

# IN GIVING STRATEGIES CREATIVE

**WE BELIEVE EACH PERSON SHOULD VALUE RELATIONSHIPS AND  
GENEROUS LIVING AS A LIFESTYLE.**

This lifestyle goes beyond the normal practice of giving one's tithes and offerings to living a life that seeks to refresh others through purposeful generosity. Now is the time to make an impact on the generations to come. Be a part of our church's mission and vision in connecting people to Christ and to Christian community.

*Proverbs 11:25 says, "A generous man will prosper.  
He who refreshes others will himself be refreshed."*

Giving from income is often the primary response to contributing to a stewardship campaign. There are many ways to give, and these are some examples of creative giving and non-cash gifts you should consider. Please allow our team to help you evaluate your possibilities.

# IDEAS FOR CREATIVE GIFTS

**IRA GIFTS** - Individuals who are 70½ or older may choose to make qualifying charitable distributions of up to \$100,000 per year from their IRA without paying personal income tax on the gift. The amount does apply toward annual Required Minimum Distributions (RMDs). The gift must be made from the IRA custodian directly to the church.

**STOCKS, BONDS, MUTUAL FUNDS** - Giving appreciated stocks, bonds, or other securities toward the project can be an advantageous tax-efficient gift. The donor may avoid paying capital gains taxes and receive a charitable deduction for the full value of the securities if the securities are donated directly to the church's account rather than selling them yourself, then donating the proceeds.

**COMMERCIAL REAL ESTATE** - A donation of business or investment real estate that may have appreciated in value and depreciated for tax purposes could be a significant leveraged gift with multiple tax benefits to the donor. Not only could the donor receive a tax deduction for the donation, but additionally may avoid capital gains taxes and depreciation recapture.

**PERSONAL PROPERTY** - Donations may include Precious Jewelry, Bullion, Automobiles, Antiques, Sports memorabilia, Coin collections, Artwork or other valuable collectibles. Recognizing that you may own personal property with significant value, a donation of such property could provide funding for your contribution.

**CHALLENGE GIFTS** - You may be inclined to leverage your gift and encourage others to give, by offering to match up to a certain dollar amount of gifts from others. Submit your pledge to the church and designate it to the "Challenge Pool" to encourage others to give in support of the project.

**DONOR ADVISED FUND DISTRIBUTION** - Recommend/request a distribution from your donor advised fund or family foundation to the church.

**REAL ESTATE** - An unencumbered home, property or piece of real estate that is sellable can be a valuable gift that can provide significant tax advantages to the giver.

**LIFE INSURANCE** - Donations of cash-value life insurance policies may provide funds currently for the church and, in some cases, may provide a future estate gift. The cash value of the life insurance may also qualify for a current income tax deduction.

**BUSINESS INTERESTS** - Giving a minority ownership of a closely-held business may yield significant tax savings to the business owner while supplying capital and income to church.

**OTHER CREATIVE GIFTS** - Oil and gas interests, cattle, timber or proceeds from a timber harvest, mineral rights and other unique gifts could be excellent potential donations to the church and potentially provide significant tax savings for the donor.

*Our church does not provide tax or legal advice. Please consult your professional tax or legal advisor to determine how this information may apply to your own situation.*