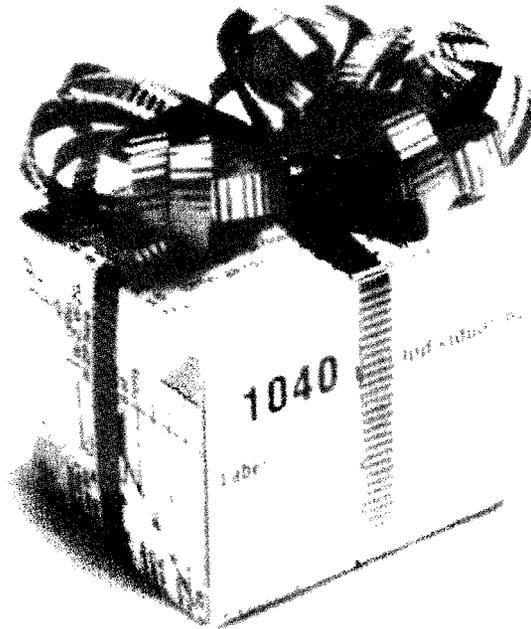


A Celebrated Tradition

Many of us look at the charities we believe in and dream of what we might do; in the words of the song, "...if I were a rich man." The truth is that the tradition of charitable giving – an American tradition unparalleled by any other society – and the impact of charitable organizations on our society is based on a "grassroots" participation. And, though most of us may never be "rich" in the sense in which that word is typically used, each of us can be a philanthropist.

By taking advantage of the current tax laws which encourage and support gifts to qualified charities, each of us is able to make every dollar work a little harder as we perpetuate one of our greatest traditions.

We will be pleased to provide more information and assist in any way possible as you consider your participation in this celebrated tradition. Our assistance is provided with no cost or obligation and is completely confidential.



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The Benefits of Planning Your

**YEAR END
GIFTS**

As a year nears its end, a number of time honored practices contribute to a unique spirit almost everywhere you turn. Some of these traditions have a measurable impact on the future.

This is the case with the tradition of year end charitable giving. Our federal government recognizes the value of our country's charitable giving tradition and provides some significant tax benefits for making a gift to a qualified charity.

There are a number of ways in which a gift may be made – one designed to meet virtually any situation. Here are a few ideas that may help as you consider how you might participate in this year end tradition.

Cash

Cash is still *the most popular way* to make charitable gifts. And your gift of cash to a qualified charity prior to December 31st could cost you much less at tax-filing time since it qualifies for a charitable income tax deduction for those who itemize on their tax returns.

Stocks, Bonds, Mutual Funds

Gifts of securities or stock can be one of the *most advantageous ways of giving*. If your gift of stock is one you have owned for more than one year, you may deduct the full fair market value of the stock as a charitable contribution, while bypassing applicable capital gains taxes if the stock has appreciated.

Real Estate

Gifts of appreciated real estate are like gifts of appreciated stock. Assuming you have owned the property for more than one year, you may deduct the fair market value as a charitable contribution while bypassing all capital gains taxes.

Life Insurance

Life insurance is a *unique way* to give to charity. To qualify, the charity needs to become both owner and beneficiary; no incidents of ownership can be retained. If the policy is paid up, your charitable contribution is generally the replacement value or cost basis of the policy, whichever is less. Ongoing premiums paid on a gifted life insurance policy also qualify for charitable deductions.

Charitable Bequest

Each person has an opportunity to define their legacy by making a gift that lasts beyond their lifetime by including our organization in their will. Your estate will receive a charitable deduction for the full amount of the gift, reducing potential estate taxes. You will have the comfort of knowing that your wishes will be met and that your loving forethought and generosity will impact our mission for years to come. Example wording for including our organization in your will or trust:

"I give, devise and bequeath to [name of organization, address] for its general purposes the rest, residue and remainder of my estate [or state fraction, percentage, dollar amount or describe gift]."

