

BIBLICAL GIVING PRINCIPLES

Principle #1 Give in secret. (Matthew 6:1-4)
Resist the temptation to be recognized for your giving. If you give to be recognized by man, you will forfeit the greatest reward of all - God's reward.

Principle #2 Give to honor God. (Proverbs 3:9)
Our gifts to the Lord do not impress Him, but our attitude does. So, next time you sit down to write a check for the work of the Lord, imagine yourself kneeling before the throne of God to present your offering in honor to Him. Giving with the attitude of honoring God will combat excuses like: "My church doesn't need my money; I don't like the decisions leadership is making; and finances are just too tight right now."

Principle #3 Give to God first. (Proverbs 3:9)
Serving left-overs to an honored guest just doesn't cut it. You would not think of inviting friends over for dinner, then making them wait to eat whatever your family hadn't polished off. Yet that is often how we treat God with our giving. Take a step of faith this month and write your check to God first.

Principle #4 Give Thoughtfully (II Corinthians 9:7)
There will always be opportunities to give toward spur of the moment needs. (These gifts should be above and beyond your tithe commitment.) God's Word says that each man should give whatever he has "purposed in his heart" to give. This implies a thoughtful, prayerful commitment as opposed to tossing into the offering plate whatever you might find in your wallet on Sunday morning. Make your giving a matter of thoughtful, prayerful commitment.

Principle #5 Be a Giver – Who Is Cheerful
(II Corinthians 9:7)
Being a "cheerful giver" does not necessarily mean that the cheerfulness must precede the giving. Many speciously reason that because they don't feel cheerful, God must not want them to give. Obedience always precedes the reward! Don't make cheerfulness a prerequisite for giving. Instead commit to being a giver - who is cheerful.

GIVE MORE PAY LESS

1

Supporting
**Northern
Christian Radio**

+

2

Utilizing the
**Michigan
Tax Credit**

=

WISE INVESTING!

*"But store up for yourselves treasures in heaven,
where moth and rust do not destroy ..."*

Matthew 6:20

- **5 Biblical Principles for Giving**
- **How you can maximize your giving through The Michigan Tax Credit for Public Broadcasting Stations**

THE MICHIGAN TAX CREDIT FOR PUBLIC BROADCASTING STATIONS

HERE'S HOW IT WORKS

The law permits a taxpayer to reduce Michigan Income Tax by a credit of 50% of the amount contributed to non-profit radio stations like Northern Christian Radio.

Tax credits are subject to a maximum credit of:

\$100 for an individual filing singly
(Based on a \$200 contribution)

\$200 for a married couple filing jointly
(for a \$400 contribution)

Assume a Federal Marginal Income Tax rate of 28.00%. That combined with the State Tax credit (as shown below) and the following could result:

FOR MARRIED COUPLES:

Out of pocket cost for an initial gift of \$400 to Northern Christian Radio could be as little as \$88.00.

FOR SINGLES:

Out of pocket cost for an initial \$200 gift to Northern Christian Radio, could be as little as \$44.00.

	<u>For Married Couples</u>	<u>For Singles</u>
Initial Contribution to Northern Christian Radio:	\$400.00	\$200.00
Tax savings on Federal Income Tax:	- \$112.00	- \$56.00
Tax savings on State Income Tax:	- \$200.00	-\$100.00
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Your Total Out of Pocket Donation after tax savings:	\$88.00	\$44.00

Note:
This information, prepared in 2007, is for illustration purposes only. Your particular tax situation should be discussed with your personal tax advisor.

WOULD YOU LIKE TO JOIN US IN ACCOMPLISHING OUR MISSION OF PROCLAIMING THE GOSPEL?

Though your primary motivation for giving to God's kingdom through the work of Northern Christian Radio is not based on tax incentives, it is certainly wise stewardship to be informed about the tax laws that help to maximize your giving.

Your gift to Northern Christian Radio is a sound investment. We hope this information regarding the Michigan Tax Credit will help you be a wise steward and maximize that investment.

Take a moment to contact us and join our team of ministry partners!

Secure online giving is available at:

www.ncradio.org

By mail:

Northern Christian Radio

PO Box 695

Gaylord, MI 49734

Phone: 800-545-8857

