

I THOUGHT YOU WOULD LIKE TO KNOW I FOUND A WAY TO "CONVERT" TAX DOLLARS INTO MINISTRY DOLLARS.

I have discovered that Missouri Charitable Tax Credits provide a way to shift a significant part of what I pay in taxes (both state and federal) to an agency that is making a difference in the world.

I looked at the last Form-1040 that I sent to the Department of the Treasury-Internal Revenue Service and realized that the amount recorded on line 61 ("this is your total tax") was in fact a "contribution" to the federal government. Then I looked at the last Form MO-1040 that I sent to the Missouri Department of Revenue and realized that the amount recorded on line 31 ("Total Tax") was a "contribution" to the state government..

I have learned that it is possible to convert or change these tax contributions into ministry contributions. It feels so good to know that the contributions I have shifted from government to ministry are now making a lasting difference in the lives of children and families in crisis here in our state. By using Missouri Charitable Tax Credits, I have been able to shift money that would otherwise go to state and federal taxes to ministry programs at Missouri Baptist Children's Home and its affiliate ministries like MBCH Children and Family Ministries and its affiliate, The LIGHT House in Kansas City.

A tax credit gift to MBCH Children and Family Ministries or The LIGHT House lets me shift anywhere from \$100 up to all of the "contribution" notated on my Form MO-1040 line 31 (Total Tax). These state taxes can be completely eliminated by making a contribution of twice that amount to one of their tax credit programs. But it doesn't "cost" me twice as much, because along with my 50% tax credit, I also get a state and federal charitable contribution deduction for the entire amount of my tax credit gift.

For someone in the 39.6% federal tax bracket, the out of pocket cost of a tax credit gift is only 4.4% of the gift amount. This is because 56% of the gift comes out of what would otherwise go to the state and 36.9% comes out of what would otherwise go to the federal government. So 95.6% of the gift was a "shifting" of money from taxes to ministry. And if instead of writing a check, I give appreciated property (like stocks or real estate), it lets me "shift" some or all of my capital gains tax liability from the federal government to ministries of the Children's Home or The LIGHT House. This works especially well with gifts of income producing real estate that has already been fully depreciated for tax purposes.

MBCH Children and Family Ministries (MBCHCFM) is the program affiliate of Missouri Baptist Children's Home which organized in 1886 in downtown St. Louis to care for orphaned infants.

Today, MBCHCFM has campuses and regional offices across the state and provides not only residential care for at risk children and those with developmental type disabilities but also provides: transitional living programs, foster care services, adoptive services, foster kinship services, intensive family reunification services and pregnancy services (including four maternity homes).

Tax credits that have been available in the past include:

- Maternity Home Tax Credit
- Residential Treatment Agency Tax Credit
- Developmental Disability Provider Tax Credit
- Crisis Pregnancy Tax Credit
- Children in Crisis Tax Credit
- Youth Opportunities Program Tax Credit
- Neighborhood Assistance Program Tax Credit
- Affordable House Assistance Program Tax Credit

THE MBCH FAMILY OF CORPORATIONS CONSISTS OF:

MISSOURI BAPTIST CHILDREN'S HOME
MBCH FOUNDATION
MBCH PROPERTIES
MBCH CHILDREN AND FAMILY MINISTRIES
THE LIGHT HOUSE

MBCH CHILDREN AND FAMILY MINISTRIES
11300 ST. CHARLES ROCK ROAD
BRIDGETON, MO 63044
314-739-6811 | 1-800-264-6224

CONVERT YOUR TAX DOLLARS INTO MINISTRY DOLLARS



800-264-6224
WWW.MBCH.ORG



If you pay taxes to the state of Missouri, you can "designate" that tax to be used by MBCH Children and Family Ministries to help children, youth and families in crisis.

All you need to do is to make a gift to one of the tax credit programs of MBCH Children and Family Ministries. If that gift is twice the amount of your tax due, then the tax credit you receive will reduce to zero the state tax you owe.

When you then factor in the tax benefit of the federal and state charitable deductions that further reduces the "out of pocket" cost of your gift.

Complete this "Work Sheet" to calculate the benefits you could receive by making a tax credit gift to help children who are hurting and need your help.

QUESTIONS TO CONSIDER

DO YOU PAY TAXES TO THE STATE OF MISSOURI?

Yes or No

HOW MUCH STATE TAX DID YOU PAY LAST YEAR?

- Individual Income Tax _____
- Corporate Income Tax _____
- Corporate Franchise Tax _____
- Fiduciary Tax _____
- Financial Institution Tax _____
- Franchise Tax _____
- Gross Premium Receipts Tax _____
- Total Tax _____

DO YOU BELIEVE MBCH CHILDREN AND FAMILY MINISTRIES WILL DO A BETTER JOB THAN THE STATE IN HELPING CHILDREN, YOUTH AND FAMILIES IN CRISIS.

DO YOU ITEMIZE YOUR DEDUCTIONS ON YOUR FEDERAL TAX RETURN?

Yes or No

WHAT IS YOUR FEDERAL TAX BRACKET?
(10%, 15%, 25%, 28%, 33%, 35%, 39.6%)

WORK SHEET

1. LAST YEAR'S STATE TAX TIMES 2 = _____

This is the amount of the TAX CREDIT GIFT that will:

- Reduce to zero the state tax that you owe.
- Help make a lasting difference in the lives of children, youth and families.

2. TAX CREDIT GIFT (LINE 1) TIMES 50% = _____

This is the amount of the TAX CREDIT that you will receive.

3. TAX CREDIT GIFT (LINE 1) TIMES YOUR TAX BRACKET = _____

This is the amount of your FEDERAL CHARITABLE TAX DEDUCTION (if you itemize your deductions).

4. TAX CREDIT GIFT (LINE 1) TIMES 6% = _____

This is the amount of your STATE CHARITABLE TAX DEDUCTION (if you itemize deductions).

This can help cover any tax due if you owe more this year than you did last year. Any tax credit not used in the year of the gift can be carried forward 4-5 years.

5. LINE 2 PLUS LINE 3 PLUS LINE 4 = _____

This is your TOTAL TAX BENEFIT for your gift.

6. LINE 1 MINUS LINE 5 = _____

This is the "OUT OF POCKET" COST of your tax credit gift to help the children, youth and families served through the ministries of MBCH Children and Family Ministries.

For more information or for "tailored" calculations of how much of your tax dollars can be "converted" to ministry dollars, you can call the Missouri Baptist Children's Home Development Office at 1-800-264-6224 or one of our Regional Representatives (listed below). There is also a "Tax Benefit Calculator" on our website at www.mbch.org. Click the "Tax Credit" tab at the top of the page, then click the "read more" link on the tax credit page, click "Use our Tax Benefit Calculator" link.

Western/Northwest Missouri	Allen Calkins	314-327-4121	allen.calkins@mbch.org
Eastern/Northeast	Bob Springate	816-898-0008	bob.springate@mbch.org
Central/South Central Missouri	Keith Vawter	417-693-1210	keith.vawter@mbch.org
Southeast Missouri	Kenny Vawter	573-241-1113	kenny.vawter@mbch.org
Southwest Missouri	Jeff Hicks	417-708-1906	jeff.hicks@mbch.org

Make your check payable to "MBCH Children and Family Ministries" and write "Tax Credit" on the memo line of your check.