



“For God, who said, ‘**Let light shine out of darkness,**’ made His light **shine** in our hearts to give us the **light** of the knowledge of God’s glory displayed in the face of Christ.”

2 Corinthians 4:6

BIBLE-BASED GIVING

SHINING THE LIGHT TOGETHER

Discover the Joy of Cheerful Giving!

Shining the Light Together provides every person in the Hope+Elim family with a great opportunity to discover the joy and freedom of financial giving God's way! Please consider these basic biblical principles on the subject of money and giving:

Biblical Principle #1:

It's not our money.

We come into this world with nothing, and we leave with nothing (we can't take it with us when we die). In between, God blesses us with resources, including money, to take care of while we are here. It's God's money. He simply asks us to be faithful stewards of the gifts he has provided, and to invest faithfully.

"To those who use well what they are given, even more will be given. But from those who are unfaithful, even what little they have will be taken away." Luke 19:26

"After all, we didn't bring anything with us when we came into the world, and we certainly cannot carry anything with us when we die." 1 Timothy 6:7

"The earth is the Lord's, and everything in it." Psalm 24:1

*"But store up for yourselves
treasures in heaven,
where moths and vermin
do not destroy,
and where thieves
do not break in and steal.
For where your treasure is,
there your heart will be also."*

Matthew 6:20-21

Biblical Principle #2:

Generosity produces freedom; greed produces bondage.

Falling in love with money is dangerous because it can distract us from God. Ironically, instead of creating more freedom, money can become "god" for us and the result is actually a greater degree of bondage. Ultimately, money can't satisfy our souls ... only God can.

"It is possible to give freely and become more wealthy, but those who are stingy will lose everything."

Proverbs 11:24

"For the love of money is at the root of all kinds of evil.

And some people, craving money, have wandered from the faith and pierced themselves with many sorrows." 1 Timothy 6:10

"Those who love money will never have enough.

How absurd to think that wealth brings you true happiness!" Ecclesiastes 5:10

Biblical Principle #3:

Equal giving does not mean equal gifts.

There is no average gift in a church that we should all strive to reach. The faithfulness of our gift relates to what God has provided for us to take care of while we are here. If a person with a million dollar per year income gives the same as someone with no income, those are not equal gifts, biblically speaking. At the same time, giving is not done for the sake of being recognized. We give not to be honored by people, but to honor God!

"Give your gifts in secret, and your Father who knows all secrets, will reward you." Matthew 6:4

"Much is required from those to whom much is given, and much more is required from those to whom much more is given." Luke 12:48



**Biblical Principle #4:
Try the “10-90” guideline.**

Set aside 10% (a “tithe”) of our income for giving to God first, and then live on the rest – 90%. Please don’t misunderstand ... tithing is not a prerequisite for salvation. Rather, it’s a spiritual discipline – like prayer, Bible reading, serving, etc. – that God presents for us as an opportunity to grow.

“Bring all the tithes into the storehouse. If you do...I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Let me prove it to you!” *Malachi 3:10*

“You are careful to tithe ... but you ignore the important things of the law – justice, mercy, and faith. You should tithe, yes, but you should not leave undone the more important things.” *Matthew 23:23*

**Biblical Principle #5:
Most importantly, give as a matter of faith!**

It’s not complicated. In order to discover what it really means to be a “cheerful giver,” we need to seek God’s revelation, not human reason. Try these steps:

Step ONE: Pray.

Ask God this question: “Lord, what do you want to do through me to accomplish your will for Hope+Elim?”

“Keep on asking, and you will be given what you ask for. Keep on looking, and you will find. Keep on knocking, and the door will be opened.” *Matthew 7:7*

Step TWO: Listen to God.

Keep asking until you “hear” God’s answer. If you don’t get anything – in other words, if you don’t get a pretty strong indication in your heart, soul or mind as you pray each day throughout this campaign – then quiet your life until you can. Be still. Listen to God, not people. God will write a number on your heart, soul or mind.

“Be silent, and know that I am God.” *Psalms 46:10*

Step THREE: Take a leap of faith.

Trust God enough to do whatever he calls you to do, believing that he will provide the means to make it happen (2 Corinthians 9:6-11). Now you’re giving as a matter of faith – and thus, experiencing the joy and freedom of Bible-based giving without anyone telling you, other than God, what to give! Enjoy the feeling!

Asset Contribution Policy

Gifts of appreciated assets/stock

One of the most tax-advantaged methods of giving is a gift of appreciated assets, typically liquid assets such as stock, mutual fund shares or bonds. You may also give appreciated real property or personal property. See – Gifts of Personal Property/Real Estate – below.

Appreciated assets are assets that have increased in value since you acquired them. Typically, if you sell appreciated assets, you must pay tax on the amount the assets have increased in value – either at your normal tax rate or at a capital gains rate.

However, if you contribute appreciated assets (without converting them to cash first), you can generally deduct the full market value of the assets contributed as of the date of your contribution, without paying any tax on the amount the asset has gone up in value since you acquired it, provided you have owned the asset longer than one year.

This is one of the only (if not the only) tax “loopholes” available to just about everyone. All you need to have are some assets that have gone up in value. If you have such assets, you may want to consider contributing these assets rather than making a cash pledge. Here is an example of how it works: Today you own 100 shares of stock that are worth \$25 per share (total current market value \$2,500). You acquired this stock years ago and paid only \$5 per share (tax basis of 100 x \$5, or \$500). If you contribute this stock to the Hope+Elim Shining the Light Together Fund, you will get a tax deduction for the current market value of \$2,500 without having to pay tax on the \$2,000 gain in your stock.

In addition to the tax advantages, some members may find contributing appreciated assets better fits their budget needs.

How to contribute appreciated assets

If you wish to contribute appreciated assets, do not sell them yourself or you will be taxed on the gain. Instead, you should:

- Contact your tax advisor to discuss your gift.
- To facilitate the sale, please call 222-1520 and you will be put in contact with the necessary individual.

Gifts of personal property/real estate

If you would like to give personal property such as fine jewelry, cars or coin collections, or real estate, please keep in mind the following:

- The church cannot accept an asset with any debt attached to it, or which has any contingent liabilities (such as real estate which could be contaminated or have a title defect).
- The church cannot give you an appraisal. We can only acknowledge you gave it.
- It is better to give an appreciating asset to the church instead of selling it yourself and giving the cash. By doing this, you avoid capital gains tax.
- It is better to sell a depreciating asset yourself and give the cash to the church. For assistance in this area please call 222-1520.
- Any gift greater than \$5,000 (except marketable securities) will require a qualified appraisal.
- The contribution of an auto, boat or real estate is limited to the gross sales price of the item received by the church.

Please call first before bringing your asset to the church office, or if you plan to bring a large item on the day of the offering!

