

CREATIVE GIVING MAKES A DIFFERENCE!

As we all contemplate how best to support our new capital campaign, giving from regular income is a logical place to start. However, it's a reality of life for many of us that our household budgets often don't have "extra" funds waiting to be allocated. In that circumstance, we recommend thinking about some of these **CREATIVE GIVING** suggestions:

Give Appreciated Assets

- **Stocks, Bonds and Real Estate** purchased years ago frequently carry an appreciated value.
- **Cash Value of Life Insurance or IRA Transfers** may also make sense to consider as gifts.
- Donating these assets to St. James' may provide tax advantages that make the gift even more valuable to you and the church.
- Given the critical importance of tax implications in charitable giving of this nature, you should always consult your accountant, tax attorney or licensed financial advisor, before making any decisions.

Give "Stuff"

- **Jewelry, Stamps, Coins, Automobiles, Baseball Cards, Artwork, Sports Memorabilia, Antiques, Musical Instruments**, or the donation of other collectible items, may be the ideal way to support the capital campaign.
- If you have something in mind, we can work with you to obtain an estimated value and then determine how best to convert your collectible into cash.

Give By Sacrifice

- **Re-prioritizing your budget** to eliminate something simple, perhaps relating to a hobby or a habit, may free up more money than you might imagine. If you sacrificed just one cup of gourmet coffee each week, at a cost of \$5/cup, you would have \$260/year to contribute towards the capital campaign; one fewer dinner out each week, at a savings of \$30/meal, would generate an amazing \$1,560/year...WOW!
- **Dedicating unexpected income**, perhaps in the form of a surprise bonus, a favorable commission, an inheritance, or an increase in salary, may allow you to give without having to reduce monthly expenses.

For each of us, giving to the capital campaign is a very personal decision. As you pray on your capacity to contribute, please be sure to contemplate all of the avenues available to you and know that the church is here to help you talk through any creative giving options you might be considering.

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