

In Matthew 25:34-40, Jesus implores people of faith to heal the sick, clothe the naked and give living water to the thirsty soul. In doing these things **“to one of the least of these,”** he said we are also doing them to him.

For the Least of These

We respond to that call, in part, by generously giving through The United Methodist Church and its worldwide connection.

And at year-end, when many people are planning their giving with potential tax benefits in mind, several options fulfill our need to give.

Give Appreciated Securities

If you give shares of stocks, bonds or mutual funds to your church, you receive an income tax deduction for the full value of your gift. You also avoid the capital gain tax you would incur if you sold the securities yourself. The church sells that gift tax-free and receives its full value. You may also sell stock that has gone down in value, give the proceeds to your church and apply the realized loss on your tax return. Many churches can receive securities electronically, but for those that can't, the foundation can assist in making a gift.

Pay Your Church Pledge

Consider paying this year's pledge in full and prepaying all or a portion of next year's pledge. If you itemize deductions on your tax return, you'll receive a tax deduction for your gift.

Give From a Will or Trust

A bequest from your will or trust is a way to leave a legacy to your church as a statement of lifelong Christian stewardship. Just add a one-page addendum or codicil to your document to make the bequest. If you don't already have a will or living trust, we encourage you to have one written, and consider a bequest to your church when you do.

Give Now, Make a Difference Over Time

With a donor-advised fund, you make a tax-deductible gift now to the foundation and then advise over time how the fund should be distributed to your church or other charities. The fund will be invested so it can grow, and you may add to it at any time. It's a convenient alternative to a family foundation, and the fund can become permanent, with family members named as advisors upon your death. It's also a good option for donors who want to see how their gift makes a difference now.

IDEAS FOR END-OF-YEAR GIVING

These are just a few options to consider. What's most important is not how we give, but why – to care for the least of these.

Give From Your IRA

If you are 70½ or older and have a traditional IRA, you may roll over up to \$100,000 to your church, the foundation or other charity. The transfer isn't considered income, so it's tax-free, and it counts toward any minimum distribution you are required to make. To qualify, your IRA trustee must send the funds directly to your church or charity.

Give Now, Get Income For Life

Charitable trusts and gift annuities combine a gift to your church with income and tax benefits for you or your family. With gift annuities administered by the foundation, for example, donors receive an annual rate of return and an immediate tax deduction for a portion of the gift. And at the donor's death, the remaining value of the gift annuity is distributed to the designated church or other charities.



Consult your financial or tax advisor before making a gift to determine what's best for you. Contact us for more information.