



LIVE SENT

www.shades.org

YEAR END FINANCIAL INFORMATION

As 2019 draws to a close, we offer the following information to ensure any year-end giving you may be planning will qualify with the IRS as a 2019 donation.

DONATION DEADLINES

In order to qualify with the IRS as a charitable contribution in the 2019 tax year, your donation must meet the following deadlines:

- **IN PERSON:** While the Church Office will be open Monday 12/30 (8am-5pm) and Tuesday 12/31 (with limited hours from 9am until Noon), we do hope you'll be joining us for worship on Sunday, December 29, where you can simply drop your year-end contribution in the offering plate at the end of the service!

If you are unable to join us for worship on the 29th, then here are a couple other options for your year-end giving:

- **ONLINE:** Donations made using online giving at <http://www.shades.org/give> must be completed before 11:59pm on December 31, 2019 in order to qualify as a 2019 donation.

- **TEXT:** You can now give to either of the three primary Shades funds by simply texting either Budget, MJK, or NEXT followed by your desired gift amount (e.g. make a \$100 gift by texting Budget100, MJK100, or Next100) to 205-881-5050 and following the simple setup instructions. Text gifts must also be completed before 11:59pm on December 31, 2019 in order to qualify as a 2019 donation.

- **BY MAIL:** In order to qualify as a 2019 contribution, donations sent by US Mail must be postmarked by the USPS on or before December 31, 2019. Please be mindful that we have no control over whether or not the USPS will postmark your envelope on the 31st (Tuesday) if you wait until the last minute to place it in a mailbox for delivery. If there is no 2019 postmark on your envelope, we cannot include it in your 2019 statement of contributions. So, if US mail is your preference, we strongly recommend getting your envelope in a mailbox no later than Friday the 27th!

GIFTS OF STOCK

Gifts of appreciated stock allow the donor to deduct the full current value of transferred stock, help the donor avoid capital gains tax regardless of how much the stock may have appreciated, and help the donor to avoid the healthcare tax on net investment income. While we encourage you to discuss this with your financial and/or tax advisor first, making a gift of transferred stock is a very simple and easy process that can be coordinated through the Financial Office of the church.



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IRA REQUIRED MINIMUM DISTRIBUTIONS / QUALIFIED CHARITABLE DISTRIBUTIONS

If you are approaching or over age 70½ and facing taking required minimum distributions (RMD's) from your traditional IRA, then you may want to consider using those funds for charitable means. Known as a "qualified charitable distribution" (QCD), this can satisfy all or part of your required minimum distribution from your traditional IRA. We encourage you to discuss this with your financial and/or tax advisor first, but there can certainly be tax advantages to considering this giving method which can be a very simple and easy process when coordinated through the Financial Office of the church.

For additional information concerning a donation of stock or making an IRA distribution, please contact Louise Hudson, Financial and Accounting Director at ludson@shades.org or by phone at 205-822-1670 or visit the recently enhanced "Give" section of our website at www.shades.org/give

MAKE JESUS KNOWN

Donations to Make Jesus Known are distributed to a wide range of mission partners, including: Lottie Moon and Annie Armstrong, as well as many other state, local, national, and global partners. Every dollar makes a difference when it comes to supporting the work of taking the Gospel to the ends of the earth. You may donate to Make Jesus Known using any of the methods described above.

NEXT | the time is now

You may also donate to our NEXT initiative using any of the methods described in this email. Keep in mind that as Pastor Danny has mentioned, pledging and/or giving early is greatly appreciated and can have a tremendous impact on the project's overall cost by reducing/eliminating our short term financing costs.

Thank you for your contributions, by whatever means, to the ministry of Shades. God has done more than we could ask or imagine through our church in 2019, and we look forward to how He will use our community of believers in 2020.

May the Lord richly bless you as together we Live Sent in 2020! Happy New Year!