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We read these words at the end of the year and each time they remind us of our personal response to God's saving grace and our personal ability to share in Christ's mission.

In this season of giving, let us consider the opportunity to share in the ministry areas of our congregation and the Presbyterian Church (U.S.A.). In addition to local current ministry needs, prayerfully consider giving to the Presbyterian Foundation to endow ministries of the Church. The Foundation manages endowment gifts to serve Christ's mission and responsibly honors donor intent.

#### YEAR-END GIVING TIPS

- **Want to make a gift, but might enjoy some income during your lifetime?** Consider a variety of options that would produce income, while giving you a current tax deduction and a future gift for your Church, such as a charitable gift annuity or charitable remainder trust. Or even consider a gift that produces income for your church for a period of time and then passes to your heirs, such as a charitable lead trust.
- **Concerned about potential estate taxes on transfers to your heirs?** Don't overlook the tax advantaged non-grantor charitable lead trust with benefits such as reductions on the taxable value of the gift to your heirs, a deduction for the present value of payments to your church, and a reduction - or even elimination - of gift taxes.
- **Exercise your spiritual gift, be generous and tax-wise.** Evaluate giving long term appreciated assets versus cash. You may realize income tax savings by claiming the fair market value as the contribution and avoid the capital gain recognition.
- **Complete gifts** before December 31, 2009 for possible tax benefits.



*If you have questions or would like more details, contact your local development officer or Pat Ohlmann at [jpo@fdn.pcusa.org](mailto:jpo@fdn.pcusa.org) or 800.858.6127 option 2.*

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