



FORWARD TOGETHER

CREATIVE WAYS TO GIVE

WHEN THINKING ABOUT FORWARD TOGETHER CAPITAL CAMPAIGN, MOST FAMILIES THINK ABOUT GIVING OUT OF THEIR WEEKLY CASH FLOW. WHILE THIS IS ONE OF THE WAYS YOU CAN GIVE, WE ENCOURAGE YOU TO BE CREATIVE IN WHAT OPTIONS MAY BE BEST FOR YOU AND YOUR FAMILY.

CASH GIVING

THIS IS THE MOST COMMON FORM OF GIVING.

GIFTS OF STOCKS (BONDS, MUTAL FUNDS)

These can be given directly to the church for resale. You will be credited with a non-taxable gift equal to the full current market value of the gift. At the same time, you will avoid most, if not all, appreciation taxes, even though the gift may have increased in value since it first came into your possession.

COPORATION GIVING

Some persons may discover they can give much more when they give, in part or entirely, through their corporation rather than from their personal income.

GIFTS OF PROPERTY AND ASSETS

Some who want to give generously realize they cannot give a property or an entire asset, but they can give part of a property or an asset. Therefore, they are willing to sell a property or an asset to the church at a bargain price. They will be credited with a non-taxable gift equal to the difference between the selling price and the current market value. At the same time, they will avoid some, if not all, appreciation taxes.

TAX ADVANTAGE

When you make a gift to the church and you qualify and itemize your deductions, you will not have to pay income tax on the amount of your gift. This means, for example, if your gift is \$10,000 and you are in the 28 percent tax bracket, you will save \$2,800 in income tax for the year. This being the case, you might want to consider giving your tax saving of \$2,800 along with your gift of \$10,000, since the additional \$2,800 is offset by your tax saving anyhow.

CHARITABLE TRUST

Various types of trusts may be established to pay you, or those you designate, an income for a term period or until your death or the death of those you designate. Afterwards, the trust principal becomes the property of the church. Some meaningful tax advantages are allowed when trusts are established.

LIFE INSURANCE GIVING

A person may name his church as the beneficiary of a life insurance policy that he feels is no longer needed for the protection of his family. This kind of gift also offers some meaningful tax advantages.

BEQUEST

While some may give to their church while living, they may also want to designate part of their estate to the church in their wills. This way of giving enables many people to give far more generously than they could while living.

**“AND EACH WENT STRAIGHT FORWARD. WHEREVER THE SPIRIT
WOULD GO, THEY WENT, WITHOUT TURNING AS THEY WENT.”
- EZEKIEL 1:2**