



Weekly Tip – Oct. 12, 2026

The Gift Your Partner Doesn't Know They Can Give

Dear Ministry Leader,

A partner tells you money is tight this year, and you believe her, so you quietly move her name down the list. Fair enough. Except “money is tight” and “capacity to give” are not always the same sentence, and one of the most respectful, most Biblically grounded things you can do for a partner is make sure she knows the full range of ways she is able to give before either of you assumes the answer is no.

I learned this the slow way at Youth for Christ. A retired schoolteacher I will call Ruth had been giving the same modest check for years, and told me flatly one fall that a raise was not coming, she was living on a fixed pension. A few minutes later, almost as an aside, she mentioned her father had left her some stock decades ago, shares she had never sold because she dreaded the capital gains tax. I am not a financial advisor and never pretended to be one, but I knew enough to suggest she ask hers about giving the stock directly instead of selling it first. She came back weeks later having given, from that stock, more in a single gift than she had given in cash across the previous ten years combined, and she said something I have never forgotten: it was the first time in her whole giving life that her assets, not just her checkbook, got to serve something she cared about.

Ruth was never short on capacity. She was short on someone asking the right question. She needed someone to give her an opportunity to fulfill her passion for Kingdom work in a way she had never previously thought possible.

There are three doors worth knowing how to open, none of which require you to become a CPA.

The first door is appreciated stock. A gift of stock held more than a year avoids the capital gains tax entirely, and the partner can usually deduct the full fair market value. All it takes is a sentence: “Have you ever thought about giving appreciated stock instead of cash?”

The second door is the IRA qualified charitable distribution, available to partners seventy and a half or older. A direct transfer from an IRA to your ministry counts toward

the required minimum distribution and is never taxed as income. “Ask your IRA custodian about a QCD” is enough to start that conversation.

The third door is the donor advised fund. Plenty of your most faithful partners already have one and have simply never been asked to name your ministry as a recipient. “Do you already have a donor advised fund we could be added to?” costs you nothing and may unlock a gift that was sitting there the whole time.

Philippians 4:17 was never only about the size of the gift, it was about the fruit added to the giver. Ruth's fruit that year was not a bigger number on our report, it was the joy of discovering a whole category of stewardship she did not know was hers to use. Colossians 3:23 covers the rest, the unglamorous work of learning three sentences well enough to say them naturally instead of skipping past them out of fear you will sound like you are asking for too much.

Why not try this this week? Think of one partner who has said some version of “I wish I could do more.” Do not assume you already know what that means. Ask about the stock, the IRA, or the donor advised fund, and let her tell you which door, if any, actually fits.

Some of your best gifts this year are not going to come from partners with more money. They are going to come from partners who finally hear that the money they already have counts too.

Passionately,
Rick

P.S. If this is a conversation you would like a simple script for, I put together a one page “Non-Cash Giving Conversation Starters” sheet with all three questions written out word for word. Reply and I will send it your way, no charge.

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