

# \* SENIOR SAUNTERINGS \*

## How a CGA Can Help YOU and BCOC Today

A Charitable Gift Annuity (CGA) is seen by many as a gift that benefits the donor first and eventually your ministry. Actually, when you set up a CGA you are doing more than making a promise to give — you have actually given the money. Unlike a Certificate of Deposit (CD) at a bank, you do not get the money back at a future date.

However, you do receive an annual payment as a result of the CGA during your lifetime, and at your death the money is immediately available for BCOC's use.

Even though BCOC cannot use the money during your lifetime, the knowledge and assurance that it will be there in the future is tremendously helpful. The confidence this provides

BCOC can allow us to maintain and even grow our ministry efforts. Knowing that this financial support is there for the future allows us to focus on ministry today!

So, while you benefit from a CGA in terms of a charitable deduction and an annual payout for life (and at rates well above today's CD rates); you are providing a future benefit to BCOC that helps us focus on the needs before us.

If you would like a confidential, no obligation quote for a CGA, please let us know. There is no risk and no cost. Just send us your name, address and birth date, and we will have a proposal prepared specifically for you.

For more information contact Susan Plamer in the church office or feel free to visit the website of our ministry partner, the WMU Foundation at [www.wmufoundation.com](http://www.wmufoundation.com); or contact David George at the WMU Foundation at [dgeorge@wmu.org](mailto:dgeorge@wmu.org) or 205-408-5525.

Minimum amount of CGA is \$10,000

Minimum age to establish a CGA is 65\*

\*If younger than 65, initial payment from the CGA must be deferred until reaching age 65.

## Next Senior Sauntering is Rickwood Classic Wednesday May 30

The 2012 Rickwood Classic will be Wednesday, May 30. The event will pay tribute to "Wartime Baseball" and will honor the iconic era of WWII and Korean War baseball.

The 17th annual Classic will pit the home team Barons against the Chattanooga Lookouts. Game time is 12:30, with park gates opening at 11:00. Former Atlanta Brave, Dale Murphy, will be the event's special guest, and will throw an opening pitch and sign autographs for the fans. The military tribute theme will occur throughout the event.

The deadline to register is Wednesday, May 16.

Groups of 10 or more tickets are \$8. Luncheon ticket if available for \$5.75 or you may purchase individual items. The bus will leave the front of the church at 11 a.m, and return at 3:30 p.m. **We must have 10 participants to sign up for the event.**

### SENIOR SAUNTERINGS

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**Baptist Church of the Covenant**

## -----2012 Calendar -----

**June 22 - Friday - *Delicious Detour*** - Start with an early lunch (11 a.m.) at Crawmama's in Guntersville. Enjoy fried, grilled, steamed or blackened seafood, and jalapeño hush puppies; Then to Albertville and Jules J. Berta Vineyards to sample muscadine and European grape wines; then to Duck Springs near Attalla and Willis Creek Vineyards and sample cheeses. Our last stop is Wright Dairy near Anniston, which touts the milk as "so fresh the cow hasn't missed it yet." At 4 p.m., we will witness the cows being milked at see the bottling line in action through a glass wall. Plus, the farm store which stocks many dairy items, including a variety of cheeses. The bus leaves the church at 9 a.m. and returns at 5:30 p.m. Must have 12 registered guests. Deadline for registering is Sunday, June 17.

**July 12 - Thursday** - Peach Park in Clanton for lunch and ice cream.

**July 29 - Sunday** - Potluck at church

August - date and place TBA

September - date and place TBA

**September 30 - Sunday** - Potluck at church

October - Moundville Indian Cultural Center: lunch at Cypress Inn, Tuscaloosa

October - **OVERNIGHT** - Chattanooga/Mentone

November - Time and place TBA

December - Christmas event

December 30 - No meeting