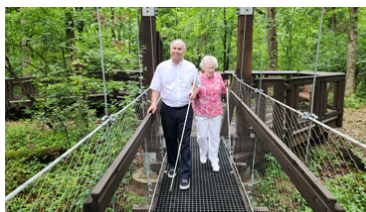




[Beneficiary Designation](#)



[Bequests](#)



[Immaculate Conception Legacy Society](#)

Dear Friend,

As we enter this holy season of Advent, the Church invites us to pause, prepare our hearts, and renew our hope in the coming of Christ. It is a season filled with anticipation—a sacred time to reflect on God’s blessings and the legacy of faith we will leave for those who come after us.

This month, our theme is:

“Prepare the way of the Lord – give a gift of lasting hope.”

One of the most meaningful ways to do this is through **noncash legacy giving**. Many individuals discover that their greatest opportunity to make a lasting impact does not come from their checkbook, but from the assets they have been blessed with over a lifetime—IRAs, real estate, life insurance, stocks, or other noncash gifts. These gifts can create endowments, strengthen parishes, support Catholic schools, care for the poor, and carry the light of Christ into the future.

As you prepare your home and your heart for Christmas, we invite you also to prayerfully consider preparing your legacy. A legacy gift is a powerful act of hope—an offering that ensures the faith we cherish continues to flourish for generations.

May this Advent draw you closer to the Lord who comes to save, and may your generosity shine as a sign of the enduring hope we celebrate.

Wishing you a blessed Advent and a joyful Christmas season.

In Christ,
Lisa

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SAVVY LIVING

[How to Get Your Affairs in Order](#)

I would like to get my personal, legal and financial information organized so my children can assist with my affairs when it is necessary. Can you offer any tips on the best way to do this?



WASHINGTON NEWS

[2026 Tax Filing Season is Fast Approaching](#)

The Internal Revenue Service (IRS) reminded taxpayers that the 2026 filing season is rapidly approaching. The IRS encourages taxpayers to take steps to ensure they can file promptly and accurately for the upcoming season.

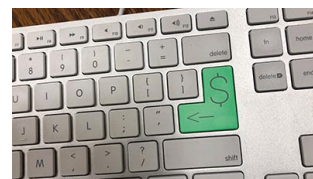


FINANCES

[Kohl's Quarterly Report](#)

[Treasury Yields Vary](#)

[Mortgage Rates Dip](#)



THE POWER OF NONCASH GIVING IN LEGACY PLANNING

When individuals think about leaving a legacy, their first thought is often a traditional bequest—a set dollar amount or percentage written into a will. While this remains a beautiful and meaningful act of stewardship, many people are surprised to learn that **the most impactful and tax-wise legacy gifts are often noncash gifts.**

In fact, the majority of a person's wealth is not in cash at all, but in **assets** they have accumulated over a lifetime. For this reason, noncash gifts have become one of the most powerful ways to create a legacy that reflects one's faith, values, and love for the Church.

What Are Noncash Legacy Gifts?

Noncash legacy gifts are gifts made from assets rather than from a person's checking or savings account. These gifts can be left through a will, trust, beneficiary designation, or other estate planning tools.

Common noncash legacy gifts include:

- Retirement assets (IRA, 401(k), pension)
- Life insurance policies
- Real estate (homes, cottages, farmland, commercial property)
- Stocks, bonds, and mutual funds

These assets often make up the **greatest portion of an individual's estate**, making them a natural and impactful source for a charitable legacy.

Why Noncash Gifts Are Often The Smartest Legacy Gifts

1. They Create Larger, More Meaningful Legacy Gifts

Giving from assets—rather than leftover cash—allows an individual to make a more substantial gift. This can transform ministries, sustain parishes, and bless future generations in ways that a cash gift alone may not be able to do.

2. Enormous Tax Advantages

Certain assets—especially retirement accounts—are actually *better* given to charity than to family due to tax implications.

For example:

- **IRAs and retirement accounts** can be heavily taxed when passed to heirs. But when given to a qualified charity, they pass **tax-free**.
- **Appreciated securities** avoid capital gains taxes when donated.
- **Real estate or business interests** can reduce estate taxes and create powerful planning opportunities.

This means donors can **leave more to their loved ones** *and* make their most impactful charitable gift—simply by choosing the right assets.

3. Simplifies Estate Planning

Many noncash gifts—especially beneficiary-designated gifts—do not require altering a will.

A donor can make a legacy gift simply by updating:

- An IRA beneficiary form
- A life insurance beneficiary form
- A transfer-on-death deed
- A brokerage account beneficiary designation

This makes legacy giving accessible, flexible, and easy to revise as life circumstances change.

The Spiritual Dimension of Noncash Legacy Giving

Legacy giving is more than a financial decision—it is an act of faith.

It is a way for a person to say:

“With the blessings God has given me, I want to help build His Kingdom even when I am no longer here.”

A noncash legacy gift becomes a lasting witness of faith. It supports parishes, schools, vocations, Catholic Charities, or other ministries in ways that can bless lives for generations.

These gifts often:

- Establish **endowments** that provide funding forever
- Create **scholarships** that form future leaders
- Strengthen **parishes and schools**
- Support **the poor and vulnerable** through Catholic Charities
- Fund **seminarians, evangelization, and ministries of mercy**

In the end, a noncash legacy gift becomes a powerful expression of one’s deepest values and a final testament to a life lived generously.

Examples of Noncash Legacy Gifts That Make A Lasting Difference

Retirement Assets

One of the most tax-efficient legacy gifts. Leaving an IRA to charity can eliminate significant taxes, while other assets go to family tax-free.

Life Insurance

A simple way to make a major legacy gift. Donors can name a parish, school, or ministry as a full or partial beneficiary.

Real Estate

A home, cottage, or farmland can be used to establish an endowment, fund ministry work, or support charitable priorities in perpetuity.

Stock or Appreciated Assets

These can be given through an estate or transferred during life to create living legacy gifts.

Legacy Giving That Lives On

Noncash legacy gifts often become the foundation of sustainability for parishes, schools, and Catholic ministries. They allow the Church to plan confidently for the future, knowing that faithful individuals have made a commitment to the next generation.

They also ensure that the donor's faith story continues long after they have gone home to the Lord.

Conclusion: Your Legacy Is More Than a Will -- It's a Testament of Faith

When individuals discover the power of noncash legacy giving, many feel a deep sense of peace and joy. They realize they can:

- Give in a way that aligns with their faith
- Leave a larger, more impactful legacy
- Support loved ones wisely
- Reduce taxes
- Bless the Church for generations to come

Noncash legacy giving is truly one of the most profound ways a person can express gratitude to God and care for the future of His Church.

PROFESSIONAL ADVISOR GROUP (PAG)

The Catholic Foundation of the Diocese of Lansing is blessed to partner with a growing group of trusted professional advisors--estate planning attorneys, financial advisors, CPAs, and other experts--who share our commitment to faithful stewardship and legacy giving. These dedicated professionals serve as members of our Professional Advisor Group (PAG), offering their expertise to support Catholic individuals and families as they plan their charitable and financial legacies. In addition to serving as ambassadors for our mission, members may be invited to participate in educational events, collaborate on outreach efforts, and provide guidance for donors seeking to align their estate plans with their Catholic values. Together, we are building a culture of generosity that will sustain our parishes, schools, and ministries for generations to come.

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FREE ESTATE PLANNING GUIDE

It's never too late to plan for the people and causes you care about. Our easy-to-use estate planning guide can help you gather the information you need before meeting with your attorney.



[Download Guide](#)



PLANNED GIVING CALCULATORS

Use our online calculator to view the tax and income benefits of making a gift to support our cause. This can help you determine the best plan to meet your needs and goals.



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The Catholic Foundation, 101 S. Washington Sq., Lansing, MI 48933

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