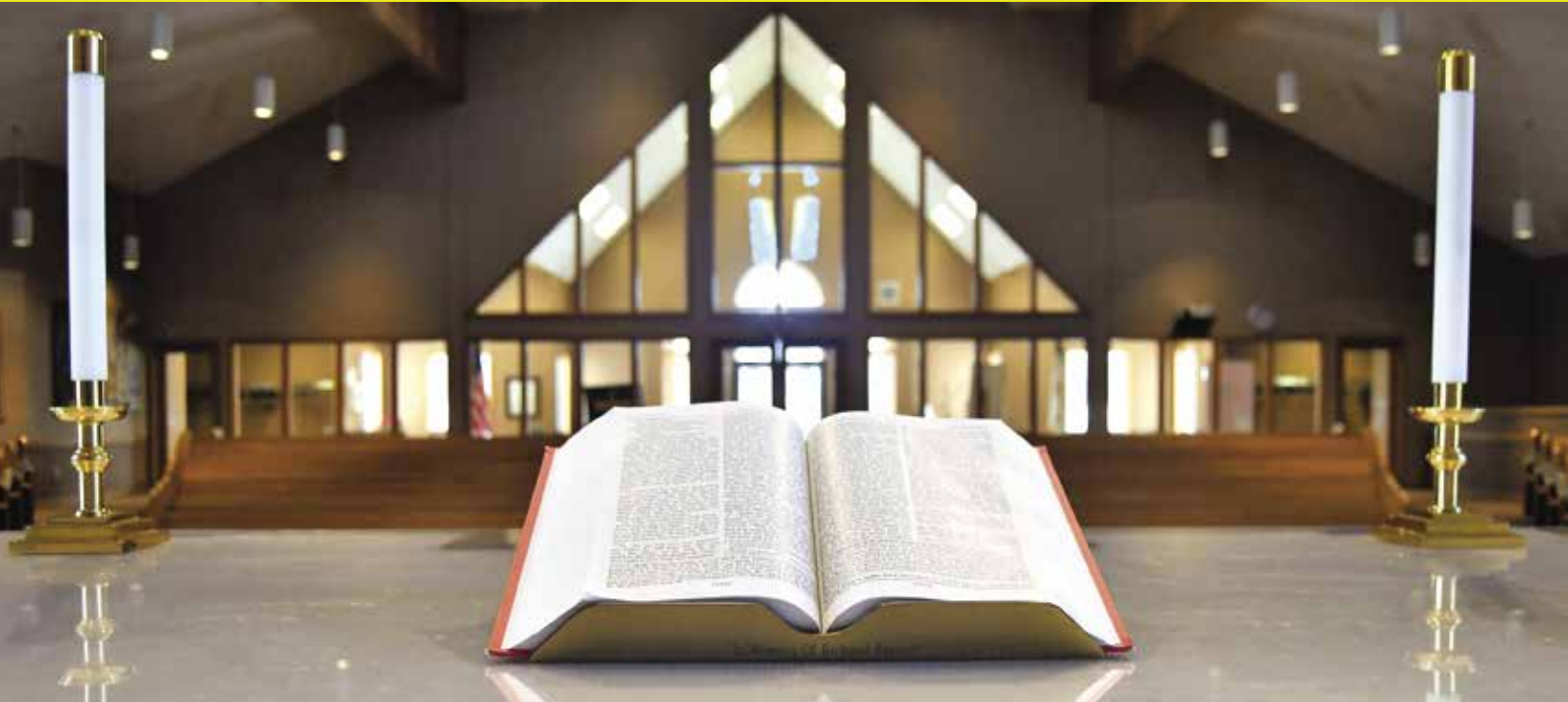


A New Day for God's Beloved

Behold, I am making
all things new.
~ Revelation 21:5



Response Guide

Light of Christ Lutheran Church

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Dear Members & Friends of Light of Christ,

It is an exciting time here at Light of Christ Lutheran Church! During the past few weeks you have had the opportunity to hear some about how we are imagining and embracing a new chapter of ministry for all. Your prayers, involvement and financial support translate these dreams into important steps forward together!

On Sunday, March 3rd, we will be gathering for our "A New Day for God's Beloved" Celebration Worship. This will be a time to celebrate the mission and ministry of Light of Christ, give thanks for God's abundance, and allow each of us the opportunity to respond to the invitation to invest in and support the "New Day" capital appeal vision for paying off our Education Wing and freeing up resources for new ministries.

Enclosed with this mailing is a response card and envelope for you to use in indicating your level of support to this effort. We ask that you would prayerfully fill out the card and bring it with you to worship. During the service you will be invited to offer your response. If you are unable to join us for this worship experience please drop your response card off at the church office or send it in the mail.

In preparing to make your response we ask that you do the following:

- Review the material in the "A New Day for God's Beloved" appeal booklet
- Pray for guidance to discover how God has blessed you to make your response
- Consider a response that pushes you beyond your comfort zone into a place that completely trusts in God's promises to provide
- Read this Making Your Response Guide and fill out the enclosed Response Card that reflects the type of gift you are able to make.

Every response is important and significant to the success of our capital appeal. When collectively God's people join together great things happen. We are confident that with your support we can move our ministry into a bright new day. Thank you in advance for your willingness to consider being a part of this important work for the ministries of Light of Christ.

We look forward to being with you for worship, celebration and a faithful response.

In God's Love,

Pastor Bruce

Pastor Bruce



PREPARING TO RESPOND

STEP ONE

Review the **A New Day for God's Beloved** materials.

STEP TWO

Reflect on God's Word.

"For you know the generous act of our Lord Jesus Christ, that though he was rich, yet he became poor, so that by his poverty you might become rich."

2 Corinthians 8:9

"...you will be enriched in every way for your great generosity."

2 Corinthians 9:11

"...and God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work."

2 Corinthians 9:8

"They voluntarily gave according to their means, and even beyond their means, begging for the privilege of sharing in this ministry to the saints..."

2 Corinthians 8:3

"...now to God who by the power at work within us is able to accomplish abundantly far more than all we can ask or imagine, to God be the glory in the church and in Christ Jesus to all generations forever and ever. Amen."

Ephesians 3:20-21

STEP THREE

Pray expectantly.

Prayer connects us with God and opens us to the guidance of the Holy Spirit. When we quiet our minds and open our hearts, we can hear the "still small voice" of God directing us.

O Lord, we thank you that you help us to build on solid ground! Thank you that you receive us with such abundant grace and mercy. Thank you for the comfort and tenderness with which you love us. And thank you for forming us into your family—this church, Light of Christ.

STEP FOUR

Discuss how to make your appeal gifts.

Talk and pray with your family and other trusted advisors about the gift you'd like to make and the best way to give it. Remember, it starts with trusting in God and his abundance, then imagining what an increase in gratitude and generosity looks like in your life.

STEP FIVE

Determine the amount you believe God is calling you to give to the **A New Day for God's Beloved** appeal.

You can give far more than you think by giving it over a period of time. For example:

Weekly	Monthly	Annually	Three-Year Total
\$ 500	\$ 2,167	\$ 26,000	\$ 78,000
\$ 250	\$ 1,083	\$ 13,000	\$ 39,000
\$ 150	\$ 650	\$ 7,800	\$ 23,400
\$ 100	\$ 433	\$ 5,200	\$ 15,600
\$ 75	\$ 325	\$ 3,900	\$ 11,700
\$ 50	\$ 217	\$ 2,600	\$ 7,800
\$ 25	\$ 108	\$ 1,300	\$ 3,900

STEP SIX

Complete the enclosed **A New Day for God's Beloved** pledge card and mail or bring to the church office.



CREATIVE GIVING GUIDE

The following is a brief list of gifting techniques that can be used together to structure a personal gifting plan.



INCOME-BASED GIVING

Priority Budgeting

Some people may choose to rearrange their priorities in order to give greater gifts to a capital fund appeal. Priority budgeting may lead to postponing a planned expenditure such as a new car, sailboat, vacation home, etc. One couple delayed the purchase of a new SUV and applied the same monthly payments toward the capital fund appeal, enabling them to give an additional \$20,000.

Re-Channeling a Present Expenditure

Many families have incurred short-term heavy expenditures for special needs. An example would be while their children attend college. They learn during those years to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support their church's vision.

Gifts of Unexpected Cash

A couple unexpectedly received an inheritance of several thousands dollars. They decided to give the entire inheritance to their church to expand their gift to the building project. Other people give their income tax refunds.

Gifts from Increases in Income

Many people have incremental salary increases, overtime, or bonuses which they include as part of their gift to their church.

Gifts of Income

Various types of investments distribute interest or dividends. If the donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the charity. The donor retains ownership of the asset.

Gifts from Extra Work

One man was in the process of retiring when the church undertook a capital fund appeal. He secured a new job and gave the first three years of his retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

ASSET-BASED GIVING

Gifts of Appreciated Assets

A gift of investments assets which have appreciated in value is one of the most common gifting strategies. The asset should, in relative terms, be "substantially appreciated" if the giver wishes to receive tax benefits as a result of the charitable gift.

Gifts of Stocks and Bonds

Funding charitable giving with appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the church will receive a very liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling the stocks/bonds and donating the proceeds, which then turns the gift into an ordinary cash gift. Kairos or a tax accountant can advise you about the most advantageous way to make the transfer.

Gifts of Life Insurance

Some people have accumulated cash in insurance policies which they give to the church. Others purchase new policies with the church as beneficiary or name the church beneficiary of an existing policy. Donors may also give the entire policy as an outright gift. The charity may wish to accept the policy ownership and continue to make premium payments in order to collect the proceeds at the time of the donor's death. Due to recent estate tax law changes, many donors may find their insurance policies, which were purchased for estate taxes, may not be needed and may be an excellent charitable gift.

Gift Annuity

The donor funds a gift annuity with an appreciated asset and gives it to the church; in turn the church distributes a lifetime (or defined period) of income to the donor (and/or spouse). This is an excellent way to convert a substantially appreciated asset into an income source for the donor.

Charitable Trusts

1) Assets are held in a trust. The trust can distribute income to the donor until death (or defined event) causes the asset to be distributed to the charity. 2) In a lead trust, assets are held in a trust. The trust distributes income to the charity until death (or defined event) causes the asset to be distributed to the donor's estate or family. The following is a brief list of gifting techniques that can be used together to structure a personal gifting plan.

Tax advantages should never be assumed. The various gifting strategies have certain tax implications which may or may not affect a specific donor's personal income tax liability. For expert assistance, consult a tax attorney or tax accountant.