

Each Sunday in August, we will feature a brief meditation from a HCC pastor aimed at encouraging prayer and participation in our Mattress Firm Purchase & Renovation Project

The Next Generation

Pastor Fred Tow

Our families matter. The Evil One is attacking the family, knowing that if the family falls, our society will go under. There are more broken families now than ever before. Marriages are hanging on a thread. Parents and their kids are at odds with one another. Everyone wants a loving and peaceful family, but they do not have any idea how to do it.

Raising children is a difficult task. Our world has been turned upside down. Things that were considered right in previous generations are now wrong in the present culture, e.g. how people view Christianity. It used to be valued, but today, it is taboo. The worldview is changing, e.g. how homosexuality and transgenderism are viewed. How can we raise our children to adhere to sound biblical principles amidst the growing influence of social media?

Thankfully, God has provided blueprint for successful relationships, particularly within the family. In the midst of declining morality in our country, there is still hope because of Christ, who has overcome the world. (John 16:33) "I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world." God is the only one that can solve the problem in our country.

The Lord is enabling us to expand our facilities so that we can reach more people. Families are looking for solutions on mending relationships, raising children, and navigating our broken world. There are tremendous opportunities to reach the lost by ministering to the family today. God has provided us with excellent staff as well as expanded facilities for children and youth. We are in position to help the lost to develop loving and peaceful families as we place our faith in Jesus and be obedient to His Word. Let us join hands together to complete our building project so that we can make a bigger impact in the next generation.



Efficient Ways to Give to HCC

Note that these tips are meant as General Information and may not be suitable for any particular individual's own financial situation. Please consult your financial advisor and/or do your own research before taking any action.

These strategies are not only good for Building Campaign Pledge fulfillments but can also be used effectively for your regular tithes and offerings.

1. Appreciated Securities. If you own stocks, mutual funds, or other securities that have increased in value since you acquired them, donating them directly to the church can be a tax-efficient way to give. You can receive a charitable deduction for the fair market value of the securities, and you won't owe capital gains tax on the appreciation. **This only applies to long-term capital gains (i.e., if you've held the asset for more than one year).** Contact your brokerage firm or the HCC Treasurer (treasurer@hcchome.org) for more information.

2. Qualified Charitable Distributions (QCDs). If you are 70½ or older and have an Individual Retirement Account (IRA), you can directly transfer up to \$100,000 per year from your IRA to a qualified charity, like a church. This donation can count towards your required minimum distribution (RMD) and is excluded from your taxable income. Contact your IRA custodian for more information.

3. “Bunching” Multiple Years of Charitable Donations Together. With the standard tax deduction so high now, it can often be difficult to have enough deductions to make it more beneficial to itemize. One strategy is to do “bunching” - combine two (or more) years of your planned charitable contributions into one tax year so that you will have more deductions than the standard deduction,