



Servicemen and women enjoying a meal in the Military Christian Center.

Be A Wise Steward for the Lord!

As you consider your stewardship to the Lord between now and the end of the year, remember that wise giving made now can generate income tax-deductions that could help reduce your tax bill for 2011 and cause rejoicing in April 2012.

But you must act now, for only gifts made by December 31, 2011, can reduce the amount of taxes you will owe next April.

We have seen tax laws change many times since the inception of Missions To Military (MTM) in 1958. To be a wise steward, you must consider the proposed changes again in the federal tax laws so, giving this year of 2011 may be to your benefit.

Be A Discerning Steward of the Lord!

Cash: gifts to MTM are most often made in the form of cash, checks, and electronic transfers. When you itemize

your tax-deductions, gifts of cash may be used to reduce federal income tax as much as half of your adjusted gross income (AGI). You may have state income tax savings as well.

Be A Prudent Steward of the Lord!

Securities: Giving securities (stocks, bonds or mutual funds) that are worth more than they cost can bring additional tax savings. Such gifts are generally deductible for income tax purposes at their full current value if they have been owned for longer than one year. They can be used to offset tax on up to 30% of your AGI. As an additional benefit, no tax is owed on capital gains that could be due in the event of a sale.

Maybe you have investments that are now worth less than they cost. By selling them and using the cash proceeds, you can make a charitable gift which would create a loss to you and maybe you could deduct them from other taxable income;

thus, you have a tax write-off as well as a deduction for the amount of the cash contribution. The combined deductions for the gift and for the loss may total more than the current value of the investment.

When you make a tax-deductible gift of cash or property, any unused deductions may serve to reduce your taxes in as many as five future years.

Consider Other Ways to Give:

1. If you are over 70½, special provisions now scheduled to expire at the end of 2011 make it possible to make tax-free gifts directly from your traditional or Roth IRA. Such transfers can satisfy minimum required distributions. We suggest you ask your accountant or advisor for more details.

2. A gift of life insurance. If you have a life insurance policy that is no longer needed, the value of the policy may be used to make a gift that can provide a beneficial welcome income tax savings today and can also result in significant estate tax savings in the future.

3. A gift through your will or living trust. Because of the changes in estate tax laws, you may find that you can now be able to leave more to your heirs, tax free. This means you may also be able to give more for the Lord's work, both now or through your will or other long-range financial plans. You can specify your gift to the Lord's work of a specific amount, a percentage of your estate, a certain property or a portion of what remains after

you have provided for your loved ones.

4. The gift of your retirement plan may be advantageous if given properly to the Gospel ministry. Many tax and financial advisors suggest using these funds in making a special gift because the amount withdrawn from retirement accounts can be taxable to you and eventually to your heirs, if left to them.

The Most Important Reason For Giving to the Lord's Work

was memorably stated by Abraham Kuper, *"There is not a square inch in the whole domain of human existence over which Christ, who is SOVEREIGN over all does not cry: MINE!"* I may discount his statement now, but there is coming a day of accounting, *"For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad"* 2 Cor. 5:10.

Your gift to Missions to Military, Inc. is an investment in the eternal future! *"But lay up for yourselves treasures in heaven..."* Matt.6:20a We are thankful for the missionaries in each of our Military Christian Centers whom the Lord has raised up to minister to the Military, one of the most hurting segments in our society. Our great rejoicing is the privilege of encountering our Military with the Gospel of Jesus Christ. Why give a soldier a cup of coffee and not tell him of the *"Fountain of living water?"*



Our Military Christian Centers:
second only to home

THANK YOU

for remembering this ministry to the Military
in your year-end giving.



International Headquarters
P.O. Box 6
Norfolk, VA 23501
757.479.2288

The purpose of this publication is not intended as a legal, accounting or other professional advice. For assistance in planning your giving, we recommend the services of appropriate advisors, or your attorney.

