

NOT EQUAL SHARES BUT EQUAL SACRIFICE

There is a role in this capital funding campaign for every member of the church. Everyone's thoughtful sacrifice is important if we are to be successful. Your financial involvement is a decision between you and the Lord. Giving is a part of worship, but giving must come from your heart. You will never be pressured, nor told what you should give. However, we ask that you pray to discern God's will for your participation in the campaign.

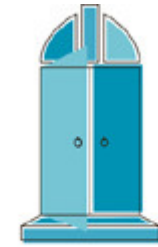
Lord, what do you want to do through me?

A look at one family's commitment to increased giving

Activity	Week	Year	3 years
Eliminate family meal out	\$30.00	\$1,560.00	\$4,680.00
Eliminate 1 video rental/week	5.00	260.00	780.00
Reduce Christmas budget		500.00	1,500.00
Reduce Vacation budget		250.00	750.00
Eliminate 4 "dates"		245.00	735.00
Eliminate 1 cup of coffee/day	10.00	520.00	1,560.00
THREE YEAR TOTAL			\$10,005.00
<i>"In addition, we will continue to support the annual budget and the mission programs."</i>			

NOTE: Any discussion of tax treatment is not intended and should not be considered as tax advice. Consult your personal tax professional for advice on your tax position.

Creative Strategies for Giving



HONORING OUR PAST
Welcoming Our Future

St. John's Episcopal Church

You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

II Corinthians 9:11
NRSV

Horizons Stewardship Co., Inc.
Toll free 888-298-2020

GIFTS OTHER THAN CASH

WHAT ARE GIFTS OTHER THAN CASH?

- Transferring ownership of an asset, rather than selling the asset and giving the cash, is an other-than-cash gift.

WHAT KIND OF ASSETS SHOULD I GIVE?

- Appreciated investment property held more than one year, such as publicly traded stocks, mutual fund shares, bonds, real estate, collectables and other such readily marketable property have tremendous tax advantages.
- Personal property such as automobiles, jewelry and other items may also be given. There may be no capital gains tax benefits to these gifts, but the financial and spiritual benefits can be tremendous.

WHY GIVE GIFTS OTHER THAN CASH?

- The tax code is very generous toward this form of giving. Giving the asset to the church for it to sell eliminates potential capital gains taxes and can increase the after-tax proceeds.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The individual or business is allowed to include 100% of the market value of most such assets as charitable contributions for tax purposes, if held more than one year.
- Capital Gains: The transfer of property does not generate a capital gains tax.
- The church, as a tax-exempt entity, will realize the full market value, less transaction costs, at the time of sale, without paying capital gains taxes.

WHAT IF I SELL FIRST, THEN GIVE CASH?

- You may be subject to capital gains taxes thereby reducing the after tax proceeds from the sale.

	Sell First	Give Asset
Market Value	20,000	20,000
Cost Basis	-10,000	-10,000
Gain	10,000	10,000
Tax (assuming 20%)	2,000	0
Church receives	18,000	20,000

HOW DO I GIVE OTHER-THAN-CASH GIFTS?

- For stocks, mutual fund shares, and bonds:

TRANSFER INSTRUCTIONS

Contact your broker and request the transfer to St. John's, giving the following information:

Tax ID #23-1365283

Receiving Custodian:

LaPorte Asset Management

Deliver to DTC clearing #0141

Acct# 1193-5161

You will be provided with stock powers or transfer papers to complete the transfer.

When you have completed the transfer, please notify the church office: 717-299-1188.

Our website also has a stock transfer form.

For specific or confidential questions, please contact your financial adviser.

OTHER GIVING STRATEGIES

CASH FLOW GIFTS

Giving smaller amounts more frequently might offer the opportunity to make a significant commitment. Weekly, semi-monthly, or monthly giving allows large gifts to be reached in smaller steps. With a "First Fruits" offering in 2015, your 3-year pledge can be spread out over 4 tax years. Transferring funds electronically is a convenient option for this giving plan.

DIVERTED FUNDS GIFTS

Freeing up funds which are currently going to other areas of spending offers the opportunity to increase giving to God's work. Diverting funds from entertainment, dining out, dues, subscriptions, gifts, allowances, or luxury items offers lifestyle adjustments that can impact one's giving.

DELAYED EXPENDITURES

Delaying purchases is another way to significantly increase giving. The acquisition of major items such as automobiles, luxuries, or excursions, when postponed, allows substantial giving opportunities.

INCOME-PRODUCING ASSETS

Interest income, payments from rental properties or monies from other income-producing assets provide a source for increased giving.

SALE OF ASSETS

Sale of major assets, such as a house, car, land, or business, provides resources for giving.

RAISES / BONUSES

Dedicating a portion of one's raises and bonuses offers a creative method to increase giving.

FREEDOM FROM DEBT

Debt obligations that will be fulfilled in the next three years will free up revenue that can make a larger gift possible.

UNIQUE SKILLS INCOME

Some people have marketable hobbies or skills that enable them to give from the profits.

CHARITABLE GIVINGS RESOURCES

Diverting more of one's total charitable donations to the service of God can provide significant resources.

SAVINGS AND ANNUITIES

Often we realize that a portion of our savings may safely be given to the work of God's Kingdom through our church.

CORPORATE GIFTS

Significant donations might be made by one's business.

GIFTS FROM AN IRA

Seniors who would like to make a tax-free contribution from an IRA account should contact their financial advisers for current government guidelines.