

Who says

"It has to be cash?"

*Sometimes giving begins
in your own backyard.*

***It is a little-known fact that property of all kinds
can be given to further our fund appeal.***

The possibilities are limited only by your imagination and circumstance. And since donations of property are based upon worth, not cost, you may be in a position to give something of far greater value than what it cost initially to acquire. You can also expect to take a tax deduction for the fair market value of the property at the time it is given. Depending on your circumstances, an appraisal from a qualified source may be required for any deductions of \$5,000 or more.

Real Estate?

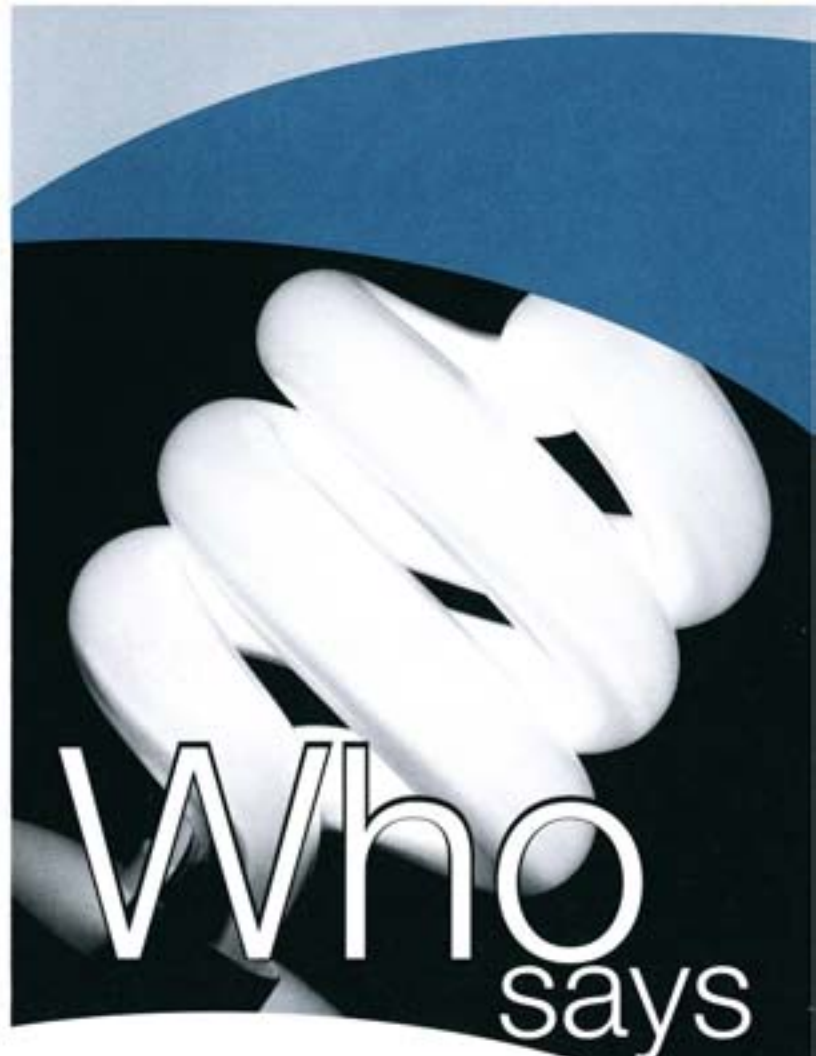
This option covers a lot of ground. Literally! Basically, if it has a deed, you can make it a gift. The possibilities include vacation homes. Undeveloped land. Commercial and rental properties. Farm land, too.

There's even a way to make a gift of your personal residence and retain the right to live there as long as you want. It's called life tenancy. (The financial advantages of this arrangement vary according to the manner in which the gift is structured.)

Personal Property? Absolutely.

It could be something you inherited... a collection or a piece of fine art. It could be a vehicle you no longer need. Or furniture for which you have no room. The candidates are many. And the cause is a great one!

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"It has to be cash?"

Give more than you thought possible.

*This is the benefit of including assets as a part
of your giving! The monetary value of the gift
typically exceeds what you might give as cash
outright. In fact, cash doesn't even enter into the
picture. In most cases, asset-based giving is as
simple as assigning ownership to the church. Of
course, there are many variations on this theme.
Here are just a few to get you thinking.*

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Take Stock of Your Situation

Gifts of appreciated stock and other securities have the potential to contribute significant dollars to our fund appeal by assigning ownership to the church. Among the options for sharing your assets with our church, this one couldn't be easier.

Benefits extend to you as well. When you sell stock outright, Capital Gains and Income Tax are never far behind. However, by giving the stock instead, your gross income remains unaffected. Capital Gains Tax is a non-issue. And you have a charitable deduction to claim as well. Appreciated assets must be owned for at least 12 months and it's always a good idea to consult your tax and financial advisor for the most current tax advantages.

Maximize your gift. Minimize your taxes.

The advantages of giving stock can be dramatic. The example below is based upon a gift to the church of \$21,000 and assumes a 35% marginal combined tax bracket, (28% federal/7% state) and a 20% combined capital gains tax (15% federal/5% state).

Compare & Rejoice!	Gift of Stock	Gift of Cash
Value of the gift	\$21,000	\$21,000
Charitable Tax Deduction	\$21,000	\$21,000
Original Cost of the Stock	\$5,000	
Capital Gains	\$16,000	
Capital Gains Tax Avoided	\$3,200	
Tax Savings	\$7,350	\$7,350
Total Tax Savings	\$10,550	\$7,350

Stock that has depreciated since you purchased it is also a viable gift. However, unlike appreciated stock, it is better to sell the shares and then donate the proceeds. This allows you to declare a capital loss in addition to claiming a deduction.

Give New Life To Insurance

Time was, life insurance was a family's only hedge against tragedy or the loss of primary income. Today, we tend to plan for the future with a variety of investments of which life insurance is only one.

If you have a life insurance policy that is no longer central to your financial planning, consider gifting it to our fund appeal.

Paid up policy? Name your options.

With a policy that is completely paid up, you can transfer ownership to the church. Or, you can simply name the church as a beneficiary for a policy that remains in your name.

Partially paid policy? As good as cash.

Your policy doesn't need to be paid up to benefit our church. Once you have transferred ownership to the church, you can claim an immediate tax deduction equal to the cash surrender value of the policy, or cost basis of the policy. Consult your tax advisor.

Other Bright Ideas For Creative Giving

Among the financial resources God has entrusted to you there may be some wonderful opportunities for giving that haven't even crossed your mind.

As you consider your blessings, please include your assets among them. The aim of this brochure is to shed some light on how you can do just that.

(More ideas on the back)