



Not equal giving, but equal sacrifice

Equal giving is never the goal at our church, but rather to come together as a church community – each sacrificing to achieve our vision. There is a role in this capital campaign for every member of the church and each contribution enables our success. You will not be pressured or told what you should give, but rather encouraged to pray to discern God’s will for your giving. As you decide how to respond, you’re invited to sit with these questions:

“Someone before me held the door open for me. Who am I holding it open for?”

“What does the most generous version of me look like? Is this gift coming from that person?”

“Whose loneliness might this gift interrupt?”

“What would it mean to hold the door open for a stranger?”

Our small, personal sacrifices over the course of weeks, months and years can add up to a big difference to securing the future growth at the First Presbyterian Church of Yorktown

CREATIVE THINKING

Small sacrifices can make a big impact and make increased giving a reality:

Decision	Savings		
	Week	Year	3 years
1 Less Family Dine-Out Per Week	\$75	\$3,900	\$11,700
2-3 Less Take-Out Coffees Per Week	20	1,040	3,120
Reduce Christmas Spending		250	750
Reduce Vacation Budget		250	750
4 Less “Date Nights” Per Year		700	2,100
THREE YEAR TOTAL			\$18,420
<i>“In addition, we will continue to support the annual budget and the mission programs.”</i>			



**Love Unbound,
How Sweet the Sound!**



A NEW SONG FOR THE NEXT CENTURY



A Word About Capital Campaign Gifts

Love Unbound is a dedicated, time-bound commitment, above and beyond our regular annual giving. It is not a replacement for our pledges. It is an invitation to go further: to invest in a vision that will serve this congregation and this community for the next century.

As you thoughtfully consider your commitment to our giving campaigns, here is some information on creative giving strategies to help you determine if giving financial assets is right for your giving plan.

Please consult your tax professional, as this discussion is for informational purposes only.

Why Give Gifts Other than Cash?

When you give financial assets directly to the church, we sell them as a tax-exempt entity — meaning no capital gains taxes are owed, and more of your gift reaches its intended purpose.

What Kind of Assets Can I Give?

Appreciated investment property held more than one year (including stocks, bonds, mutual fund shares, real estate, and collectibles) offers significant tax advantages.



How Does the Tax Benefit Work?

Charitable Deductions: If you take the standard deduction, you can now take an "above-the-line" deduction for cash contributions to qualified public charities, with single filers able to deduct up to \$1,000 and married filing jointly up to \$2,000.

Capital Gains: The transfer of property does not generate capital gains tax for you or the church. The church, as a tax exempt entity, will receive the full market value, less transaction costs, at the time of sale without paying capital gains taxes.

What if I Sell Assets First, Then Give Cash?

You may be subject to capital gains taxes, thereby reducing the after-tax proceeds from the sale.

	Sell First	Direct Transfer
Market Value	\$20,000	\$20,000
Cost Basis	\$10,000	\$10,000
Gain	\$10,000	\$10,000
Tax (assuming 20%)	\$2,000	0
Church Receives	\$18,000	\$20,000

Special Tax-Free IRA Gifts

Those aged 70½ or older can make tax-favored charitable gifts directly from traditional or Roth IRA accounts — called Qualified Charitable Distributions (QCDs). Up to \$111,000 per year may be transferred to qualified charities like FPCY, free from federal income tax, with this limit increasing annually for inflation. State income tax savings may apply as well.

QCDs count toward your required minimum distribution for the year. Funds must be transferred directly from your IRA to the church — not withdrawn first. For accounts with check-writing privileges, that's often the simplest approach. To explore a QCD gift, contact your IRA custodian directly, or reach out to the church office.

Please check with your tax advisor for more information.

How Do I Transfer These Gifts?

For the transfer of stocks, mutual fund shares and bonds, use the following information:

Visit: <https://tinyurl.com/FPCYways2give>
Call the office: at 914-245-2186
Email: office@fpcyorktown.org



Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:7