

# ASK THE ADVISERS

The views and opinions expressed in "Ask the Advisers" are solely those of Keith Singer.



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## The Law of Giving

Most people want a life of abundance. However, we must constantly be both giving and receiving in order to maintain that abundance. A common synonym for money is currency. The word currency is derived from the Latin word meaning "to run or flow." Money must keep flowing to remain alive. When we are selfishly hoarding money, we stop its circulation back into our lives.

According to the Law of Giving, whatever you want to receive, you must give. If you want love, you must give love. If you want to be blessed with abundance, you must try to help others obtain abundance. However, giving reluctantly will not result in abundance. The mindset behind one's giving is critical.

According to Deepak Chopra in the Seven Spiritual Laws of Success, "The intention behind our giving and receiving is the most important thing. When the act of giving is joyful, when it is unconditional and from the heart,

then the energy behind the giving increases many times over. But if we give grudgingly, there is no energy behind that giving. If we feel we have lost something through the act of giving, then the gift is not truly given and will not cause increase."

In other words, you must give to others with joy and not out of obligation. However, you might as well get the full tax benefits of your giving. Let's be tax savvy and give appreciated stock to your favorite charity so that you can avoid capital gains taxes or give directly to a charity from your IRA and avoid realizing the income tax on distribution.

Finally, by naming a charity as a beneficiary to part of your IRA, the charity will get 100% of an IRA share that may be worth less than 60 cents on the dollar if left to your kids. This Thanksgiving remember to gratefully receive all gifts that you are offered as well as giving to others. By continuing to both give and receive with joy and gratitude, you will keep abundance in your life.