

If you'll allow me, I want to take you back to 2007—a year that stands out in my memory for a few reasons. My family had just moved to the Dallas-Fort Worth area, and if you've ever been the “new folks” in town, you know how much finding the right community matters. For us, that meant searching for a new church. We visited several, but nothing quite clicked until we walked into Preston Meadow Lutheran Church in Plano, Texas.

That first service, the pastor mentioned something that really resonated with me. He talked about a special fund the congregation used to help members who had fallen on hard times—job loss, trouble paying the mortgage or rent, car payments, things like that. It hit me: this was a group of people who truly looked out for each other. That sense of community, of neighbors helping neighbors, stuck with me. It felt like the right place for us—not just because of their generosity, but also because their beliefs lined up with ours. And, let's be honest, the church was less than a mile from our house. I'm a realist: if going to church is difficult or too far, my attendance is going to suffer. Proximity matters!

Not long after we joined, I went to work for Countrywide. (That detail will become more relevant in a minute.) We settled into our new church family, grateful to have found our spot in the community.

Then came 2008. The Great Recession hit, and—as fate would have it—I was laid off from Countrywide. It was the kind of bad timing you almost have to laugh about. My wife had just decided to become a stay-at-home mom because we had a one-year-old, and she was eight months pregnant with our second daughter, Faith. To say we were anxious would be an understatement.

But here's the twist: within two months, I landed another job—one that turned out to be the best professional move I ever made. It put me on the path I'm on today as a financial and gift planner. Looking back, it's clear that sometimes the worst timing turns out to be the best thing that ever happened.

Through all of this, we never had to access that church fund. But just knowing it was there—a kind of financial safety net—made a world of difference. It cemented my commitment to always give back to our church, to help ensure that safety net is there for others who might need it.

Over the years, I've learned that most folks base their giving on their income—writing checks out of their wages. But there's a smarter way, especially if you want your gift to go further and your own financial stress to go down: give from your wealth, not just your paycheck. That's where a Donor-Advised Fund (DAF) comes in.

A DAF is basically a charitable investment account. You contribute appreciated assets—like stocks or mutual funds that have gone up in value—directly to the fund. Doing so lets you avoid paying capital gains tax on the appreciation, and you can take a

larger tax deduction the year you contribute. From there, you can recommend grants to your favorite charities (like your church) over time, instead of dipping into your income every year and feeling like you have to make extra sacrifices.

For us, starting a DAF funded with appreciated assets was a win-win: we saved on taxes and increased our giving, all while supporting a church that had become our anchor. It's a powerful tool, and I'd encourage anyone—especially those with investments that have done well—to think about giving this way. Not only do you help others, but you put yourself in a position to give more and keep more at the same time.

After all, true generosity isn't about writing the biggest check—it's about building up a community, supporting each other, and making sure the safety net is strong for the next family who needs it.

If you have questions about smarter ways to give, or would like to discuss opportunities for your congregation, please reach out to me directly. You can learn more and find my contact information here: <https://www.ntnl.org/people/kirk-barret/>.