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Have thoughts on this month's *Ad Fontes*? Contact us at support@lutherclassical.org or (307) 216-5294.



AD FONTES
 January 2025



RICH TOWARDS GOD

BY REV. DR. MAJ. (RET.) HAROLD RISTAU

Dr. Ristau is President and Walter C. Dissen Chair of Confessional Lutheranism at Luther Classical College.

IT IS OFTEN SAID THAT MONEY IS THE ROOT OF ALL EVIL. Jesus says that the love of money, not money itself, is the root of all kinds of evil. While money-talk can be uncomfortable, our Lord tells in the parable of the unjust steward, "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home" (Luke 16:9).

Good stewardship does not mean impoverishing oneself or putting one's family at risk to serve a noble cause. God says that whoever does not provide for his own family is "worse than an unbeliever" (1 Tim. 5:8). God desires that we are responsible with what He has entrusted to us. Yet He also does not want us to hoard our things for ourselves, instead of trusting Him for all our needs of the present and future. Decisions about stewardship are deliberate. Good decisions are expressions of one's faith in Christ. The best decisions are not driven by emotional impulse, fear or anxiety. While Jesus's admonition not to worry about the future (Mat. 6:25) does not mean that we are to forfeit our earthly vocations of caring for one another as Christ cares for us, by, say, selling everything we have and entering a monastery, it does challenge us to examine to what degree we honestly believe all that we have comes from him and is only on loan to us.

God does not need our money to provide for our neighbors or for us. That is why we should not worry when we offer large donations or budget in generous ways, even though they may make us feel uncomfortable. God desires that we make use of all the resources that He has given us to serve and promote His Kingdom on earth with heavenly goals. We are good stewards when we adopt the Lord's priorities, as opposed to our own. This is illustrated in the parable of the rich fool, wherein the titular character is described by Jesus as "he who lays up treasure for himself, and is not rich towards God" (Luke 12:21). As children who take care of our Father's wondrous gifts, we are indeed rich towards Him. So we sing in the beloved hymn:

*We give thee but thine own,
whate'er these gifts may be;
all that we have is thine alone,
a trust, O Lord, from thee.
(LSB 781)*

Over the next 20 years, financial professionals estimate that nearly \$84 trillion will be transferred to the next generation. This so-called "Great Wealth Transfer" might be the largest in history. While much of this transferred wealth will be used by the children of this world to serve mammon, we Christians should manage our wealth in ways that advance God's Kingdom. We seek the glory of His holy name by serving our neighbor through the ministry of the Church, as opposed to striving ultimately for the personal pleasure and satisfaction through our investments and financial decisions.



The Rich Man by
Hans Holbein (1497-1543).

Christians can learn from the various ways in which the world manages money. Unbelievers make great use of financial tips to advance their various priorities that have nothing to do with Jesus and sometimes even oppose Him. Jesus certainly does not want to imitate those efforts or attitudes. He likewise does not endorse greed: "For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Luke 18:25). Yet, in Luke

16:8, Jesus commends the shrewdness of unbelievers: "For the sons of this world are more shrewd in their generation than the sons of light." The point is that we have something infinitely more valuable than the world has, and we ought to be all the shrewder in its protection and growth. Money is a gift of God. The love of money is sin: "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Tim. 6:10).

Our use of money and our attitude towards the topic of stewardship determines the degree to which wealth is an idol in our lives. We all trust too much in wealth, and God has generously forgiven us for such sins in the shed blood of His only Son, our Lord Jesus Christ. In returning our gratitude by giving back to God through our donations and Christ-centered wealth management decisions, we find that the grip of mammon is loosened while our grip on Christ's cross is tightened. The Christian walk of faith can be pictured as a walk towards heaven with eyes once affixed upon earthly things, as, overtime, they are lifted up towards the heavenly ones. Our wealth, though a gift, can get in the way of that. But when we repent of our lack of trust, fear, and greed, and trust in Christ's forgiveness, we are freed from that stress and anxiety, while offering our good Lord more opportunities to demonstrate to us that he is our strength, hope, and peace, the sustainer of body and soul.

We are indeed a rich generation. While it is certain we cannot bring money into the Kingdom of heaven—Jesus is our true wealth, far exceeding any gold or silver or retirement account—Jesus does promise that we can use temporal goods for eternal ends. Money used for the sake of the Church's mission, such as donating to Christ-centered and Biblical education offered at schools like Luther Classical College, is an investment in the spreading of the Gospel. Students at LCC are formed into the spiritual leaders, missionaries, pastors, and evangelists of the future. There is nothing wrong with being shrewd, wisely stewarding and investing our money, especially when it comes to the salvation of souls. Our prayer is that Christians choose not to invest in what allures our hearts away from peace with God but rather to invest in that very peace the world cannot give. As many of us take up these considerations, we pray this advice will help you to do so in a fulfilling way, in faith, and to the glory of God. ✨

Other Ways to Support

Stocks and Mutual Funds

Want to avoid capital gains taxes? Consider giving appreciated stock as an excellent way of advancing our mission.

Estate Gifts and Bequests

If you would like to include Luther Classical College in your estate, here is sample bequest language to share with your attorney:

"I give, devise, and bequeath [Amount or %/ remainder of estate] to Luther Classical College, Tax ID 86-1430466, located at 2300 Hickory St, Casper, WY 82604, for general operations or for [other designate purpose].

While most bequests are funded with cash, you may also choose to make a tax-saving estate gift of stock, real or personal property, stock options, or savings bonds.

Real Assets

We can also assist you with a donation of a personal residence, farm, vacation home, commercial property, art collection, personal library, or any other physical object or interest.

Contact Us

For assistance with the preceding or for other inquiries, please call **(307) 216-5294** or email **support@lutherclassical.org**.

Mail inquiries can be sent to:

Attn: Office of Institutional Advancement
Luther Classical College
2300 Hickory St
Casper, WY 82604



PRACTICAL TIPS FOR STEWARDSHIP

LCC Advancement

Managing money, even when done by sincere, repentant, and faithful Christians who live for God's Kingdom, can be tricky, so we have provided a few practical tips for righteously using unrighteous mammon to the edification of our neighbor and to the glorification of our gracious God.

Qualified Charitable Distributions

Probably the most under-utilized strategy that most people can implement is Qualified Charitable Distributions (QCD). A QCD is tax-free disbursement to charities directly from one's individual retirement account (IRA) and is advantageous for people age 70 or older.

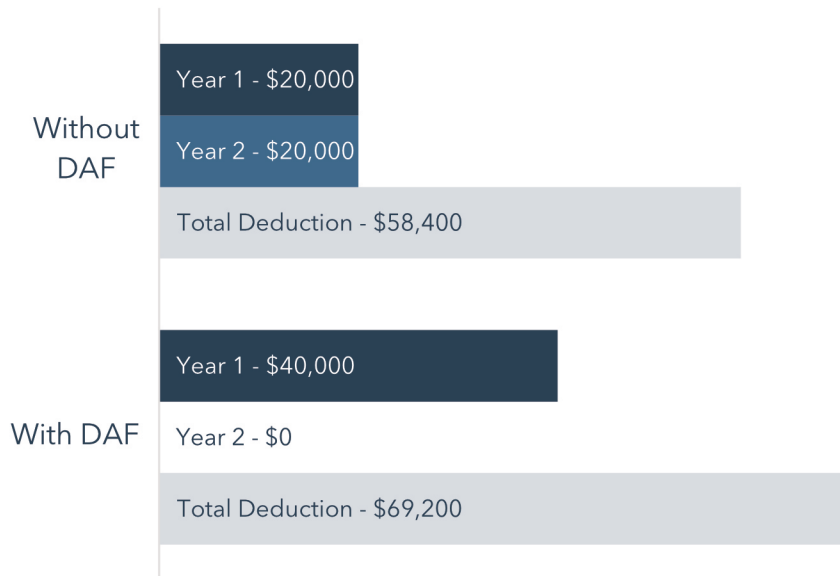
IRA regulations maintain a required minimum distribution (RMD) each year starting at age 73. Because RMDs can sometimes exceed the amount of money a person needs or wants as taxable income, donating QCDs is a wonderful way to divert some of the RMD income from your retirement account directly to your church or to a Christian charity without being taxed on the excess income. Giving a QCD satisfies the RMD without adding taxable income to the giver.

Consider the following example: Bob and his wife Sarah give \$20,000 a year to their church. They file their taxes as married, filing jointly. Their standard deduction for 2024 is \$29,200. Now, assume they do not itemize deductions. If they take money out of their pre-tax retirement accounts and then give it to their church, they receive no tax benefit. But if they give the \$20,000 as a QCD, the \$20,000 satisfies RMDs and does not count as taxable income, and they still take the standard deduction of \$29,200.

Donor Advised Fund

Let's take this a step further and introduce Donor Advised Fund (DAF) strategies. Anyone can create his own DAF with a financial adviser and deposit money into it. The deposit is a charitable contribution. You can also direct giving from your DAF at your own preferred intervals. Using the example above, Bob and Sarah take the standard deduction and give \$20,000 per year. Let's change one variable. Bob and Sarah do not have retirement accounts. Rather, their income is from pensions, which do not allow for the QCD strategy. In this case, Bob and Sarah create a DAF and in one year put \$40,000 into the DAF. In the next year they do not give to charitable organizations from their ordinary income. This strategy is called "layering." They make two years of donations in one year so that in the first year they can itemize and claim a \$40,000 charitable contribution and in the next year they take the standard deduction. With the layering strategy they are deducting \$69,200 over two years. If they do not use the DAF layering strategy, their deductions would be \$58,400 over two years. Imagine how an extra \$10,000 could benefit your church!

DAF Illustration



Estate Planning

Once a DAF is established, donors can direct giving from the DAF to the charity of choice. When setting up a DAF, donors can specify that at the death of the second spouse the money in the DAF gets distributed to that charity. Donors can also set up successors if they wish for the DAF to continue after their death. Using a DAF can be helpful to your estate plan, and having an estate plan in good order is a wonderful way for Christians to bless the Church Militant when they depart this earth to join the Church Triumphant.

Estate planning can also be pursued through common life insurance policies. It is wise not to keep one's life insurance a secret! In order for life insurance policies to be paid, someone must give a copy of your death certificate to the insurance company and file a claim. So, consider this example: Bob has a \$1 million policy and one son. He lists the beneficiary information on his policy to pay 10% to his son and 90% to Luther Classical College. The son will be motivated to file the claim which will ensure the policy also gets paid out to LCC.

