

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 (Schwark Annual Fund or Schwark Endowment Fund) for providing student financial assistance.*

- Naming the Schwark Annual or Endowment 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 or your spouse a guaranteed lifetime income, the principle of which reverts to the Schwark Endowment Fund upon your death.
- And many other gift possibilities that we would be happy to explore with you!

Tax considerations

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

Additional Information

Please contact Calvary School Office if you have questions about the Schwark Annual Fund or Schwark Endowment Fund or if you would like to discuss a possible special gift. All inquiries will be treated with utmost discretion and confidentiality. You may also mail a gift to this address:

Calvary Evangelical Lutheran Church
6111 Shelby Street
Indianapolis, Indiana 46227
(317) 783-2305

Enclosed is my gift of:

_____ \$25 _____	\$50
_____ \$100 _____	\$500
_____ \$1000 _____	Other

Name: _____

Address: _____

I would like my gift applied to:

_____ Schwark Endowment Fund

_____ Schwark Annual Fund

Websites:

www.clcs.org

www.thecalvaryschool.com

Email:

businessmanager@clcs.org

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

Calvary Lutheran School



CALVARY LUTHERAN

August C. Schwark
ENDOWMENT FUND
and
ANNUAL FUND

Calvary Evangelical Lutheran Church and School

Schwark Endowment Fund and Schwark 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 Schwark Annual Fund is to provide financial assistance to students and families that would not otherwise be able to afford a Christian education. Funds given to the Schwark Annual Fund may be used in full immediately for financial assistance of Calvary students. Donations given to the Schwark Endowment Fund are to be invested for the long-term growth and support of future scholarships.

Families seeking financial assistance are evaluated based upon overall family need. Based on this information the Principal along with a distribution committee determines the level of financial assistance that Calvary can provide each year. This financial assistance comes from Calvary's Schwark Endowment Fund Earnings and Schwark Annual Fund donations.

"Human reason teaches only the hand and 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 families are unable to send their children to Calvary due to tuition costs. Tuition costs now run over \$3,000 for church members and over \$5,000 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 Schwark Annual Fund and up to 5% of the Schwark Endowment Fund may be allocated in support of Calvary Lutheran School Financial Aid.

The principal of the Schwark Endowment fund 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 churches to support the building of new schools and churches.

As it grows, the Schwark Endowment fund 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, the families, the teachers, and the administration that the Lord may guide them in making good decisions that further the ministry and his kingdom.

Give a gift through either the Schwark Annual Fund or the Schwark Endowment Fund. The following resources can add significantly to the size of these funds 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 Schwark Endowment Fund and Schwark Annual 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.