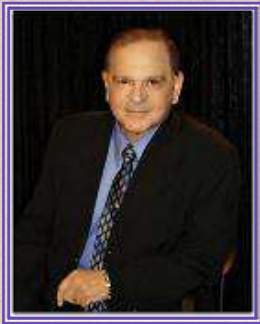


# the INFORMER newsletter

MONTHLY NEWSLETTER  
PARAGON CHRISTIAN ALLIANCE INTERNATIONAL  
APRIL 2024 | ISSUE 4



## Spring Time

By Dr. Henry Harbuck, PCAI General Overseer

It's time for Spring! God has not only blessed us with seasons on this earth, but He has also blessed us with seasons in our lives. Each season, whether earthly or in our personal lives, is only limited by TIME.

Time is a gift from God. God is the Creator of time. God's greatest gift to us is Jesus, but I believe the next best gift is time... time to serve our Lord, time for family, time to work, time to play, time to laugh, time to labor, and I could go on and on. We need to learn that every day is a gift from God. Has it ever occurred to you that for you to cease living, God would not have to take your life? All God would have to do is stop giving time to you.

Here is a great illustration concerning time: Imagine if your banker called and told you that an anonymous donor was depositing \$1,440 into your bank account every day, 7 days a week—with one stipulation. The stipulation is that you

have to spend all that money on that day. There will be no balance carried over to the next day. Each evening, the bank would cancel whatever sum you failed to use. Did you know that every morning a gracious God, who loves you, deposits into your bank of time 1, 440 minutes? The same stipulation applies because God does not allow any of our time to be carried over on credit to the next day.

Time gives everyone equal opportunity. Paul says, "Making the most of every opportunity." Each second that ticks away comes with opportunity.

Time is temporal. Psalm 90:12 (NIV)  
"Teach us to number our days aright, that we may gain a heart of wisdom."  
Wisdom is the art of spending time wisely. How do we spend our time wisely? Tune into God through prayer. Identify the priorities of your day. Motivate yourself to do it now. Energize yourself with God's power, not your own. ♥



PCAI Ministries Fellowship extends the warmest welcome to the newly added Ministers, Churches and Ministries worldwide since last month. Thank you for partnering with us in expanding God's kingdom. We love you all!!!



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2149 Hwy. 139 -  
Monroe, LA 71203

PHONE NUMBER: 1-866-268-5600

FAX: (318) 345-0350

E-MAIL:  
[info@paragonchristianalliance.org](mailto:info@paragonchristianalliance.org)

WEBSITE:  
[www.paragonchristianalliance.org](http://www.paragonchristianalliance.org)

OFFICE HOURS:  
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# Narrative of the Cross and Salvation

By Dr. Daniel Agomoh, Author/Senior Pastor

The cross of Jesus Christ was not an accident, because it was prophesied in the Old Testament of the Bible, even before the fall of man. The Almighty God declared that cross and Calvary will be the means of man's salvation. (Gen. 3:15) The fulfillment of this plan was spoken about in the New Testament. (1 Pet. 2:24) Christ Jesus bore our sins on the cross where He gave Himself as a sacrifice for our sins. On the cross, Jesus paid the whole price satisfactorily for our sins.

Therefore, we do not have to perish anymore because He made a perfect sacrifice. (1 Cor. 5:7) (Let us purge our old leaven). The shedding of the blood of Jesus Christ was central to the salvation of

man. (Heb. 9:27) We have all sinned and come short the glory of God. (Rom. 3:23) Salvation is received as the sinner confesses his sins and believes. (1 John 1:9/Rom. 10:10)

It is freely given and it is of grace. The way out of sin, guilt, damnation and spiritual death is to be cleansed by the blood of the Lamb. Nothing but the blood of Jesus can wash away our sins. (Isa. 1:18) The purpose of Jesus' suffering and the sacrifice of His life on the cross is to sanctify His people. (Eph. 1:7/Heb. 10:4)

## BLESSINGS THROUGH THE DEATH OF JESUS

We are alive in Him.  
We are drawn closer to God.  
We have peace.



We are one with Israel.  
We become part of the church the Body of Christ.  
We have access to God by the Spirit.  
We are reconciled to God.

We become fellow citizen with the saints.  
We are built upon the foundation of truth and life (1 Cor. 3:11)  
We become the habitation of God.



Everybody shout, "Amen & Thank You JESUS!" ♥

# Changing the Guard

By Rev. Mike Taylor, Raphah Ministries President

Psalm 118:8 says "It is better to trust in the Lord than to put confidence in man." (NKJV) We are seeing in real time the collapse of man and man's systems. Many months ago the Lord asked me to partner with Him to bind the political spirit and the spirit of Jezebel. I believe we are now seeing worldwide the changing of the guard especially as it relates to leaders. Not just political leaders but leaders in all sectors of society. The Lord said He was going to replace evil leaders those that call good evil and evil good with people who care about people. Psalm 118:17 says "I shall not die, but live, and declare the works of the Lord." (NKJV)

I have found myself praying this more and more lately. Not just wanting to live physically, but living life full in the spirit. Fully free to do all that God has put in my heart to do. At times it can be painful because of all the obstacles placed in our way by the world and Satan. The Apostle Paul wrote in Galatians 2:20 "I have been crucified with Christ it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself for me." (NKJV)

We should all desire to come to this place in the spirit. I believe it is what it truly means to live. The ultimate of course will be when we are in our glorified bodies. I believe even now God is getting us

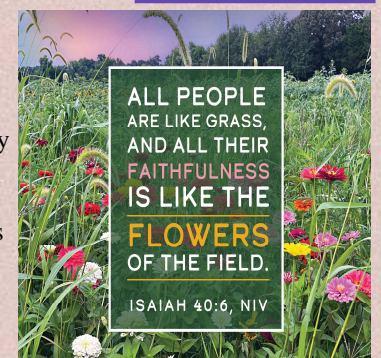


## Galatians 2:20 (NMID)

*"I have been crucified with Christ and still am being crucified [by sharing in His suffering & death]. It is no longer my [former prideful] self who lives, but Christ lives in me. The life I now live in my [earthly] body, I live by faith in the Son of God, Who loved me and gave or offered Himself on the cross for me."*

ready for the millennial age. The Lord is already speaking to me about what I will be doing in the age to come. This is the hope we all have that life does not end here. Christ died that we may all live forever with Him in the millennial reign. God is going to rescue us but until He comes for His bride we are to occupy.

I pray God will fully set us free to serve. I pray He will remove all that would hinder us from accomplishing our full destiny here on earth. Our desire should be to leave a great legacy to our kids and grandkids and all who will benefit from a life fully surrendered to Christ. Get ready this is the changing of the guard. The last shall be first. Great favor is about to come to the remnant of God. ♥



# Top 10 Tax Developments for Churches and Clergy in 2024

(These ten tax developments for churches and clergy included inflation adjustments and the IRS definition of a church.) *\_Part 1*

By Richard R. Hammar, Attorney, CPA-Church Law & Tax

Our top 10 tax developments for churches and clergy 2024 are based on a number of legislative, administrative, and judicial tax developments in 2023.

Here they are:

## 1. No change to the housing allowance

In March 2019, a federal appeals court rejected an atheist group's challenge to the constitutionality of the housing allowance. The atheist group did not appeal this ruling, and there have been no further legal challenges.

## 2. Revoking an exemption from Social Security

Congress has created three limited windows of time since 1977 to allow ministers who exempted themselves from self-employment taxes by filing a timely form 4361 with the IRS to revoke their exemption. The latest was in 1999. Congress did not pass any bills in 2023 that would have authorized ministers to revoke an exemption from Social Security.

However, the Internal Revenue Service (IRS) in 1970 allowed an exempt minister to revoke his exemption on the ground of a mistake (Revenue Ruling 70-197).

In addition, section 4.19.6.4.11.3 (02-13-2020) of the IRS's Internal Revenue Manual explicitly recognizes that, under some conditions, ministers who

have exempted themselves from self-employment taxes solely for economic reasons can revoke their exemption.

## 3. Working after retirement in 2024

Many churches employ retirees who are receiving Social Security benefits. People younger than full retirement age may have their Social Security retirement benefits cut if they earn more than a specified amount.

Full retirement age (the age at which you are entitled to full retirement benefits) for people born between 1943 and 1954 is 66 years. If you are under full retirement age for the entire year, \$1 is deducted from your benefit payments for every \$2 you earn above the annual limit. For 2024, that limit is \$22,320.

In the year you reach full retirement age, your monthly benefit payments are reduced by \$1 for every \$3 you earn above a different limit. For 2024, that limit is \$59,520, but only earnings before the month you reach full retirement age are counted.

## 4. Inflation adjustments for 2023 tax returns

Some tax benefits are adjusted for inflation for 2023 tax returns (filed in 2024). Key changes affecting 2023 tax returns include the following:

- The Alternative Minimum Tax exemption

amount for tax year 2023 increases to \$81,300 for single taxpayers and \$120,000 for married persons filing jointly. The exemption amount for single persons (and heads of household and married persons filing separately) begins to phase out at \$578,150, and the exemption amount for married couples filing jointly begins to phase out at \$1,156,300.

- For estates of any decedent passing away in calendar year 2023, the basic exclusion amount was \$12,920,000.
- For 2023, the foreign earned income exclusion will be \$120,000.
- The maximum earned income credit amount will be \$7,430 for taxpayers with three or more qualifying children for 2023.
- The IRS's recommended mileage rate for miles driven for church-related business increased to 67 cents per mile on January 1, 2024.
- The mileage rate for miles driven for medical purposes, and for moving expenses for members of the armed forces, decreases to 21 cents per mile for 2024.
- The charitable mileage remains at 14 cents for all of 2024.

## 5. The maximum earned income credit amount will be \$7,430 for taxpayers with three or more qualifying children for 2023.

You may be able to claim the earned income credit for 2023 (taxes filed in 2024) if:

- you do not have a qualifying

child and you earned less than \$17,640 (\$24,210 if married);

- a qualifying child lived with you and you earned less than \$46,560 (\$53,120 if married filing jointly);
- two qualifying children lived with you and you earned less than \$52,918 (\$59,478 if married filing jointly); or
- three or more qualifying children lived with you and you earned less than \$56,838 (\$63,698 if married filing jointly).

The maximum earned income credit for 2023 is:

- \$600 with no qualifying child;
- \$3,995 with one qualifying child;
- \$6,604 with two qualifying children; and
- \$7,430 with three or more qualifying children.

## 6. Simplified definition of a highly compensated employee

A number of tax-favored provisions in the tax code do not apply if there is discrimination in favor of highly compensated employees. These provisions include:

- simplified employee pensions (SEPs),
- 403(b) tax-sheltered annuities (churches and qualified church-controlled organizations are exempt from this nondiscrimination rule),
- qualified employee discounts,
- cafeteria plans,
- flexible spending arrangements,
- qualified tuition reductions,

*Continued on page 4*

# Properly Handling Non-Cash Donations

*Excerpt from Christian Law Association*

When Jerry's mother died, he inherited a lovely grand piano. Although the piano had sentimental value to him and was a beautiful piece of furniture, Jerry himself did not play the piano; and he knew his church could use the instrument. After praying about the situation, he decided to donate the piano to his local church. Because the piano was quite valuable Jerry wanted to use it as a tax deduction when he paid his federal income tax for that year. He approached the treasurer of the church about getting a receipt.

When churches receive non-cash items like this piano they should give the person a

document that describes the donation—but the church should not list the value of the donated item. For example, the church might say, "We received a 2017 Yamaha C3 grand piano in excellent condition," but they should not say, "and the piano was worth \$16,000." In situations like this the church provides a description of the donation but not a valuation of the donation. Remember, obtaining the valuation of donated property is the responsibility of the contributor, not the church who receives the donation!

## **Contribution receipts should include this**

### **information:**

- The name and address of the organization
- The date the contribution receipt was written
- The name and address of the contributor
- The description of the contribution
- The date the contribution was received
- This statement: "No goods or services have been provided in exchange for this contribution."
- The signature of an officer of the organization

It is also important to note that the receipt must be given to the contributor before he files his tax return.

It is in the church's best interests to have a regular



system of reporting contributions and the receipts should be provided to the contributor at or near the time of the contribution. When churches provide such receipts using a consistent format, as opposed to randomly creating new forms from time to time, their records will better withstand the scrutiny of the Federal Rule of Evidence 803 (6).

Contact Christian Law Associates if you would like to obtain a sample contribution receipt for tangible property donations. □

## **Tax Developments... continued from page 3**

- employer-provided educational assistance, and
- dependent-care assistance.

For 2023, a highly compensated employee was one who (1) was a 5-percent owner of the employer at any time during the current or prior year (this definition will not apply to churches), or (2) had compensation for the previous year in excess of \$150,000 and, if an employer elects, was in the top 20 percent of employees by compensation.

### **7. Nonprofit organization that operated a coffee shop and restaurant stripped of its tax-exempt status by the IRS**

A charity that operated a restaurant and coffee shop was granted tax-exempt status by the IRS. The exemption was granted on the basis that it would be

operated to assist formerly incarcerated persons reenter society. However, the IRS found it operated largely for commercial purposes in a manner similar to for-profit entities. The IRS, therefore, revoked the charity's tax-exempt status.

The IRS also noted that the internal controls of the organization were not adequate.

That is because the founder and executive director was in charge of opening the organization's mail and making deposits. That person was also in charge of writing and signing checks.

### **8. IRS to stop unannounced taxpayer visits**

The IRS announced it is ending most unannounced visits to taxpayers by revenue officers (ROs). This was done to reduce public confusion and enhance

overall safety measures for taxpayers and employees.

ROs will now send an appointment letter to schedule an initial or follow-up meeting with the taxpayer.

Unannounced RO visits will only be done in a few unique circumstances. The rest of the IRS collection process will remain the same, and will depend on the facts and circumstances of the case.

Information on the IRS collection process is available under "Topic No. 201, The Collection Process" at IRS.gov.

ROs are unarmed civil agency employees whose duties include visiting households and businesses to help taxpayers resolve their account balances.

Their job is to collect taxes that are delinquent and have not been paid to the IRS.

They also secure tax returns that are overdue from taxpayers.

The IRS has about 2,300 ROs. ROs carry two forms of official credentials with a serial number and their photo.

Taxpayers have the right to see each of these credentials. They can also request an additional method to verify their identification. Taxpayers should know they have a tax issue before these visits occur, since multiple mailings occur.

IRS Criminal Investigation special agents are the only armed IRS personnel. They always present their law enforcement credentials when conducting investigations.

FS-2023-17.

**TO BE CONTINUED...**