



## An Estate Gift for Generations to Come

The Answer the Call Campaign has received a gift that will fund a full scholarship for seminary education. This endowed scholarship fund was established through the estate of Orlin G. Berge of Colton, SD. The fund was created for scholarships for ELCA seminarians. Scholarships are awarded annually to fund one or more scholarships for current seminary students, or prospective students, from the South Dakota Synod. The scholarships are to go, first, to members or families of members of First Lutheran Church, Colton, South Dakota, and secondly to other persons attending ELCA Seminaries. The South Dakota Synod Candidacy Committee is responsible for selecting the recipient(s).

Through his estate, Mr Berge also left several gifts to local charities and to endowment funds at Augustana College, First Lutheran Church in Colton, Lutheran Outdoors in South Dakota, and the Tri-Valley School District.

Through Mr Berge's stewardship of resources, these funds will bless this church for generations to come.

## Life Insurance Can Achieve Charitable Goals

### Support Answer the Call through Lutheran Planned Giving of South Dakota

Creating a rising tide of support for ministry.

Steve was an only child and, early in his life, realized he would be responsible for his parents' care as they aged. Recently, the last parent died and, not only did he need to settle that estate, he also needed to update his own estate plan. Steve had several large life insurance policies with his parents designated as the primary beneficiaries. Now that both parents were deceased, the original reason for having the life insurance no longer applied.

Steve has been an active member of the local congregation and is a supporter of it and other ministry organizations. Is there a way for him to use his life insurance policies for his charitable desires? Yes!

#### Here are ways Steve could use life insurance assets:

- **Change the beneficiary:** Complete a change of beneficiary form, name the ministry or ministries of his choice - no cost, process simple, maintain ownership.

- **Transfer ownership** of his policies to the ELCA Foundation or the South Dakota Synod Endowment, creating an irrevocable gift of the policies, a charitable deduction for the gift, as well as removing the value of the policies from Steve's estate. If further premiums are due, these would be tax deductible going forward. The proceeds of the life insurance can be used to fund an outright gift to ministry, or be directed to an endowment fund which would distribute income for Answer the Call Seminary Scholarships into perpetuity.

Lutheran Planned Giving of South Dakota urges you to review and update your life insurance beneficiaries when life events occur. There are other ways to plan a deferred gift to ministry using life insurance that may better meet your circumstances. Our ELCA regional gift planners, Jim Schade (605-940-2363), or Kurt Osborne, (605-940-7524) would be glad to answer your questions on how life insurance can be a charitable gift.



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## Answer the Call Gifts at Work . . .



**Don Reiffenberger, ATC scholarship recipient at his ordination**

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I am the “new” pastor at Grace Lutheran Church in Parker, SD, and Bethany Lutheran Church in Hurley, SD. I graduated from Sioux Falls Seminary on May 21, 2011 as the first Luther House of Study graduate. My wife, Michele, is a first grade teacher in Sioux Falls.

Without the scholarship money given to me by the generous donors through the South Dakota Synod and Answer the Call, my seminary journey would not have been possible. Seminary can be a financial struggle under the best of circumstances. The scholarships through Answer the Call have helped my family in more ways than anyone can imagine. They allowed me to focus on my studies so I could finish in four years and begin my service to this church.

Now that I am a pastor, I am serving people in two communities with the goal of reaching out to others outside of our church walls. I am challenging myself and these congregations to utilize our talents to take God’s ministry even further. Our mission statement has become a vital part of

our Sunday Worship services: “We believe we are forgiven and saved by faith in Jesus Christ through His death and resurrection. As people of God, through love, we are God’s hands. We are called to invite and welcome everyone into the fellowship of believers. We worship together, teach His word, pray for, encourage and uplift each other. We witness to His love and forgiveness to our congregation, community and world.”

God has called me and sent me out into the world to proclaim the Gospel of Jesus Christ and to serve others. Because of the Support of Answer the Call, I now have the most humbling and most overwhelming privilege that pastors are entrusted with: presiding over sacraments and loving God’s people!