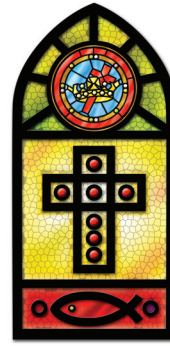


Creative Ways to Give Without Giving Cash

Saint John Lutheran Church Capital Appeal 2014



Here in this Place

For some of us, the gifting of appreciated assets can be a wonderful way to give. In fact, by gifting appreciated assets, some of us can give much more than if the gift were limited to cash only. In addition to being able to enlarge one's *philanthropy* the gift is often accompanied by sweet tax savings.**

SOME OPTIONS WORTH YOUR CONSIDERATION

- Gifts of Stocks and Bonds—a great way to avoid paying capital gains taxes while receiving a full value charitable deduction!
- Gifts of Appreciated Real and Personal Property
- Gifts of Real Estate—one of the most often given assets because it is easy to gift!
- Gifts of Life Insurance
- Gift Annuity—a gift with immediate tax-saving benefits plus life-time income for you, the donor.
- IRA Charitable Rollover—for those 70 ½ years and older, the gifting of an IRA can be a wonderful way to make a significant difference for Saint John and avoid significant taxation. Like all other gifting options, check with your tax expert.

If we are to reach our goal of \$1.6 million, it will be important to receive 3-year pledges looking something like this:

Number of Gifts Needed	Weekly Gift	Three-Year Total
1		\$250,000
3		\$100,000
3		\$50,000
20	\$160	\$25,000
30	\$65	\$10,000
20	\$32	\$5,000
50	\$10	\$1,560

We will also need many 3-year pledges of less than \$10/week. Every gift is valued and critical to our mission. We believe the people of Saint John Lutheran Church have the resources to achieve giving as indicated on this guide. Being people of faith, we believe in miracles and, if one occurs, we will be able to accomplish our goals including much reduced indebtedness at the end of three years. ***We can do it—to the glory of God!***

**Tax advantages should never be assumed. The various gifting strategies have certain tax implications which may or may not affect a specific donor's personal income tax liability. For expert assistance, consult your Kairos consultant, Pastor Blair Anderson, and ultimately, your own financial advisor, tax attorney or tax accountant.