

CREATIVE GIVING IDEAS

You might think that the most important part of our capital campaign is how much money we raise. However, the most significant piece is **your** participation. We each will play a part in supporting this effort in our own way, and **full participation** is our ultimate goal, in whatever shape it takes. We ask you to prayerfully consider what Grace means to you, and how you can support this three-year campaign. We hope you will find the creative ideas below helpful as you think about your support.

Gifts of Cash

Giving cash on a weekly, monthly, quarterly or yearly basis by check or electronic giving is the way most people contribute to a capital campaign. Some will prefer to give one large upfront gift of cash.

Gifts of Securities

Giving appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the church will receive a very liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling the stocks/bonds and donating the proceeds, which then turns the gift into an ordinary cash gift. A tax accountant can advise you about the most advantageous way to make the transfer.

IRA Transfers

People 70-1/2 years of age and older are able to transfer money from their IRA directly to Grace without paying any income tax on the amount transferred. Referred to as a charitable distribution, the amount counts toward the minimum required distribution and as such reduces your adjusted gross income. More than a deduction it actually reduces your taxable income for the year in which you make the gift.

Gifts of Life Insurance or Annuities

An existing insurance policy that has accumulated cash value can provide a source of funds to meet or increase a pledge to the capital campaign. An outright gift of the policy or naming Grace as the beneficiary can be a wonderful gift. Similarly, an annuity in the name of the church or one that has ownership transferred to the church can provide lasting income.

Gifts of Real Property

Unencumbered real estate can be sold to produce capital or even personal property of value, such as jewelry, art, cars or boats can be a gift to the capital campaign.

Consider including Grace as a Beneficiary in your Will

Having a Birthday Party, Retirement Party or Anniversary Celebration?

Consider inviting your guests to make a contribution to the Grace Lutheran Church Capital Campaign in lieu of gifts.