

ENVISION GENEROSITY

— a lifetime giving plan

Have you given much thought to becoming a philanthropist? You may say that you don't have enough money to give away, let alone to become a sizeable giver who tries to make a difference in your lifetime or after your death. But if you, like most middle-income people, have disposable income, the possibility of more to come with investments that are doing well, you can be a sizeable charitable giver.

During the next two decades, well over ten trillion dollars of individual wealth will pass to the next generation. How much of that will find its way to charitable causes?

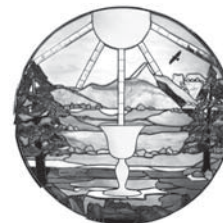
Developing a spirit of generosity is part of the spiritual journey for all people of faith. Maintaining a lifestyle that is comfortable but not extravagant frees up funds for worthwhile causes and projects. But that rarely happens unless it's planned. So our task is to create a lifetime plan for giving generously in response to our own blessings and abundance.

Begin by practicing percentage giving. Allocate a percentage of your total income each year to give your faith community and other charities. Try to increase that amount by one

percent a year until you have reached at least the traditional tithe of ten percent of your gross income. By setting values-driven goals for our money, most of us could comfortably give that and more—moving beyond self-imposed limitations to radical generosity.

**Giving is a spiritual discipline
that needs to be practiced consistently in order
to become an integral part of our faith.**

Planned giving, or giving through accumulated assets rather than using current income, is growing tremendously year by year. More and more people are responding to the charitable impulse and learning about sophisticated techniques that provide tax advantages and lifetime income benefits. Your pastor, estate attorney or denomination's planned giving representative can help you learn about these options and how they can benefit you now and your heirs and charities later. The important thing is to plan consciously for giving generously as part of your financial decision-making.



Excerpted from *Graceful Living: Your Faith, Values, and Money in Changing Times* by the Rev. Laura Dunham, Certified Financial Planner. Published by RCA Distribution, Inc., 2002. Order at 800-968-7221. More information at www.gracefulliving.com