



Q: When do my gift payments for the campaign begin?

A: Unless you prefer a different timetable, the payment period begins December 2024. The Intent Form has a place for you to indicate how and when you will fulfill your commitment.

Q: How long does the Growing Together in Grace Campaign last?

A: The Growing Together in Grace Campaign will last for three years: December 2024 – November 2027. You may also make a one-time gift or make payments for less than three years. Those 73 years old or older often find that giving through an IRA Required Minimum Distribution allows them to make a significant tax deductible gift when that timing is best for them.

Q: Is it possible to just make gifts to the Campaign without making a specific commitment?

A: Yes, but written responses, while never legally binding, give us an indication of what we can expect and help us to better plan for our mutual ministries. Please fill out a Statement of Intent indicating how you will respond to the campaign, even if you do not make a commitment. The response from the congregation will be a compelling story to tell our new members and our community as we prepare for an even more impactful ministry.

Q: Do all gifts to the Growing Together in Grace Campaign have to be cash?

A: No. Gifts of appreciated stock, property, mutual funds, in-kind gifts needed in property improvements, cash value from insurance policies or policy loan proceeds, Certificates of Deposit (CD's), bonds and annuities are just some of the ways we can give. All of these gifts may be subject to restrictions and limitations, so it is wise to consult your financial adviser or accountant.

Note: For gifts other than cash, contact Gretchen Rauch at the church office (office@gracepa.org). There may be important tax implications. Unless you are trying to capture a capital loss, do not sell the property yourself as you may be subject to capital gains tax rules. Grace Lutheran or your financial professional can help structure transactions for mutual benefit.

Q: What is the advantage of giving appreciated stocks or property?

A: You can avoid capital gains taxes and receive a tax deduction for making a charitable gift.

Q: Will I be asked to give a specific amount?

A: You will be asked to prayerfully consider an amount based on the Gifts Needed Chart above to reach our goal. If every gift is fulfilled, we can exceed our goal.



STEP 6: CONTINUE GROWING IN CHRIST!

When do you stop giving and growing in giving? You don't. Growth in generosity is a journey.

If your giving is to be blessed and joyful, it must continue to grow and expand. For each person, that growth may look different! Some are motivated by a Biblical tithe and then grow to the concept of offerings. Others seek to grow by a percent a year and never stop their giving. Some people have the challenge to find a process to be more generous, even in a case where their income has declined due to layoff, death, or divorce. In these cases, simply maintaining a level of support means experiencing growth in the overall percentage of their contribution.

Regardless of where you are in your generosity journey, once you have experienced the joy of good and generous giving, you will want to keep on growing!

From *Six Steps to Joyful Giving*, written by Dr. Bob Gronlund