



Creative Ways to Give

Make a gift greater than you imagined and costs less than expected.

IRA - RETIREMENT PLAN

Are you 70 ½ or older? You can use your qualified retirement plan to give.

SCENARIO: Kurt & Betty are in their early 70's and want to make a significant gift to Our Saviour's. They've accumulated \$800,000 in their qualified retirement plans, and must now take their required minimum distributions despite the fact that they don't currently need the entirety of their RMD to support their lifestyle.

OUTCOME: Kurt and Betty request a \$25,000 qualified charitable distribution (QCD) from their IRA and direct it to their congregation, avoiding the payment of income tax on this portion of their withdrawal. They also name Our Saviour's as the death beneficiary of the remaining retirement funds, leaving other assets with lesser tax consequences to heirs.

STOCK

Do you have appreciated stock? Make a larger gift than you might imagine with it.

SCENARIO: Bob & Mary are in their late 50's with two young adult children who they've already put through college. They both want to increase their 2025 commitment to Our Saviour's.

OUTCOME: Bob & Mary decide to gift \$10,000 of appreciated stock to Our Saviour's. Since the stock was inherited at cost basis of \$4,000, the Smiths will avoid paying \$900 in taxes on the \$6,000 of capital gains. The Smiths also qualify for a charitable tax deduction and have an income tax savings of \$2,800. After both tax benefits, the net cost of the gift to the Smiths is only \$6,300.

TAX DEDUCTIONS

Do you itemize your tax return? Increase your gift impact without increasing your gift amount when you itemize your tax deductions.

SCENARIO: James & Beverly are in their 40's with two school-age children, and they want to make their best gift from their regular income to Our Saviour's in 2025. Before taking a closer look, they're imagining a one-time gift of \$7,500.

OUTCOME: James & Beverly consult with their accountant and confirm that a larger gift will make them eligible to itemize their deductions this year. They decide instead to give a \$10,000 gift, take the charitable income tax deduction, and at their income tax rate, the net cost of the gift to them will be only \$7,200.

CD - CERTIFICATE OF DEPOSIT

Do you have accounts you are not utilizing? Replace or even increase your income with certain gifts.

SCENARIO: Carlos & Rosa are both 79 years old. They want to make a significant gift to Our Saviour's, but would like to avoid reducing their current income. They have a \$50,000 CD maturing, and though they've never needed the principal, they like the idea of receiving a guaranteed income. If renewed at the current 1% rate for another 24 months, they'll receive \$500. However, if they gift the \$50,000:

OUTCOME 1: \$25,000 could establish a charitable gift annuity that, at their respective ages, provides a guaranteed, fixed payment for both lives of 6% or \$1,500 per year - 3 times the CD return. They can take a charitable income tax deduction for their gift, and receive a portion of the annuity's income tax free. After the second death, the church receives the charitable gift annuity's remainder value.

OUTCOME 2: \$25,000 could be given as their response to the Our Saviour's Ministry campaign, and they are eligible for a charitable deduction, effectively reducing the gift's costs.

MAKING THE MOST OF CASH GIFTS

Below are some practical ways to stretch your budget to make room for a gift to Our Saviour's:

INTENTIONAL SPENDING As we become more aware of our spending each week, we can choose to minimize expenses.

Consider the following:

- Starbucks: \$6.25 *Skip one a week for three years and make a pledge of \$912*
- Vacation: \$3,000 *Stay home one year and make a pledge of \$3,000*
- Lunch out: \$15.00 *Brown bag it twice a week for three years and pledge \$4,680*

PRIORITY BUDGETING This involves postponing a planned expenditure such as a new car, sailboat, vacation home, and applying the same monthly payments toward the capital campaign.

RE-CHANNELING A PRESENT EXPENDITURE Many families learn to budget their money for short-term heavy expenditures, for example while their children attend college. The same philosophy applies when budgeting money to support a campaign.

UNEXPECTED CASH An income tax refund or portion of an inheritance recently received are examples of gifts of unexpected cash.

INCREASES IN INCOME Many people have incremental salary increases, or bonuses which they include as part of their gift.

EXTRA WORK One man postponed his retirement and gave away a portion of the income. Another woman worked a seasonal job and donated what she earned.

MORE INFORMATION At no cost or obligation, you can receive more information, a personalized illustration, and a confidential consultation to help you make an informed decision.

Contact: Jana Swenson at jana@janaswenson.org



Preparing to Respond

Before filling out your pledge card, please read through this giving guide. It will help you make a decision that is grounded in faith.

STEP ONE: REFLECT ON GOD'S PROMISE TO YOU

"I have come that you may have life and have it abundantly" - John 10:10

"Surely you know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope." - Jeremiah 29:11

"Ask and it will be given, search and we will find and when we knock, the door will be opened for us."
- Matthew 7:7 (*paraphrased*)

"May we rejoice always praying without ceasing and in everything give thanks; for this is the will of God in Christ Jesus within us." - 1 Thessalonians 5:16-18 (*paraphrased*)

STEP TWO: REMEMBER OUR CAMPAIGN GOALS TO MEET THE NEEDS OF OUR SAVIOUR'S LUTHERAN

Making Room for Greater Hospitality "Do not neglect to show hospitality to strangers, for by doing that some have entertained angels without knowing it." - Hebrews 13:2

1. An expanded and improved kitchen layout and location. It will allow our hospitality to shine. This new space will have the capacity to accommodate needs from funerals to congregational events. The kitchen will become a central role in sharing food, relationships, and making connections.

2. An Americans with Disabilities Act (ADA) compliant family restroom. Also an additional 2 individual restrooms within secure kids' ministry space.

3. Improved security, safety, and convenience with redesigned access points for children's ministries.

4. An improved parking lot: It is a "first impression" when first time visitors arrive on our campus, offering an inviting and smooth path. A new surface will ensure the safety, comfort, and convenience of all who travel onto our grounds and enter our doors.

Making Room for Greater Connection Through Improved Meeting Spaces

"And God is able to make all grace abound, so we may always have all sufficiency in everything and to have an abundance for every good deed." - 2 Corinthians 9:8

1. 1,000 square-foot meeting area designed for children, youth and family (CYF) ministries, adult presentations and gatherings.

2. This will include a divider to create two mid-sized rooms, improved lighting & acoustics and equipped with today's technology. This space is like nothing we currently have.
3. Smaller and more flexible office spaces that will promote collaboration.
4. Storage for tables, chairs and supplies

STEP THREE: PRAYERFUL CONSIDERATION OF YOUR GIVING OPTIONS

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion for God loves a cheerful giver." - 2 Corinthians 9:7

1. Gifts from Assets

IRA Required Minimum Distribution (Contact the IRA's financial institution.)

Gifts of Stock and Bonds.

Gifts of Appreciated Assets

Gifts of Investment Income

2. Gifts of Cash

Intentional Spending

Re-Channeling a Present Expenditure

Gifts of Unexpected Cash

Gifts from Increases in Income

3. Talk to your accountant or financial planner to determine how you can make a gift bigger than you can imagine. Remember you have three years to make your gift.

STEP FOUR: GIVE PRAYERFUL CONSIDERATION

Gracious God,

Lord, You surround us with Your grace and give us Your love, Your peace and Your hope.

Help us to live with expectancy, generosity, invitation and courage. Strengthen our relationships with each other, those You've called us to serve, and with you. Continue to guide and support us, opening our hearts to Your Word, new ministry opportunities, and to the transforming power of Your Spirit. We know and believe that through You, all things are possible. In the name of your Son, Jesus Christ we pray. Amen

STEP FIVE: REMEMBER, WE HAVE BEEN HERE BEFORE – AND GOD WAS FAITHFUL. NOW IT'S OUR TURN.

"Now to him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us." - Ephesians 3:20

1. Generations before us made bold, faithful decisions: buying land when it seemed like too much; building a new church when the old one couldn't serve us: stepping up during the Great Recession.
2. Those decisions weren't just about buildings. They were about faith, a passionate vision, and the future. Our Saviour's has a strong foundation and is ready to continue to grow and reach more with our message of faith and hope for generations to come.