nice but I think there is more to all of us than a grand marker at Cave Hill. What would Christ tell us to leave as a legacy?

I am so blessed to have taught Sunday School for 7th and 8th graders since 1981 and pray to continue for many more years. And that is my legacy between me, God and the kids. But I also want to leave something very important in my life as part of my legacy -- money!

Without young people, Christ's message dies! We at Middletown Christian Church have a long history of building a relationship between our youth and Christ. But it only happens if "legacy builders" care for it and see it grow by giving a portion of their estate to "Christ's legacy." Join me and be a "legacy builder."



Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6:17-19)

Ed Ackerman



Why have I included the Legacy Endowment Fund of Middletown Christian Church in my will? I look at 100 young people worshipping in the Arise Youth Center. I see hundreds of children at Tailgate Treats, The Hunt for Easter, and Vacation Bible School. I see our missionaries from our church working in Honduras, Costa Rica, and Eastern Kentucky. And I see our church making a difference in our

own community through backpacks, Eastern Area Community Ministries, Wayside Christian Mission, and many other projects.

In my 29 years at Middletown Christian our congregation has built a new church at our present location, built an addition to our facility, and built the new Arise Center for our youth. I am committed to the mission of our church and want to contribute to an endowment fund that can extend beyond my lifetime and can provide for the vision and mission of Jesus Christ and our church. Amassing a large Legacy Endowment Fund would allow us to continue to pursue our mission of living out the love of Christ.



Providing for an ongoing community of faith where we live out the love of Christ by embracing people where they are.

For more information, visit the GIVE page at MiddletownChristian.org.

Becoming a Legacy Endowment Disciple

Putting a plan in place that provides for a future gift at the end of our earthly lifetime provides a legacy to those who will follow in the faith.

Careful planning will allow you to provide support for ministry while also realizing personal benefits including fulfilling personal philanthropic and legacy goals, making tax-efficient gifts and realizing benefits from reduced income taxes and bypass of capital gains taxes, providing the right assets to pass on to family members and heirs, and receiving a stream of payments for life from a life-income gift.



Estate Planning Checklist

- I have a legally drawn Will and have reviewed it in the last five years.
- I have made an inventory of my personal property and assets.
- A medical directive (Living Will) has been prepared.
- Life insurance beneficiary forms have been updated.
- Beneficiary forms for tax-deferred savings programs have been reviewed and updated.
- Funeral prearrangements have been made.
- Family and friends know how to contact my professional advisors, such as attorneys, CPAs, etc.
- Family and friends know where to find financial records, insurance policies, bank accounts, and safety deposit boxes.
- I have prepared and signed a power of attorney for personal care.
- I have prepared and signed a financial power of attorney.
- I have made plans to create a lasting legacy at Middletown Christian Church.

Inheritance Planning

Every adult needs a legally written Will, regardless of age.

It is the only way to distribute your assets upon an untimely death. For parents, a Will also establishes guardianship for their minor children. Otherwise, a court will determine who gains custody of surviving children.

Making a Will has been described as one of the most important acts of a lifetime.

It is a statement of who you are — a reflection of your sense of responsibility and what is important to you. Appropriately called a “Last Will and Testament,” it is, in a sense, your testimony — your witness to others of the people and things you value most.

Fail to make a Will and the state will take charge.

That can mean both delays and unnecessary expenses, and your loved ones may suffer in the process. Your Will lets you assist friends, worthwhile causes and others that would be excluded in the distribution formula that the state has for your assets if you fail to plan.

Gifts Made Outside Your Will

Tips For Getting Started

- It's important to realize, when drafting your Will or considering changes to it, that certain assets may pass to beneficiaries irrespective of the provisions in your Will.
- Many assets allow you to designate a death beneficiary.
- That designation will control how that asset is distributed at your death. Understanding how your assets will be distributed and which assets will be controlled by provisions within your Will is important because it may allow you to make desired gifts without changing your Will.
- Almost any financial asset that allows you to designate a death beneficiary can make a wonderful gift to the Church without a change in your Will.

For example:

Retirement Savings

IRAs, 401(k) plans, 403(b) plans, and other retirement savings vehicles typically provide a way to name death beneficiaries, which can include charitable organizations as primary, partial, or contingent beneficiaries.

In certain cases, a spouse's consent is needed to name a charity as the primary beneficiary.

These assets, which are tax-deferred, are typically the very best asset to give to a tax-exempt charity.

Life Insurance

You may name the Church as the beneficiary, co-beneficiary, or contingent beneficiary of your life insurance policy. You may also consider transferring the actual ownership of unneeded policies to Middletown Christian Church.

Financial Accounts

Most financial accounts may be made “Payable on Death” to a friend, family member or charitable organization.