



rockford rescue mission  
rescue + recover + restore

# EXPERIENCE THE BOOMERANG BLESSING

Eager to make some quick money, a young man went looking for odd jobs. An older woman answered the door and said “Perfect timing, the painter I hired to do my porch just cancelled. Go around back and you’ll see the porch and all the equipment you need. When you’re done, I’ll pay you \$500.” This was better than he had expected! In the back yard he taped and prepped, then fired up the paint sprayer and was done in no time. Pleasantly surprised at how quickly the work was done, the woman paid him right away. As he pocketed the cash, he thanked her and added, “By the way, you should know it’s not a Porsche that you have parked back there, it’s a Mercedes Benz.”  
(Illustration adapted from Peter Loughman.)



Wouldn’t it be better if more situations in life were beneficial for *both* parties involved? For many believers, investing money in God’s work is a perfect example. And giving appreciated stock, instead of cash, can be a win-win situation for you and the ministry you love, like Rockford Rescue Mission. *Do you have stock that has increased in value from the time of purchase? Have you had it for more than a year?* If so, you can avoid or reduce capital gains tax by donating the security to your favorite ministry or to a donor-advised fund and the total amount will still be eligible for a tax deduction! Just like a boomerang, you can give stock to a ministry, and receive a tax deduction in return. Let’s look at an example:

Several years ago Tim bought 100 shares of a stock at \$10 a share; it’s currently worth \$50 a share. Now he wants to make a gift to Rockford Rescue Mission. If he sells the stock first, he’ll have a long-term capital gain of \$4,000. Because he’s in the 20% federal long-term capital gain tax bracket, that takes \$800 out of his donation (not including state income taxes)—and lowers the value of his gift and deduction to \$4,200. However, if he were to give the appreciated stock directly to Rockford Rescue Mission they would get the total \$5,000 market value of the stock, and he could claim the total amount as a charitable contribution on his taxes. His tax deduction would be \$5,000 rather than \$4,200 had he sold it and given the after-tax amount.

When you bless a ministry with appreciated stock, you change lives for eternity. Then like a boomerang, a blessing returns to you as well with tax benefits and the satisfaction of knowing you have made a difference for the cause of Christ. Luke 6:38a says, “Give and it will be given to you. A good measure, pressed down, shaken together and running over...”

## PLEASE CONSIDER INCLUDING ROCKFORD RESCUE MISSION IN YOUR WILL

- I’d like to learn more about creating a Will, Trust, or Estate Plan.
- I have already included Rockford Rescue Mission in my Will, Trust, or Estate Plan.



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Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Email \_\_\_\_\_

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Go to [www.christianwill.org/rrm](http://www.christianwill.org/rrm) to bless your family with a God-honoring Will.