

# WAYS TO GIVE

## FOUNDATIONS FOR OUR FUTURE CAPITAL CAMPAIGN

Each of us, as a member or friend of the Middlebury Congregational Church, is asked to prayerfully consider how to support this important effort with as generous a gift as possible, payable over a period of up to three years. Most of us will be making this financial commitment using accumulated assets, not the funds we need for day-to-day living expenses.

### CASH GIFTS

**PAPER CHECK.** Deliver or mail to: Treasurer, Middlebury Congregational Church, 1242 Whittemore Rd., Middlebury, CT 06762. Please specify "Foundations" or "Capital Campaign" on your check.

**ELECTRONIC PAYMENT.** from your checking/savings account or credit card may be made through your Breeze account or on the MCC website at [www.middleburyucc.org](http://www.middleburyucc.org) (or use the QR code below).

Please select "Give to Capital Campaign" from the drop down menu.



In addition to outright cash gifts, there are several alternative ways to provide a generous pledge to our capital campaign. *You should consult your financial and/or tax advisor to determine which of these is best for your situation.*

**GIFT OF APPRECIATED SECURITIES.** You can ask your broker to transfer shares of stock by completing a Stock Donation Form (may be obtained from MCC Treasurer Bob Giannini at [bob.giannini7@gmail.com](mailto:bob.giannini7@gmail.com)).

**IRA QUALIFIED CHARITABLE DISTRIBUTION/ROLLOVER.** The donor must be 70½ years of age or older at the time of the gift. Gifts must be outright and funds must be transferred directly from the donor's IRA account to the qualified charity. Gifts cannot exceed \$100,000 per taxpayer per year. Since the gift is not included in the donor's gross income, no charitable income tax deduction is allowed; however, the gift will count toward the donor's required minimum distribution (RMD). Ask your IRA administrator and the MCC treasurer about making a direct transfer or have your IRA

administrator send a check from your account to MCC. You may be able to write a check yourself if you have check-writing privileges with your IRA.

**IRA ASSETS.** The donor names MCC as the beneficiary of the IRA.

**LIFE INSURANCE.** The insured names MCC as either beneficiary or as owner and beneficiary of the policy. The insured can also contribute a paid-up policy to the church, naming MCC as owner and beneficiary. The church may then take the policy's cash value as a campaign gift.

**CONVERT JEWELRY, ARTWORK, OR REAL ESTATE.** You may have appreciated assets such as jewelry, artwork, or property that you would like to sell and then donate the proceeds to the church. *With real estate, special arrangements may be needed to avoid capital gains taxes (consult your financial/tax advisor).*

**REAL ESTATE.** Under certain circumstances, the church can accept donations of real estate. If you are considering making a real estate donation, please contact the MCC Treasurer so we can discuss this possibility with you and determine whether this is a case where the church is able to accept the real estate directly.

