



The
Spirit
of *Giving*



*“We know only too well that what we are doing
is nothing more than a drop in the ocean.
But if the drop were not there, the ocean
would be missing something.”*

— Mother Teresa

A Gift for Every Season

As the year comes to a close, it's a time filled with joy, reflection, and the spirit of giving—holiday gifts to friends and loved ones, New Year's celebrations, bonuses to loyal employees, and thoughtful contributions to charities.

Of course, the foundation for all charitable giving is heartfelt support for an idea or mission, and we are deeply grateful for people like you who value and support our work. Your generosity allows us to serve others in extraordinary ways and make a meaningful difference.

While every gift to our organization benefits those we serve, you can also benefit from a well-planned gift. Whether you're looking to make an impact now or plan a future gift, there are options that can seamlessly fit into your estate plans, meet your charitable goals, and provide helpful tax advantages.

Please reach out. It would be our pleasure to answer questions or provide more information about gifts that can help you and us. Thank you for helping us make a difference.

A Personal Approach to the Giving Season

Tried-and-True Options for Year End

You can make an impact on our mission today in a way that aligns with your personal planning goals. Consider the following options that offer predictable, effective ways to meet charitable goals before the year ends.

Cash. A gift of cash is the simplest and most popular way to provide immediate support for our work. If you itemize your tax return, your gift qualifies for an income tax charitable deduction up to 60% of your adjusted gross income (AGI) in the year of the gift.

Appreciated stock. Giving appreciated stock held for over one year offers a double tax benefit—the gift qualifies for an immediate deduction for the full value of the stock, and you owe no capital gains tax on the appreciation. This is a particularly useful option if you are rebalancing your portfolio.

Donor-advised fund (DAF). A grant from your DAF is another way to make a difference today using funds you have already set aside for charity. Please let us know if you make a grant from your DAF so we can personally thank you.

IRA assets. If you are an IRA owner age 70½ or older, you can use a qualified charitable distribution (QCD) to make a gift directly from your IRA to our organization of up to \$105,000 (annual aggregate limit in 2024). Or you can use a special one-time option to set up a gift that pays a lifetime income to you and/or your spouse (up to \$53,000, but spouses can combine their QCDs). With either the traditional option or the one-time option, your QCD is not subject to tax and counts toward your required minimum distribution (RMD) if one is due.

Charitable gift annuity (CGA). The CGA is a gift that gives back. When you set up a CGA, we agree to pay a fixed lifetime income to you and/or someone else (two people maximum). Payments are based on the amount of the gift and the age of the annuitant(s). Part of the gift qualifies for a charitable income tax deduction. Plus, CGA rates are the highest they've been in 16 years!

Charitable remainder trust (CRT). A CRT also creates an income stream for one or more beneficiaries with either fixed or variable income payments. We receive what remains in the trust at the end of the trust term (either the life or lives of the beneficiaries or a term of years up to 20).

Real estate. You may own real estate that you no longer wish to use or maintain, such as rental property or a second residence. Like a gift of stock, appreciated real estate held for over one year qualifies for an income tax charitable deduction, and no tax is due on the appreciation. There are also multiple ways to give real estate—an outright gift, a bargain sale, a gift of a remainder interest, and a gift to establish a charitable remainder trust.

*“Change will not come if we wait for
some other person or some other time.
We are the ones we’ve been waiting for.
We are the change that we seek.”*

—Barack Obama

Shape Your Legacy

While planning your legacy can sometimes feel daunting, it is a powerful way to ensure that the values and causes you cherish continue to thrive. Thoughtful planning not only secures the future for you, your family, and your loved ones, it also sets a meaningful example for future generations. By taking steps now, you can support the causes that matter most to you for years to come, creating a lasting impact that embodies the true spirit of the season.

We are here to help every step of the way. Reach out with any questions. We would be happy to support you and your advisors as you explore the ways to make a lasting investment in our mission.



Planning for the Future

Year-end gifts provide valuable support for our organization today, but there are also meaningful ways to plan a future gift that fits with your planning and helps ensure the continuation of our work.

Your will or living trust. Designating a gift to us in your will or living trust shapes your personal legacy and sets an important example for others. Your gift can be a specific amount or specific property, a percentage of your estate, or what is left in your estate when all other obligations have been met. You can change the gift if your needs or goals change.

Retirement plan assets. Your qualified retirement plan or IRA can provide a simple, meaningful way to support our work. Just name our organization as the beneficiary of all or part of the plan or account. The full amount of your gift goes to work immediately—nothing is lost to taxes.

Life insurance. You may own a life insurance policy that you no longer need—for example, providing mortgage protection for a home you now own outright or ensuring college tuition for children who are now grown. Naming our organization as a full, partial, or contingent beneficiary is a great way to make a substantial gift. Contact your insurance representative for help with making beneficiary changes.

Consider a blended gift.

Support us now and in the years ahead by combining a current gift and a future gift (for example, a gift in your will or a beneficiary designation on a life insurance policy or retirement account).



Preparing for Tax Time

This tax preparation checklist will help you plan for filing your 2024 tax return.

- Copy of 2023 tax return
- Social Security numbers
- W-2 forms from all employers
- 1099-INT forms showing interest payments received
- 1099-G form showing any refund, credit, or offset of state/local taxes
- Receipts pertaining to a business (if the taxpayer is a small business owner)
- 1099-DIV and 1099-R forms
- Other income receipts from rental real estate, royalties, partnerships, S corporations, trusts
- Social Security benefits documentation
- Medical/dental expenses
- Receipts for taxes paid from state, local, real estate, personal property
- Form 1098 mortgage interest and points
- Receipts for charitable contributions and gifts
- Casualty and theft loss documentation





“He who wishes to secure the good of others has already secured his own.”

— Confucius

Partners in Giving

Our organization is deeply grateful for all who partner with us. Giving can be much more satisfying with a planned gift that is intentional and specific. Reach out today. We can help you find ways to give that are well suited to your long-term philanthropic and financial goals.

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