

Fighting Against Insecurity

At first blush, it may seem strange to ask how giving away money might benefit the giver. There are, of course, many references to the spiritual benefits of this activity mentioned throughout Scripture. Also, there is scientific evidence that giving has positive effects on the brain as well as on one's general well-being.



What I am referring to, however, is the question that often comes up when any type of giving is considered. It is what C. S. Lewis referred to as the “fear of insecurity.” It is the concern that if I currently give my money away, there will be less for me and my family. As stated by [Russell James](#), this fear often leads to the statement, “I wish I could do more, but . . . “[1] I need it for my retirement, current living expenses, gifts to the children, my future medical costs.

Benefits of Planned Giving

Planned giving can offer several solutions to this either/or situation. Because current planned gifts can result in lower taxes and more income, the money so produced can be redeployed to accomplish personal financial objectives while benefiting the causes and organizations you care about, such as your church and the Episcopal Community Foundation. This opportunity is why a conversation with qualified advisors that centers around the topic of planned giving often results in actions that benefit both donor and the charitable entities they want to support.

Often, what donors don't realize is the number and types of assets that can be used for this purpose. Donors usually first start their giving with cash and perhaps move on from there to appreciated stock in many cases. However, real estate, business interests, partnership interests, restricted stock, artwork, and other non-liquid assets also may be candidates for such planned gifts. These opportunities open up more gift potential as well as possible personal financial solutions for the donor.

The Iceberg Principle

What I find most impactful about this type of giving is that it can expand charitable interest and lead to gifts made that might not have otherwise been made. It's an example of what might be called the “iceberg principle.” A small amount of an iceberg is visible above the surface of the water; however, the majority of the iceberg lies below and is not immediately visible. Such is the opportunity with planned giving. People most commonly think about giving cash, but a much larger opportunity lies beneath the surface in larger assets.

If you would like to have a conversation about the opportunities available to you, please [contact our Executive Director, Lindsey Hardegree](#).

[1] James, R. N., III. (2018). *Visual planned giving in color: An introduction to the law & taxation of charitable gift*

planning. Version 5.1. Createspace Independent Publishing. p. 9.



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