November 2026 HCL Foundation Newsletter

A Foundation of Wisdom

“For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’” — Luke 14:28–30 (NIV)

Wise stewardship begins with a thoughtful plan. Just as a builder prepares carefully before laying a foundation, God calls us to manage the resources He has entrusted to us with intentionality and foresight—and to seek wise counsel when needed.

The Power of Wise Stewardship – Stock Gifts

The need for a thoughtful plan is evident in how we approach our charitable giving. Financial blessings can create meaningful impact when you choose the right asset to give. Instead of giving cash, many donors contribute long-term appreciated stock or mutual fund shares—a tax-efficient way to support the causes God has placed on their hearts.

Donating appreciated stock directly to a nonprofit, such as HCL or HCLF, can maximize the value of our gift in two important ways:

- **Avoid capital gains tax.** Selling appreciated stock before making a gift may trigger capital gains tax and reduce the amount available to donate. Transferring the stock directly to a nonprofit generally avoids capital gains tax for both you and the tax-exempt organization.
- **Qualify for a full deduction.** If you itemize deductions, you may generally deduct the stock’s full fair market value at the time of transfer, provided you have held the shares for more than one year.

When we pair tax-smart planning with a joyful heart, we lay a strong foundation for wise stewardship that maximizes our impact.

This information is provided for educational purposes only and is not financial, legal, or tax advice. Please consult your professional advisors.

Let's Get Started

- **Start the process.** HCL and HCLF are both equipped to accept gifts of appreciated stock and mutual fund shares. Begin by calling Jill Weltzien, CFO, at (414) 529-6700. She will guide you through the process, after which you can initiate the transfer with your financial firm.
- **Plan ahead for year-end gifts.** If you are considering a gift of stock or mutual fund shares for 2026, please begin the transfer process by early December. Financial firms may need several weeks to complete your transfer.
- **Receive tax documentation.** Once the gift is received, you will receive a tax receipt confirming the number of shares transferred and the date they were received.

Would a Conversation be Helpful?

We would be glad to meet for coffee and hear what God is stirring in your heart. Please reach out to start the conversation.

- For Foundation information - contact Kevin Stoll at kstoll@hcl.org.
- To explore personal goals - contact Linda Maris at lmaris@hcl.org.
- To learn more - visit hcl.org/hcl-foundation.