

*As you give at the year's end in 2021, let's give in reflection for what God has done in 2021 but also in anticipation for what He will do in 2022 and beyond. We don't want to give like Cain but rather to "give our first and best" like Abel. Their story from Genesis chapter 4 shares how Cain gave a portion of his harvest after the crops had already been produced for the season while Abel, by contrast, gave God his first and his best. God did not look with favor upon Cain's offering but did with Abel's offering. Let's be "first and best" givers this December because He went first for us!*

**Here are a few practical year-end giving tips as you prepare your gifts at the end of 2021:**

1) Make sure all checks are postmarked by December 31 and that they are mailed to the church office at Salty Church, 160 E Granada Blvd Ormond Beach, FL 32176. You're welcome to hand-deliver a check gift, either in person on a weekend through our giving boxes or during office hours, Monday-Friday 9am-4pm. The office will be closed December 24th - January 2nd, but you can use our secure mailbox out front at any time.

2) Now is a great time to give stocks and other marketable securities. Giving stocks is a great way not only to maximize your charitable giving through an investment you've made but also to do so in a tax-efficient manner as you avoid the capital gains tax on the investment while receiving a full charitable deduction! If you are interested in making a stock gift, please contact Kristen in our office at 386-615-9180 or [kristen@salty.org](mailto:kristen@salty.org).

3) The Consolidated Appropriations Act (CAA), enacted on December 27, 2020, extends the CARES Act lifting of the cap on charitable deductions to 2021. In a normal year, taxpayers must limit their charitable deductions for cash gifts to 60% of their adjusted gross income. But under the CAA, individuals making cash gifts can elect to increase this limit to 100% of their adjusted gross income (AGI). For those planning major gifts, this is an opportunity to eliminate or greatly reduce federal income taxes for 2020. (Note: When gifting marketable securities or other types of stock, donors are still limited to deducting 30% of their adjusted gross income. However, the same donor could also deduct cash gifts up to 70% of their adjusted gross income in order to take advantage of the full 100% deduction, if desired.)\*

We realize these provisions don't apply to everyone at Salty, but we hope informing you of these great tax benefits will help you make the most of your 2021 giving as we continue to advance God's mission to rescue and empower in Jesus' name.

Living Salty,  
Robbie

*\*This is merely for informational purposes and is not to be considered financial advice. For more specific insight on your particular situation, we encourage you to consult your tax or financial advisor.*

