

# Your Commitment Opportunity

## Maximizing Your Gift Creatively

### REAL ESTATE & PERSONAL PROPERTY

An unencumbered piece of real estate that is readily saleable in the marketplace can be a wonderful gift. Real estate and personal property gifts should be discussed in advance with church leaders to determine if the gift can be accepted.

### STOCKS & BONDS

Stocks and bonds can be very advantageous to both the donor and the church. These items can be donated at the appreciated value; the donor can receive the tax deduction at the appreciated rate, thereby avoiding a costly capital gains tax. Consult a tax attorney or tax accountant for advice about the most advantageous way to transfer.

### LIFE INSURANCE

Tapping into accumulated cash lying dormant in insurance policies and in paid up life insurance policies are two other excellent ways to give. Perhaps these assets are no longer needed at this stage in your life and could be put to use in God's work through your church and this project.

### REARRANGE PERSONAL PRIORITIES

Our priorities reflect our actions. Consider arranging your personal priorities in order to give sacrificially over the three-year period. Priority budgeting may lead to postponing or limiting planned expenditures that may be optional and can easily wait, in order to give as God inspires.

### RE-CHANNEL AN EXPENDITURE

Most people have incurred significant short-term expenditures for special needs, such as college tuition. Once complete, such commitments already budgeted, can be redirected for God's work.

### UNEXPECTED CASH AND WINDFALL PROFITS

From time to time, resources become available that may or may not be anticipated. Many people, for example, use their income tax refunds or windfall profits from investments, etc.

### INCOME INCREASES

Some people anticipate incremental salary increases over time, or bonuses associated with employment contracts.

*"But seek first His kingdom and His righteousness and all these things will be given to you as well."  
-Matthew 6:33*

Such anticipated salary increases can be a key part of planning your commitment.

### ACCUMULATED CASH

Some people save money over a period of years for a special project and perhaps find that later, their original interest in the project is no longer a high personal priority. Such accumulated funds can be dedicated to God through this campaign, and will make a lasting, eternal difference.

## Bequests & Estate Gifts

Bequests, including wills and charitable remainder trusts, can continue God's work long after one's lifetime. Such gifts, appropriately planned by a knowledgeable financial professional, can provide a certain level of income for you during your lifetime, and provide a charitable remainder gift for the church. The church will be counting on the fulfillment of all gifts made to achieve this project.

Members are encouraged to let family know about their desire to fulfill a campaign commitment to the church, should something happen. A simple statement or codicil can be added to one's will to direct and confirm this. If you need assistance in preparing a codicil, or if you would like additional information about bequests and estate gifts, please contact the church office.

## Gifts-In-Kind

There may be opportunities for gifts-in-kind including special professional services. Such gifts are always welcome.

## Tributes & Memorials

Inherent in the human heart is the desire to remember the lives of those who have influenced worthwhile causes over the generations and those whose commitments today set an inspiring example. St. Luke's considers it a privilege to express gratitude and appreciation through Tributes and Memorials associated with our capital campaign.

To designate an item as a tribute or memorial, the gift should meet or exceed the total cost for the item or space as specified by the building plan. In making such a gift, the donor recognizes that the timing for construction and detail are not necessarily influenced by such a commitment, and that church leaders must retain the ability to appoint proper uses of all church facilities based upon ministry needs. Also, the donor acknowledges that tribute and memorial gifts carry no obligation for ongoing maintenance of the facility, though it is hoped that the donor may consider future endowment for this purpose.

Location	Sq. Feet	Estimated Cost*
Worship Seating	1,978	\$395,600
Welcome Center	862	\$172,400
Children's Room	406	\$81,200
Adult Classroom	300	\$60,000
Toddler's Room	282	\$56,400
Kitchen	278	\$55,600
Infant's Room	272	\$54,400
Volunteer Workroom	200	\$40,000
Resource Room	140	\$28,000

\*Costs are figured at \$200/square foot.

PRAY FOR GOD'S WILL IN YOUR LIFE  
AND IN OUR CHURCH. REMOVE ALL  
SELF-IMPOSED LIMITATIONS ABOUT  
HOW TO RESPOND. OFFER A SACRIFI-  
CIAL COMMITMENT TO GOD WHEN  
THE TIME COMES. VOLUNTEER A  
LITTLE OF YOUR TIME TO HELP  
WITH THE CAMPAIGN.

## Planned Gifts

Help ensure the continuation of God's work through St. Luke's beyond your lifetime, by making a planned gift in addition to your gift for the building project. Examples include:

- **CHARITABLE GIFT ANNUITY** – a financial instrument that provides you with a guaranteed income for life, with an eventual gift to the church after your lifetime
- **CHARITABLE TRUST** – an irrevocable gift to your church which is placed in a trust and you receive an income from the asset during a specified period of time; after that time, residual value becomes a gift to the church
- **OUTRIGHT GIFTS** – cash, stock, real estate, life insurance either paid up or guaranteed by other means, retirement assets, etc.
- **BEQUESTS** – a gift that is made through a will
- **IRAS** – Individual Retirement Accounts
- **DONOR ADVISED FUNDS**

You will need to work with your own personal trusted advisors such as your CPA, attorney, financial advisor, etc.



*If you are interested in exploring any of these gift options further, please contact the church office.*

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