

Many people have assets that they haven't thought of using for the work and ministry of the church. Yet, because all that we are and have come finally from God, we ask you to consider how you can contribute to our congregation from accumulated assets. Here are some special ways to give:

CASH RESERVES

While most of us give a portion of our income for our regular offerings, even beyond the tithe in some cases, we should also give serious consideration to giving out of cash reserves or other savings.

Often people give CD's, money market funds, or other "rainy day" savings. They sense that this is truly a special time, perhaps one of the few such special times in their lives, when they are spiritually ready and financially able to give a special gift from cash reserves.

APPRECIATED ASSETS

Amazing Grace can accept gifts of land or other real estate, stocks, securities, collections, works of art, or other types of personal property. For example:
A.

Stock that was purchased in 1980 for \$2,000 could have present value of \$8,000. Rather than selling the stock and paying income tax on the \$6,000 capital gain, you could give the stock to the church and take a tax deduction based on the dollar amount of the sale of the stock. In this way you would maximize your gift, maximize your tax deduction, and at the same time minimize your taxable liability.

B.
You could take advantage of accumulated equity in a home. You could secure a home equity loan, or second mortgage or reverse mortgage, give a gift to the church from what you borrow, and receive income tax benefits while assisting your congregation.

Amazing Grace Lutheran Church

*"...for building up the body of Christ"
(Ephesians 4:12)*

LIFE INSURANCE

There are special ways you can use life insurance as to benefit the campaign giving device. Some examples include:

- Give a gift using the cash value accumulated in a policy;
- Give the annual dividends of a policy;
- Also see the Deferred Gifts section; below

MATCHING GIFTS

Check with your employer to see if they have a matching gifts program in which your gift to the Appeal might be matched in whole or in part.

LOCAL INCENTIVE PROGRAMS

Many state and local communities have tax saving incentives or matching gifts incentives to encourage giving to charitable institutions. Check with your local government offices to see what is available in your area.

BEQUESTS OR PLANNED GIVING

BEQUESTS

Giving through a will as revocable trust is another significant expression of stewardship. This allows a person to make a significant contribution that may not have been possible during life. Designating a tithe of 10% of your estate is a good base to consider. Such an estate gift will have a lasting impact on the congregation's life and ministry.

DEFERRED GIFTS

There are a variety of ways to give through trust funds which have advantages for short and long term giving as well as tax planning. A financial advisor can explain the plans available for giving to the church through a trust fund.

Insurance may be used also as a Deferred Gift. Paid up policies may be given or the church may be named the beneficiary of either a new or existing policy.

Consideration of the special ways of giving described above can lead to action that will greatly benefit the congregation's work and ministry.

For more information please contact
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