

To help ensure that the *Pillars of Faith* Campaign successfully reaches the \$800,000 level, so that both mortgage relief and construction of a Fellowship Hall can be accomplished, the three-year pledge period (36 monthly payments, if preferred) is spread over <u>four tax years</u>:

July 2016-December 2016 (six months; 2016 tax year)

January 2017-December 2017 (twelve months; 2017 tax year)

January 2018-December 2018 (twelve months; 2018 tax year)

January 2019-June 2019 (six months; 2019 tax year)

For those considering <u>annual payments</u>, please consider maximizing your commitment (to this exciting enhancement to CITP's financial future and church campus) by making <u>four tax-wise investments</u> in the campaign.

A reminder that, <u>in addition to cash gifts</u>, the following are available should they provide alternative opportunities to maximize your *Pillars of Faith* commitment:

- ✓ Gifts of <u>appreciated stock</u> that allow you to avoid being taxed on the appreciated value (and provide you with a tax deduction for the entire amount).
- ✓ Transfers from an <u>IRA account</u> for those 70 ½ as a part of a mandatory distribution, and avoid taxes on the amount transferred to CITP (extended permanently this year by Congress)
- ✓ Gifts of <u>real estate</u> that can be liquidated quickly and easily (approval by the Finance Committee and Session)
- ✓ Wills or trusts

NOTE: As always, you should consult with your lawyer, accountant, or financial planner before making any commitments to this or any other campaign.

Thank you so very much. We look forward to celebrating with you the opening of the Fellowship Hall next year should we meet the \$400,000 challenge matching gift provided by four members of CITP.

Every financial commitment (no matter its size) will, when combined with gifts from others, make the dream of paying down the mortgage and building a Fellowship Hall possible.

Should more than the challenge amount be raised (\$400,000), it may be possible to pave a portion of the driveway and parking lot, so consider prayerfully your four-year, stretch commitment to the Pillars of Faith campaign.

God bless you!