



## Giving Options and Opportunities

This Forward Capital Campaign is built upon church members making gifts over and above their current level of giving. The best path to increased giving is the spiritual path, where you set your heart on things above. Financial priorities then take shape from spiritual priorities.

One way of defining this is, *Lifestyle Stewardship*, a term used to describe a level of giving that affects one's living. The challenge of Lifestyle Stewardship is to find ways, boldly and prayerfully, to let your giving touch your living!

King David declared, *"I will not sacrifice to the Lord my God burnt offerings that cost me nothing."* (2 Samuel 24:24) David understood the gift that would touch the heart of God must first touch the heart of the giver! *This is the spirit of Lifestyle Stewardship: If it is for my God, my gift must have value and meaning to me.*

Often, Lifestyle Giving means giving up something in one area so that you can give more of yourself in another. There are three keys to effectiveness in Lifestyle Stewardship:

- Reassess lifestyle
- Rearrange priorities
- Reallocate resources

Many Christians have been amazed at their ability to give over and above current giving to St. Matthew's. The following list presents eight opportunities that you may find helpful as you consider your support of the Gospel.

### 1. Practice priority budgeting

Many families will choose to rearrange their priorities and give up something in their current budget in order to give more to a capital campaign. Priority budgeting may mean postponing a planned expenditure such as a new car, vacation, home remodeling or other major purchase.

### 2. Redirect present expenditures

At times, families have significant short-term expenditures for special needs. One example might be a child attending college. Perhaps that child is graduating from college during the first year of the three year capital campaign. As a result, they are able to increase their commitment to the second and third years of the campaign by redirecting those tuition funds to the campaign. The same would be true when a load is paid off.

### 3. Increase giving with increased income

From time to time, people receive periodic increases in salary or bonuses from their employers. The temptation for many of us is to increase our lifestyle to fit the higher income. In many instances, families have decided to maintain their lifestyle while using that salary increase for their church's capital project.

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#### **4. Give from your excess**

A young man decided that two of his collector baseball cards, worth over \$20,000, would be a most appropriate means for him to offer a meaningful sacrifice of love to his Lord. Some families save money over a period of years for a special project. A couple had saved \$80,000 to build a lake cabin. When their church entered a capital stewardship campaign, they decided the needs of the church were greater than their need for a second home.

#### **5. Unexpected gifts**

Often people pray for God to show them a way they can give beyond what they presently see or afford. At times, God answers those prayers very quickly, unexpectedly and generously: a bonus at work, an inheritance, a gift... Such a blessing can be added to their three-year commitment.

#### **6. Sacrifice your extra time**

Some family members have extra time they would be willing to use in a part-time job to be able to give more to the church. This is particularly true for families whose children are grown and away from home and for semi-retired or retired couples. A man was in the process of retiring when his church entered a campaign. He and his wife secured new jobs and gave the first three years of their retirement income to the capital campaign.

#### **7. Give appreciated assets**

Over the past several years, we have seen a historic rise in the stock market. Many stock holdings have a tremendous level of unrealized gain. That is good news. The bad news is that if these stocks are sold, a significant portion of the gain would be lost to taxation. Gifts of appreciated assets-typically investment securities or real estate-can be very advantageous to both the donor and to the church. Unlike gifts of cash that have already incurred an income tax, gifts of appreciated assets aren't subject to capital gains tax. In addition, the donor receives an income tax charitable deduction for the full market value of the asset. That, in effect, makes these gifts less costly to make.

#### **8. If you are above 70 1/2 years old, consider giving through your IRA to satisfy the Required Minimum Distribution**

Your IRA may have blossomed in the last 10 years giving you the opportunity to give more to a nonprofit like St. Matthews and less to income taxes. You can give more than your required distribution up to \$100,000 each spouse each year. Nonprofits don't pay income taxes, but your heirs will. Why not consider QCDs for your Forward gifts? Leave a Legacy gift of a debt free ministry to the next generation and watch it grow!

*Though it is important to invest your giving to further the mission of the ministry God has laid on your heart, it is also important to consider the tax implications of making a gift to the church. Before making a commitment of this type, consult your CPA, tax attorney or other financial advisor.*

Giving does not have to be in equal increments over the three-year period of the campaign. As you think about your financial commitment to the campaign, think not of just your potential to give right now, but also of your potential to give in the future. It might be that you can make a three-year commitment in which 20 percent is given in the first year; 30 percent in the second year and 50 percent in the third.

Finally, as you consider your financial commitment to the Lord's work, you might want to consider estate planning. Many sincere, committed Christians have not made provision for God in their wills and estate planning. Now might be a good time to do that. It might be as simple as including a provision in your will that 10 percent of the value of your estate will be donated to the church holding your letter of membership at the time of your passing. Or, it could involve a planned gift such as a charitable remainder trust. While such gifts may not provide an immediate financial benefit to FORWARD, they are marvelous gifts of faith commitment to carry on the work of the church for future generations. WELS has Gift Planning Counselors who can help you set up plans that will continue to support Gospel Ministry when the Lord calls you home. You pastor can direct you to one of these counselors or you can find one on [www.wels.net](http://www.wels.net).