

## Your gifts can help supplement the amenities of living here

Charitable gifts enhance quality of care and provide important services that aren't covered by monthly fees. For instance, annual gifts can provide the plants that grace our gardens and give us beauty, peace and contentment. Annual donations enable us to offer spiritual services, special outings and holiday programs for our residents. Charitable gifts also help underwrite social services, transportation, and wellness programs.

### Q. How may I make a gift now?

**A.** Gifts are accepted at all times, and will be used to directly support the mission of our residence. You may make a gift by mailing it to our residence or by giving it directly to our administrator. Or, when you receive a specific letter requesting support, you may respond with the return envelope provided.

### Q. Do you take stock as well as cash?

**A.** Yes, many individuals find that giving shares of appreciated stock is an excellent way to make a charitable gift because they then won't have to pay any capital gains taxes. Donors can then deduct the fully appreciated value from their tax returns. The charity wins, too, by not having to pay taxes on the appreciated stock. See your development officer or administrator for more details on how to make this transaction.

### Q. Can I give shares of a mutual fund?

**A.** Certainly. As with stock, appreciated shares of mutual funds offer many tax benefits to donors.

### Q. What about the house or land I've thought of selling? Will you take that?

**A.** Yes, as a charity, we can accept a house or piece of land as a gift. Any capital gains that you might realize on a sale would be avoided by giving the property to us. Your development officer will be happy to discuss such possibilities with you.

### Q. Tell me about the gift that pays me for the rest of my life?

**A.** You may give cash or appreciated securities to us for a **Charitable Gift Annuity or CGA**, also known as a "life income" gift. We then will pay you a fixed amount, based on the amount of your gift and your age at the time of the gift, for the rest of your life.

### Q. What is a "Planned Gift"?

**A.** Planned gifts traditionally are those you decide to make during your lifetime that will come to the charity only after your death.

Many residents and their families are leaving a legacy for the future by making us a beneficiary in their will or life insurance policy. For example, a donor who has been making annual contributions of \$250 can memorialize his giving with a \$5,000 endowment contribution. We'll invest the gift for many years, and use only the income, \$250 or more annually, to support our senior programs, services, and facilities.

There are several very simple ways to ensure that a gift comes to us after your death.

#### ■ Will Bequest

In your will, state your intent that we receive a certain dollar amount, or percentage amount, of your estate. By specifying a percentage to charities, you can rest assured that your loved ones also are taken care of.

#### ■ Life Insurance Beneficiary

Ask your life insurance advisor for a beneficiary form to complete, making us the new beneficiary or adding us to those individuals or other charities already listed. You also may gift your paid up policy to us now and receive a federal tax deduction this year.

#### ■ IRA or other Qualified Pension Plan

Upon your death any remaining IRA funds that were accumulated tax free, with pre-tax money, will be taxed to your non-spouse heirs as they make withdrawals. Generally, the recipients of these funds will have significant tax obligations. However, charities that receive IRA funds do not have to pay any taxes. Therefore, making a change of beneficiary to include us, and other charities, is an excellent way to leave a legacy, while giving property and stocks (with much lower tax burdens) to family and friends.

## The *Heritage Circle*

All charitable planned gifts will directly benefit the programs and services of Emmanuel Community. You'll then be part of our ***Heritage Circle***, a group established to recognize and honor during their lifetime those who have included us in their estate plans. **There is no minimum gift size to join *Heritage Circle*.**

We hope you will consider making us a beneficiary of your plans and will tell us about it immediately. If you already have done so, please let us know so we may include you in this very important group of friends.

We are happy to honor requests to remain an anonymous member of the ***Heritage Circle***.

### Legal Name

Ecumen Foundation doing business as Emmanuel Foundation

### Legal Address

1415 Madison Avenue  
Detroit Lakes, MN 56501

### Federal Tax ID Number

41-1606713

For more information, please contact:



Janet Green  
Executive Director  
Emmanuel Community  
1415 Madison Avenue  
Detroit Lakes, MN 56501  
218.847.4486  
janetgreen@ecumen.org

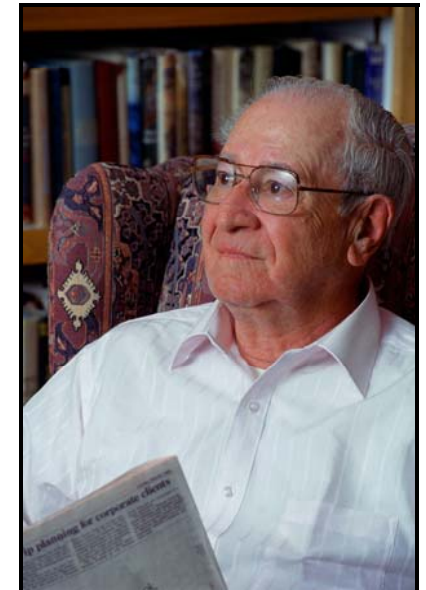
Emmanuel Community is a member of  
the Ecumen family of senior housing  
and services



Judith Moore Goff  
Charitable Gift Planner  
Ecumen  
3530 Lexington Avenue North  
Shoreview, MN 55126  
800.221.1507 651.766.4349  
judithgoff@ecumen.org



# Making a Difference in our Daily Living



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