

THE MANY WAYS TO GIVE

Holy Family Parish is embarking on a courageous capital fundraising program unparalleled in the history of our parish. We will raise at least one and one half million dollars to pay for our wonderful new and refurbished facilities and assure that future generations are not burdened with endless debt. To accomplish this herculean task will require each member household to prayerfully consider making the largest gift to Holy Family Parish, over a three to five year period, that any of us has ever dreamed of making. Gifts from cash and income alone will not raise the funds we seek. The building funds will have to come from gifts of capital, or gifts from accumulated assets. These gifts will have to be given **in addition** to present giving to the operating fund.

Here are some ways for you to consider making a gift to the Holy Family Parish Capital Fund, larger than you ever dreamed possible.

1. Life Insurance

- a) Policies no longer needed to protect your family that are paid up or partially paid.
- b) You may simply borrow against the cash value, making a larger gift possible.
- c) Provide a large, deferred gift by purchasing a new policy on yourself or any family member. (Example: \$2,500 single premium on a child can provide a \$250,000 face value gift.) When the church is named as beneficiary, the premium is fully deductible.

2. Securities

Stocks or bonds, purchased or inherited, now worth more than when acquired. You avoid capital gains taxes on the increased value, receive a tax deduction which can be carried forward for five years.

3. Closely held corporate stock

You might benefit from a gift of family corporation stock to the church for the campaign, with a redemption by the corporation.

4. Real Estate

Land, lots, farm, ranch, commercial buildings, leases, mineral rights. Consider a "split-sale" deeding a percentage interest to the church prior to sale, thus avoiding capital gains taxes. Also receive a charitable deduction for up to 30% of adjusted gross income with a five-year carry over for any excess.

5. Personal Property

Antiques, paintings, other art works, jewelry, livestock. Tax benefits apply.

6. Wills and bequests

You may gift any portion of your estate to the Holy Family Parish Capital Fund.

7. Re-insurable charitable gift

You may give property to the Endowment or Building Fund and request that your life, or another, be insured for all or a portion of its value, payable to your heirs or estate to protect your estate and still give an important gift.

8. Planned gifts

- a) Life income agreements: many varieties to provide income for life.
- b) Charitable remainder trusts: you receive a unitrust amount for life in exchange for an irrevocable transfer of some asset.

Personal, confidential, professional consultation is provided by the parish to guide your giving and safeguard your personal interests.

All such gifts must be in the best interests of the giver and approved by your financial advisors.

*To arrange a consultation, contact:
Ralph Salzgeber
Campaign Director
Holy Family Parish
6 Allens Court
Amesbury, Massachusetts 01913
Phone: 978-388-0330*