



CONGREGATIONAL  
STEWARDSHIP  
WORKBOOK

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## ***Gift Planning and Endowments***



**Congregational Stewardship  
Workbook 2000**

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## Notes

The general affluence of our culture allows the Christian to have significant “leftovers”—or residuals—at the end of life to pass on to others.

As Eccl. 2:19 laments: How will I know whether the one who rules over the results of all my labor will be wise or a fool?

Every Christian who desires to leave some of life’s material wealth should consider establishing an orderly plan to do so. We all have heard excellent biblical preaching and teaching on the stewardship of our earnings and the wages and salaries with which God supplies us. We understand from Scripture that we are to give ourselves first to the Lord, followed, of course, by first-fruit giving, sacrificial giving, proportionate giving “in keeping with (our) income,” all with a cheerful attitude. We all know what God expects and desires of us regarding our income. But how often do we consider the stewardship of our residuals?

God has more than abundantly supplied our needs in this life, and most of us, if we are truly honest, would have to admit He has also more than abundantly satisfied the majority of our greeds. Most Christians do a fairly adequate job of being good stewards of those God-provided needs and greeds.

But what about our residuals? One day soon God will call each of us to enjoy the indescribable extravagance and riches of His Heaven. There He will grant us our very own magnificent mansion. Our current earthly blessings will pale in comparison with the eternal luxury of our heavenly home.

How many of us on the way to the cemetery can have our hearse pull a U-Haul™ trailer? We simply cannot “take it with us.” So what do we do with residuals? The answer to that question is the purpose of this workbook. It all focuses on what Christian estate planning is all about.

## Who Supplies Our Residuals?

Any discussion on Christian estate planning must begin with the understanding and faith that “In the beginning God created the heavens and the earth” (Gen. 1:1). In Ps. 50:10 we read the author’s words: “for every animal of the forest is mine, and the cattle on a thousand hills.” We are made further aware of who owns our money from Haggai 2:8: “‘The silver is mine and the gold is mine,’ declares the Lord almighty.” So Christians know and acknowledge that “The earth is the Lord’s and everything in it, the world, and all who live in it” (Ps. 24:1). Yes, God is the Creator and the Owner, and humans have the privilege and honor of following Adam and Eve, about whom we are told, “The Lord God took the man and put him in the Garden of Eden to work it and take care of it” (Gen. 2:15). We are God’s stewards and managers. We are to take care of and manage all He has created for us to use and enjoy while here on His earth.

If we are so brash as to boast it is our long hours, education and work ethic that are behind our success, fat bank accounts and retirement plans, let us, like the Old Testament Israelites, be humbly reminded to “remember the Lord your God, for it is He who gives you the ability to produce wealth” (Deut. 8:18). Again, we belong to God, our possessions belong to God, and it is He who enables us to manage what is His. He alone gets the glory!

A hand-drawn illustration of a document titled "WILL" in a stylized font. Below the title, there is a signature that appears to be "J. M. Smith". The document is framed by a double-line border. In the bottom right corner, there is a circular stamp or seal. The entire illustration is tilted slightly to the right.

A “90-90-90” rule of thumb tells us that 90 percent of 90-year-olds who have an IRA or other qualified retirement plan still have 90 percent of that plan’s principal intact. So when that 90-year-old dies, the 90 percent left over in the IRA that passes to the heirs will be taxed.

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The point is, when a person wishes to make a gift for the Lord's work at the end of life, probably the best asset to use is a qualified plan, i.e., an IRA, TSA, 401(k), 403(b), SEP or other retirement plan that has not yet been taxed. It is a simple process to change the beneficiary of such a plan. Normally one would name his/her spouse as the first beneficiary and the Lord's work as the second or contingent beneficiary. This can be done without having to see an attorney and drawing up a will or making a codicil to an existing will.

There could be an even greater "inheritance" passed on in the form of estate taxes levied on estates valued at more than \$675,000, as of the year 2000. The IRS is gradually raising this \$675,000 exemption to \$1,000,000 by the year 2006. The estate tax rates begin at 37 percent on an estate that is above \$675,000 and quickly jump to 55 percent on estates above \$3,000,000! Therefore, considering both potential income and estate taxes, the Federal government could take 50 percent to 80 percent of our estate! Is that where we want our residuals to go?

### 3. Our Lord

The third heir (actually we should list Him as the first) would be our Lord and His Kingdom work. Not only did Jesus say, "Give to Caesar what is Caesar's." He also said, "and to God what is God's." Because "the earth is the Lord's and everything in it," doesn't seem appropriate for us to return cheerfully to Him a portion, or even all, of our residuals when we enter heaven? Giving to our Lord is such a beautiful act of worship. What we do with our money and possessions, both during life and at our death, is a powerful barometer and witness of where our hearts are. Jesus reminds us that "where your treasure is, there your heart will be also" (Matt. 6:21).

When considering how much to leave for the Lord through wills, many parents "adopt" the Lord and divide the inheritance into equal shares among their children. If they have two children and "adopt" the Lord, they would divide the inheritance into equal thirds. Others, depending on their children's ages and financial standing, have given half and even more to the Lord for His work.

### The "Fourth Heir"

In addition to children, the Lord and the government, there might also be a fourth "heir,"—a probate attorney and the probate court. Now probate is not necessarily bad, but if the attorney's fees for these probate services are deemed to be extreme, there are ways to avoid those expenses and leave the attorney and court "out of the will."

### Which of the Three?


If we could choose to have our estate go to two of the three heirs mentioned—our children, the government or our Lord—which two of the three would most of us like to receive our residuals? Most of us would prefer to minimize or eliminate the government. Most of us would like our tax dollars to be charitable dollars going to God. Yet, if we ignore sound Christian-estate planning techniques, the government could receive more

than our children and our Lord put together. Now the good news is there are legal, ethical and God-pleasing means of transferring our residuals to our children and our Lord that simply makes good Christian stewardship sense.

The saving of taxes might be a major factor in motivating us Christians to return some of our residuals to our Lord at the end of our lives, and that is a good stewardship reason. But that certainly is not the primary factor. When we Christians consider how God has blessed us by amply fulfilling our material needs and wants, how can we possibly forget Him in our wills? And more importantly, when we consider how God has more than graciously blessed us with the sacrifice of His Son, Jesus, for our sins, how could we possibly eliminate Him in our estate plan? We Christians are what we are and who we are only because of our loving Lord. And perhaps the final way of saying, “Thank You, God,” is by returning to Him a portion of, or maybe even all, the estate that He has supplied for us in this life. “We love because He first loved us” (1 John 4:19).

## Dreams Turned to Realities

Many of us at one time or another wished we could be so blessed we could finance a certain ministry need or a particular new mission activity. Perhaps one of the following fits your dream:

- Have you ever wished you were blessed enough to be able to fund a new organ for your congregation?
  - Or maybe you would like to support the entire expenses for a missionary in a foreign land?
  - Or perhaps you can envision the need for a new worship facility for your congregation in 10 or so years, after you have transferred your church membership to heaven, and you would like to be able to finance a major portion of the new construction?
  - Or maybe you see tremendous evangelism opportunities if your congregation could only afford to open a Lutheran school?
  - Or perhaps you see the enormous shortage of pastors and you wish there was a way for you to establish an endowment fund to pay for the tuition of several men to attend a seminary?
  - Or maybe the television scenes showing the devastation and suffering caused by earthquakes, floods, wars and other disasters move you to want to contribute in a major way to relief for the victims.
  - Or maybe you have another dream, but you feel there is just no way you can financially support your dream. Yet, there may be a way.
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## The Lutheran Church—Missouri Synod Foundation Helps Dreams Come True

To help Christians fulfill their estate dreams, the LCMS Foundation, in partnership with our synodical districts, colleges, seminaries and numerous other Lutheran entities, has Gift Planning Counselors located throughout the United States. The Gift Planning Counselors' services, available to congregations and individual members, include:

—A variety of seminars dealing with gift-planning issues: gift-planning strategies, retirement concerns, qualified plans, guardianship of minor children, tax liabilities, wills and living trusts, gifting instruments, etc. A congregation may wish to hold such seminars annually.



—Help to establish congregational endowment funds.

—Confidential consultations free to individual members, helping them analyze their particular gift plan.

—Preliminary planning and follow-up in conjunction with an individual's attorney in the writing of a Christian will and/or living trust.

—Assistance in the establishment of a charitable trust, gift annuity, pooled income fund, donor advised fund, or individual endowment fund.

Your Gift Planning Counselor is a servant of God and His church. To find the counselor nearest you, call the LCMS Foundation in St. Louis at 1-800-325-7912.

## Examples of How Dreamers Have Given Their Residuals to Fulfill Their Dreams

The following scenarios briefly describe how a number of Christian stewards realized their dreams. By directing their residuals in various ways and by using a variety of gifting instruments, they become the Holy Spirit's vehicles in fulfilling the Great Commission.

### Bequest in a Will or Living Trust

Bill and Ellen loved their Lord and knew He was responsible for the assets they held in their estate. They chose to name the Lord as an equal heir along with their two children. Thus they made a simple codicil (amendment) to their wills. They gave one third of their estate for the Lord's work: 50 percent to their congregation and 25 percent each to their district's mission and youth ministries. This one-third charitable gift was removed from their estate, thus saving them potential estate tax.



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were in the 28 percent tax bracket, they would lose \$56,000 in income tax, plus whatever the state received. There may also be estate taxes due. Instead, they chose to set up a pourover charitable trust funded with their IRAs. They named this trust as secondary beneficiary (spouse is named as first beneficiary) of their IRAs. At the spouse's death the IRAs will pass income tax free to their trust managed by the LCMS Foundation. The trust will pay income to their children for 15 years, which will approximately equal the \$200,000 of their IRAs. At the end of the 15-year term, the trust principal, which will likely have grown to well over \$200,000, will be distributed to their local congregation, their favorite Concordia university, LCMS World Mission and Lutheran Bible Translators. This trust is often called a "Give-It-Twice-Trust"—given first to the children via income, and second for the Lord's work at the end of the trust term.

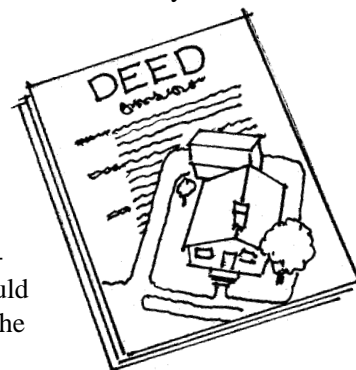
### Donor Advised Fund

Pete and Carol were interested in helping several different ministries during their remaining years. They did not wish to be locked into supporting only presently chosen ministries but wanted to change their gifting as the years and circumstances passed. They decided to set up a Donor Advised Fund, which is an attractive, simplified alternative to establishing a private foundation. As the name "donor advised" implies, they wanted to be "hands-on" and each year advise the LCMS Foundation, who managed their fund, on which ministries would receive the fund distributions and how much each received.

With Foundation management, Pete and Carol were spared the investment, distribution and paperwork headaches. Using a Donor Advised Fund provided them several tax advantages: they received an income tax deduction in the year they set up the fund; avoided capital gains tax on appreciated stock they put into the fund; and reduced their estate value and thus saved on estate tax.

### Retained Life Estate Agreement

Marjorie, a 69-year-old widow, wanted to make a major gift to her church's elementary school when she died. She was healthy and had taken out long-term care insurance in case she might need to move to a nursing home some day. Her only child had no need or desire to inherit the family home. So, as Marjorie learned from her Gift Planning Counselor, she deeded her house to her church and retained the right to live in it until she died. She received great satisfaction in knowing how future children would be blessed with her gift. At the same time she received a sizeable tax deduction.



### Congregational Fund

It is evident in the foregoing examples that many Christians wish to leave a portion of their estate to their home congregation. Consequently,

many churches have established a congregational fund to receive and distribute such gifts.

Members of St. Paul Lutheran Church set up a Congregational Endowment Fund to receive and distribute estate gifts to help pay debts and expand mission and ministry. The congregational fund allowed them to add classrooms to the school. Members say they could never do so much without this fund.

To set up such a fund in your parish, a congregational fund committee needs to plan carefully and wisely. What are the fund's purposes? Which gifts will they receive (some gifts may not fit the fund's purposes)? Who will manage the fund? How should gifts be invested and managed? Who will be in charge of withdrawals? Should only the income be used or can both income and principal be made available? Which ministries benefit from the fund? How is the fund publicized for the encouragement of future gifts?

With a congregational fund in place, the church has the means to easily receive, manage and distribute gifts above and beyond the normal Sunday morning offering. Such a fund also encourages members to consider making end-of-life gifts, which "keep on giving."

Consider these following suggestions as you begin the process of creating a congregational fund:

### **The Congregational Fund Purposes:**

- To further God's Kingdom in and around the local Lutheran church.
- To receive gifts and bequests for the support of the growing needs of the congregation.
- To provide God's child another opportunity to say, "Thank You, Lord."

### **What Gifts May Be Made to the Fund?**

- Gifts of cash—from an income-tax refund, a bonus at work, or an inheritance.
- Bequest through your will and/or living trust.
- Gifts of real property—farm, house lot, home, rental, business.
- Gifts of personal property—stamp collection, jewelry, art, boat, proceeds from garage sale.
- Stocks, bonds, life-insurance policies.
- Charitable trust principal designated at the end of the income distribution.
- Memorials to loved ones.

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**How Might the Funds Be Used?**

- NOT for normal budgeted items.
- Building fund.
- Lutheran Church Extension Fund loan.
- Future expansion.
- Additional staff.
- Pre-school and/or day school.
- Scholarships for professional church-worker students.
- Special mission projects.
- Seed money for a new project.
- Organ fund.

**Additional Considerations:**

- Generally speaking, a congregation will not incorporate its fund apart from the church's incorporation. It is easier and preferable to make the fund a part of the congregation's constitution and bylaws.
- To be certain all governmental and accounting requirements are met, seek legal counsel.
- Many congregational funds' bylaws allow both the income and principal to be made available for the Lord's work. While the congregation may not require use of the principal, the purpose of the fund is to support and expand the ministry of the church. It is not to create a financial nest egg.

**Foundation Resources**

Your LCMS Foundation Gift Planning Counselor has information and sample documents and brochures available on how to establish a congregational fund. He/she is willing to visit with your congregation about starting a fund. Also, congregations are encouraged to tap into the resources of LCMS Foundation to financially manage the fund. Their expertise enables the congregational fund administrators to concentrate on receiving gifts as well as distributing the income and/or principal.

**Selfish or Generous Stewards?**

As a congregation begins the thought process for the establishment of a congregational fund, it needs to address this question: "Will we be good stewards of the wealth accumulated from gifts and bequests, or will we be selfish with its earnings?" Sitting on \$5,000, \$50,000 or \$500,000 may not be the best way to fulfill Jesus' Great Commission. Many congregations, by using their funds appropriately, have dynamically accomplished mission and ministry far beyond what they could otherwise do.

**Survivorship Issues**

Much has been written and spoken about the disparity between men and women regarding the holding of income and wealth. It is interesting to note

from the following statistics how God has blessed women with the task and privilege of being the gender who will, 80 percent of the time, transfer a major portion of America's wealth from one generation to another.

- 34 percent of Americans with gross assets of \$600,000 or more are women.
- 60 percent of wealth is legally (but not practically) owned by women.
- 43 percent of people in the United States classified as top wealth holders are women.
- \$13 TRILLION will transfer via estate plans (wills, trusts, etc.) in the next generation changeover.
- Wives outlive husbands by seven years; so 80 percent of the time, women end up in control of household assets.
- The number of women heading households increased 240 percent since the 1980s.
- 30 percent of all businesses are owned by women.
- Women gave a larger percentage than men for the first time in 1996—2.6 percent vs. 2.1 percent.

(Taken from The Women Profile from "Reaching for the American Dream: A Multi-cultural Perspective," which was contained in a report to the White House, and from "A Primer on Soliciting Women Donors," Martha A. Taylor, University of Wisconsin Foundation.)

These statistics indicate the importance of both men and women being informed concerning their estates and how they are transferred at death. Because married women on the average outlive their husbands by seven years, they will be the ones passing on 80 percent of their collective \$13 trillion in residuals! We all need to be educated as to the best and most God-pleasing ways of transferring wealth.

## How Much Wealth Will Change Hands in the Next Generation?

As part of the \$13 trillion changing hands in the next generation, members of The Lutheran Church—Missouri Synod will transfer \$140 billion to heirs. The budget for our Synod for the year 1999-2000 was \$81.8 million. This budget does not include Lutheran Church Extension Fund, the LCMS Foundation, Worker Benefit Plans, or other entities like International Lutheran Laymen's League, Lutheran Women's Missionary League, Lutheran Bible Translators, etc. Consider what ministry opportunities could be accomplished if Lutherans bequeathed to the work of the church through their wills a minimum of a tithe of their \$140 billion in residuals. That's \$14 billion!

If in the next 30-year generation, this \$14 billion would be bequeathed equally each year, \$467 million would be available annually for synodical

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ministries. This is almost six times the present synodical budget! Think of how our synodical ministries could expand! And think of the other ministry opportunities outside Synod to be benefited if our members tithed estates through their wills!

Consider how God has blessed us with a good start toward reaching such a goal. During the period July 1, 1998, to June 30, 1999, the LCMS Foundation distributed \$20,033,077 to various Lutheran ministries. Of this amount \$2,015,535 went to congregations. These distributions came from bequests, endowments, matured agreements and special gifts.

In this same one-year period \$119 million was newly designated as planned gifts for direct and future gifting to Lutheran ministries. Direct and future planned gifts to congregations totaled \$34 million. There are, of course, other LCMS ministries who have their own gifting programs whose gifts are not included in these totals.

So, yes, God is blessing our estate-planning efforts, and we pray He would move all Lutherans to make plans to leave some or all of their estates for His work. Consider the following examples of needed financial assistance.

- The number of souls who would be touched if there were more pastors filling the vacancies in our pulpits.
  - In the year 2000, 33 percent of our pastors were 65 or older.
  - There are currently 800 vacancies in our Synod with 550 ministries calling pastors.
  - Each year 200-250 pastors leave the ministry due to retirement, burnout, etc.
  - In 1998, our two seminaries placed 135 candidates.
- The number of children who could learn that “Jesus Loves Me” if more new Lutheran schools were built and more Lutheran teachers were trained.
- The number of souls reached around the world if there were more trained missionaries. Of the world’s 6 billion people only 2 billion are Christian. four billion souls are lost!
- The number of hungry Third World children that could be fed and clothed, and told of Jesus’ love if more dollars were available for such needs.
- The victims of natural disasters who could be provided aid and shown the love of Jesus if more resources were transferred to such causes.
- The number of souls the Holy Spirit could touch with more Bibles printed in the native languages of the 6,700 language groups around the world; 4,500 language groups do not have Bibles in their languages.
- The 2 million deaf in our country, 95 percent of whom are unchurched. The 59 LCMS ministers to the deaf cannot possibly bring the Good News of Jesus Christ to all those with impaired hearing.

- The 4.3 million blind people in the United States who are among the 58 million blind along with another 50-75 million visually-impaired people around the world in whom the Holy Spirit could work if there were braille and large-print Scriptures available to them in their languages.
- The 15 million unchurched college students in this country. Many more than our current 170 campus pastors are needed to tell them of God's love.

In all of this, we know all the money in the world cannot buy one soul into heaven, but we do know it takes generous and continuous financial resources to train and support pastors, teachers, missionaries, Bible translators, support personnel and the many others, both professional and lay, who work in the harvest fields. "The harvest is plentiful, but the workers are few" (Matt. 9:37).

"Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Tim. 6:18-19).

### **So How Can I "Be Rich in Good Deeds" ? What Is the Procedure to Get Started?**

- Call your LCMS Foundation Gift Planning Counselor (or call 1-800-325-7912 for information)
- Set up a gift-planning seminar at your church.
- After learning more about Christian giving at the seminar, set up a personal, confidential consultation with your Gift Planning Counselor. He/she will:
  - work with you to analyze your assets.
  - help you define your goals and objectives.
  - help you set up a plan for gifting for the Lord's work.
- Have an estate-planning attorney put your plan into legal form through a will and/or living trust.
- Before signing the final documents, have your Gift Planning Counselor review the attorney's drafts of your will and/or living trust.
- Through the LCMS Foundation, set up a Charitable Remainder Unitrust, Gift Annuity, Pooled Income Fund, Donor Advised Fund, or Endowment Fund.
- Change beneficiaries of your life insurance and IRAs, TSAs, etc., to reflect your desired goals for giving.
- Finally, praise God for allowing you to be so blessed you can give for the Lord's work through your estate plan. Enjoy the feeling of knowing through your gift the Holy Spirit will touch numerous lives and souls.

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**When Do We Begin to Plan for the End?**

In the parable of the rich fool, God grabbed the attention of the selfish, self-centered, rich farmer by calling him a fool! “This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” (Luke 12:20). How would it be for God to call us a “fool” because, like the farmer, we focus more on our bulging bank accounts and retirement plans than we do on the Provider? “This is how it will be with anyone who stores up things for himself but is not rich toward God” (Luke 12:21). Do we, unlike the rich fool, acknowledge:

- God is our Creator and Provider?
- We are only managers of our possessions?
- We are to serve God and our fellow man with our possessions?

When will God say to us, “This very night your life will be demanded from you?” We Christians know by the grace of God we will be moving on to heaven. But what about our residuals? Do we have our estate distribution well-planned? Will our residuals pass on as we choose? Have we remembered to say, “Thank You, Lord,” through our wills? May God bless us as we consider giving Him final thanks and praise through our Christian estate plan.

**Discussion Questions as They Pertain to the Topics of this Section****1) Our God-Given “Residuals.”**

—Define Christian residuals in the sense of this topic.

—God supplies our \_\_\_\_\_ and many of our \_\_\_\_\_.  
What part have you played in acquiring yours?

**2) Who Supplies Our Residuals?**

—Why is it important for us to understand and accept in faith God as the Creator and Owner of all that exists?

—Since God is the Owner of all we possess, we are merely \_\_\_\_\_ who are to \_\_\_\_\_.  
Discuss this thought.

**3) So What Does God Expect of Us?****4) Who Will Receive Our Residuals?**

—Consider the three potential heirs mentioned in this section.

—Which of the three would you like to minimize?

—“We give because He first gave to us.”  
What does this statement mean to you?

**5) Dreams Turned to Realities.**

—Name three ministries you would like to assist as you say,  
“Thank You, Lord,” at the end of your life.



## 6) The Lutheran Church—Missouri Synod Foundation Helps Dreams Come True.

—How could the LCMS Foundation help your congregation and you personally with your dreams for ministry?



## 7) Examples of How Dreamers Have Given Their Residuals to Fulfill Their Dreams.

—Which of the gift instruments listed in this section might work for you?

—Name the simplest method you might use in making a gift from your residuals for the Lord's work at the end of your life.

### 8) Congregational Fund

—Which ministries in your congregation would benefit through a congregational fund?

—What new ministries could be started in five, 10 or 20 years if such a fund were in place?"

—What does it mean to be selfish when using a congregational fund, and how might selfishness not be the best stewardship? What alternatives might be considered?

## 9) Survivorship Issues

—Why is it essential that both wives and husbands understand residual stewardship?

## 10) How Much Wealth Will Change Hands in the Next Generation?

—How many zeros are necessary when writing the number one billion? One trillion? Consider the potential uses of these enormous financial blessings in God's work.

—Consider what a tithe of \$140 billion could do in our Lord's Church.

## 11) So How Can I “Be Rich in Good Deeds”? What Is the Procedure to Get Started?

—Review the beginning steps.

## 12) When Do We Begin to Plan for the End?

—How is procrastination one of Satan's most powerful tools?

—What steps will you take today as you say, “Thank You, Lord,” and begin to plan for passing on your estate?

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