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Zion Mission Statement:

***Together in Christ,
We reach up- Worship
We reach in- Discipleship
We reach out- Evangelism,
to the glory of God.***



Zion Lutheran Church has been a congregation in Warroad, MN, since 1904.

It has grown from having 17 charter members in 1904 to a baptized membership of over 520 at the present time.

Zion worshippers originally met in a small white church near the south banks of the Warroad River. Now this congregation is in a newly built mission center on the west side of Warroad.

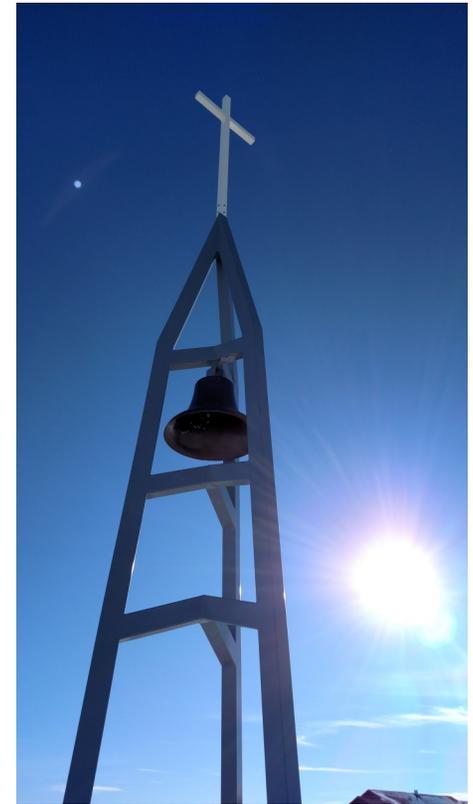
Zion Lutheran Church has clung to one solid Truth:

Jesus Christ is the same yesterday
and today and forever!
Hebrews 13:8 (ESV)

His love and unchanging faithfulness is the same now as it was when Zion began and will be the same in the future. The Spirit of God in Jesus Christ will continue to live among us as we worship, disciple, and serve.

To God the Father, Son, and Holy Spirit,
be all glory and honor, now and forever.

revised 6/2020



Mission Endowment Fund

Zion Lutheran Church

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Background of the Zion Mission Endowment Fund

The Zion Lutheran Church Mission Endowment Fund, created by a congregational meeting in April 1995, enhances the stewardship of Zion Lutheran Church and assists members and friends in their gift and estate planning. It helps members and friends to become aware of the many ways to give a gift permitting them to receive maximum benefits in tax savings while remembering their family and church.

What is the Mission Endowment Fund?

This Mission Endowment Fund is a pool of property (for example, cash, stock, life insurance, annuities, etc.) donated by members or friends of the church, held by the fund in perpetuity, and prudently invested to provide an annual income.

Non-budgeted ministries beyond the scope of the normal operating budget may be supported with this income. Zion Lutheran Church, its organizations, and its activities are the sole beneficiary of the Fund. The bylaws state that “The purpose of this Fund is to enhance the mission outreach of Zion Lutheran Church apart from the general operation of the congregation.” Copies of the bylaws are available in the church office.

Organization of the MEF

The Mission Endowment Fund (MEF) is managed by a committee whose members are elected for a three-year term at the annual meeting of this congregation.

Benefits to Zion Lutheran Church

The MEF will create a number of endowment funds and utilize income from these funds to provide ministry above and beyond the annual budget of the church.

Benefits to the Donor

By making gifts of cash, property, and tangible personal property, members and friends of Zion Lutheran Church may realize many benefits including:

- Continuation of the joy of Christian stewardship practice in one’s lifetime.
- Income-tax savings through the charitable deduction for the value of the gift.
- Avoidance of capital-gains tax on contributions of appreciated long-term capital-gain property with respect to certain gifts.
- Elimination of federal estate tax on the value of the interest in property passing to charity upon the donor’s death.
- Reduced estate settlement costs.

Gift examples

Cash: Simplicity and ease of delivery are the major factors in making cash the most popular type of charitable gift. The donor can realize a charitable deduction on his/her income tax.

Appreciated property: Gifts of long-term capital-gain securities and real estate receive the most favorable tax benefits as the donor receives credit for the full fair-market value of such a gift while avoiding the capital-gain element in the gifted property.

Tangible personal property: Examples of these gifts are works of art, rare books, and stamp and coin collections. The tax advantages, in this case, are similar to those of gifts of appreciated property.

Gifts through wills: A will is a powerful instrument as it affords an individual the opportunity to specify which property is to be distributed to whom. The MEF can be named as the beneficiary of some portion of one’s estate.

Life insurance: One can make the MEF the beneficiary of some portion of his/her life insurance.

Life-income agreements: These types of agreements can take several forms such as charitable remainder trusts, pooled income funds, and charitable gift annuities. These agreements can provide the donor a fixed annual income for life.

Consult with your personal tax advisor for these and other options.