

John 15:5 Lam the vine; you are the branches

Dear Brothers and Sisters in Christ,

Thank you for your partnership in the ministry at Messiah Lutheran Church. For almost 45 years we have been investing in the lives of people and reaching out with the Gospel of Jesus Christ. People young and old have been called to faith and have been blessed with the opportunity to grow. I am glad that God has led you here to be a part of this ministry! Thank you!

God has blessed us with a committed and faithful membership, a growing youth program and a vital preschool ministry for the future of our community of faith for the next generation. Not to mention the many other ministries that serve a wide variety of people outside of church in the name of Jesus. With all the changes happening in our world and culture, we have a firm foundation in the Word of God and the Sacraments that has never changed. Our congregation has a clear sense of the blessings of God and the importance of discovering His purposes in their lives. Now, we believe it is time to take a bold step forward together "Growing in God's Goodness", our ministry expansion campaign.

NEWSLETTER 3

Ministry Expansion Campaign

As we come to the close of the Inspire Phase of this campaign effort at Messiah, it is now time to bring our commitments to the Lord. I encourage you to do the following as we prepare for Commitment Sunday on October 15.

- Pray about this. Ask our Lord to bring to your mind how He has blessed you with salvation and with a congregation that is growing and sharing the gospel.
- Pray with your family and spouse, if applicable in your situation, and discuss the opportunity you have to give over and above your regular offerings, for a three-year period.
- Pray about a commitment that you'll only be able to give if God provides in a special way. It may feel too big for you and your family, but it won't be too big for God.

I really appreciate your willingness to discover with us and share in this journey of faith. Jesus said of His disciples: "I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit." (John 15:5) When we stay connected to our Savior and keep our eyes on Him, we can trust that He will grow and guide us to bear much fruit. Everything that our Messiah congregation has done is a testament to this truth.

Sincerely in Christ,



Sunday School at 9am



Giving Charitable Donations

Get creative when giving charitable donations. Many people are no longer able to itemize deductions on their income tax returns so how can you get the most benefit from your gifts? Here are some strategies:

- Combine several years of charitable contributions into one year to be able to arrive at your itemized deductions being greater than your standard deduction for the year.
- Donate stocks, bonds, and mutual funds that have appreciated in price. If you sell those shares and donate the proceeds to a charitable organization, you will most likely pay taxes on the gains depending on your tax bracket. If you donate the appreciated assets, you can use the full value as an itemized deduction. The maximum you can deduct on appreciated assets in any one tax year is 30% of Adjusted Gross Income (AGI). Any excess can be carried forward for up to five years.
- Consider selling stocks, bonds, and mutual funds that have declined in value because you may be able to take a loss to offset gains in other assets. You may even be able to offset other ordinary income, but there are limits.
- Make a Qualified Charitable Distribution (QCD) directly from your IRA if you are eligible. This allows taxpayers who are 70 ½ or older to withdraw up to \$100,000 per year tax free from their IRA to make a direct contribution to a qualified charitable organization. This only applies to taxable IRAs and not 401(k) plans. The contribution counts against the taxpayer's Required Minimum Distribution (RMD). There are other rules that may limit what you are able to exclude from income so consult with a professional.

It is important to consult with your financial advisor and your tax professional to see if any of the above strategies would benefit you.

A Blessing for You

You are in God's place At God's perfect time.

He has gifted you and placed His hand upon you

To bless you and make you a blessing to others.

From Generation
To Generation

John 15:5 I am the vine; you are the branches.