

Thank You for Giving



For more information, please contact:



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



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Please send me more information on the following gift and estate planning ideas:

- | | |
|--|---|
| <input type="checkbox"/> Wills and revocable trusts | <input type="checkbox"/> Memorial and tribute gifts |
| <input type="checkbox"/> Appreciated assets/stocks | <input type="checkbox"/> Retirement plan assets |
| <input type="checkbox"/> Life Insurance | |
| <input type="checkbox"/> Gifts that provide income, tax and other financial benefits | |

Name _____ E-Mail _____

Address _____ Telephone _____

City _____ State _____ Zip _____

- I have already included Emmanuel Community in my will or other long-range estate plans.
 I would consider including Emmanuel Community in my will or other long-range estate plans.

*The information in this brochure is not intended as legal advice.
Please confer with your legal or financial advisor before taking any
action based on this information.*



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Your Gift is Important

There are many worthy charitable organizations that need financial support. That's why we are especially thankful for your gifts and want to acknowledge your special generosity.

In addition to saying thank you, we would like to share information that can help assure the maximum effectiveness from your gifts. By spending a few minutes considering the form and timing of your giving, you may find that by planning your charitable donations carefully, you can have an even greater impact on the lives of older adults while providing additional tax benefits to you.

Q. Are you receiving all available tax savings from your charitable gifts?

A. Properly timed gifts of cash and other appropriate property can result in significant reductions in your federal income taxes. For example, gifts of publicly traded securities that have increased in value since you bought them can be donated at their fully appreciated value. You'll receive their full value as a tax deduction and you'll avoid capital gains taxes.

Q. Do you know how recent income tax law changes may affect your charitable giving?

A. Changes in recent federal tax legislation have resulted in millions of taxpayers having more income to save, spend, or give. For our donors, these changes may eliminate your

federal estate tax liability, thus making more assets available for loved ones and charitable interests. Check with your financial advisor to see if tax law changes would affect your situation.

Q. Have you reviewed your long range financial and estate plans recently?

A. Your will, living trust, retirement plans, and other estate planning vehicles provide additional opportunities for you to support your favorite charitable interests. By including charitable gifts in estate plans, your estate can benefit from significant tax savings. Again, your attorney or financial advisor can help you determine the best strategy for leaving a charitable gift in your will, living trust, or retirement plan.

Considering the Future

Your generosity helps assure continued excellence in our services. If you are interested in creating a legacy gift with ongoing impact, consider the following ideas:

- A gift through your will or living trust is a convenient way to establish a lasting legacy.
- A gift of retirement assets, such as pension plans or Individual Retirement Accounts (IRAs), may allow you to give more than you thought possible, while eliminating taxes that otherwise would be imposed on individual beneficiaries.
- A gift through your life insurance policy can easily be made by either changing the beneficiary or gifting the proceeds that you and or your loved ones no longer need. This, too, can offer excellent tax benefits.

- A Charitable Gift Annuity, which provides consistent lifetime payments, is another charitable way to give while still maintaining your financial security.

Tax Planning Ideas

- Charitable gifts generally are deductible in amounts up to 50% of adjusted gross income (AGI) for gifts of cash and 30% of AGI for gifts of appreciated property.
- When appreciated securities are donated you are entitled to a deduction for full market value, not just the original cost. This gives you a tax deduction based on "paper profits" you have not yet realized and often eliminates payment of capital gains. If, however, securities have decreased in value, consider selling them, thereby creating a loss for tax purposes, and making deductible gifts of the cash proceeds.
- Consider making larger gifts in years when you have more income and will be in a higher tax bracket. The higher your tax bracket, the greater the tax deduction from your gifts.

Gifts in any of these forms can be made in memory of or in honor of loved ones. Please complete and return the form on the reverse side for more information on how best to make your gifts.