



A bequest—a gift in your will—is simple and convenient. You can create a wonderful legacy through a bequest. Your bequest can be a specific dollar amount or a percentage of your estate. You can designate your bequest for general use, or you can restrict its use to one of Chum’s specific programs (for example, the Food Shelf, Emergency Shelter, Chum Drop-In Center, Street Outreach, Chum Church, or the Steve O’Neil Apartments).

Examples of various types of bequests

- Specific bequests make a gift of a specific dollar amount or specific asset (such as securities or personal property).
- Residuary bequests give all or a portion of the remainder of your estate after payment of expenses and any specific amounts designated to other beneficiaries.

Including Churches United in Ministry (Chum) in your will

The following includes several examples of suggested bequest wording to benefit Churches United in Ministry (Chum). Each individual situation is unique; therefore, these examples include only some of the possible gift opportunities. We encourage you to discuss your intentions with us to ensure that your wishes will be properly followed and recognized. Because a will is an important legal document, you should seek an attorney's help. To assist you with this important process, we offer suggested wording below.

Percentage of estate for unrestricted purposes

"I give to Churches United in Ministry (Chum), a nonprofit organization located at 102 W. Second Street, Duluth, MN 55802, _____ percent (%) of my estate for its general charitable purposes."

Specific amount for unrestricted purposes

"I give to Churches United in Ministry (Chum), a nonprofit organization located at 102 W. Second Street, Duluth, MN 55802, the sum of \$_____ in cash (or _____ shares of _____ stock) to be used for its general charitable purposes."

Specific amount for specific purposes

"I give to Churches United in Ministry (Chum), a nonprofit organization located at 102 W. Second Street, Duluth, MN 55802, the sum of \$_____ in cash or in-kind (or _____ shares of _____ stock) to be used for _____ at Churches United in Ministry (Chum).
If changed circumstances should at some future time make it impractical to continue administering the gift for the purpose designated, then the Churches United in Ministry (Chum) Board of Directors may redesignate the purpose—provided the terms adhere as closely as possible to my original intent."

Designating the purpose of a bequest

Unrestricted: The most useful type of bequest is unrestricted, allowing the funds to be allocated wherever the need is greatest and taking into account that changes may necessitate a use that cannot be anticipated at the time of the gift.

Restricted: You may designate your bequest to support a special program or purpose that reflects your interests. If the bequest is restricted to a specific purpose, it is important that the following wording be added at the end of the provision. This will ensure that, in the remote possibility a specified purpose may cease to need funds in the future, an alternate use for the bequest may be determined.

"If changed circumstances should at some future time make it impractical to continue administering the gift for the purpose designated, then the Churches United in Ministry (Chum) Board of Directors may redesignate the purpose—provided the terms adhere as closely as possible to my original intent."