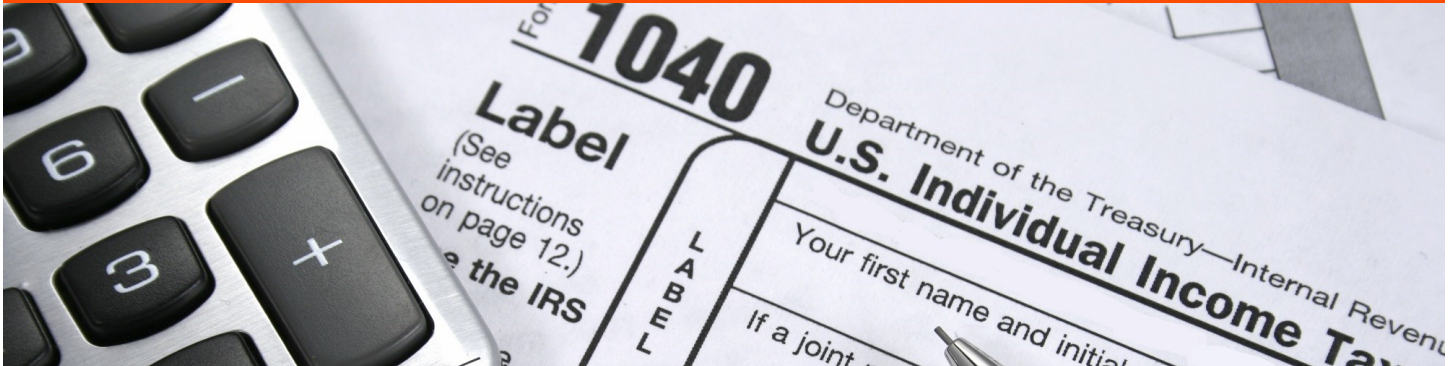


Giving matters. Maximize your giving today.



With the passage of a new federal tax bill that includes doubling the standard deduction to \$12,000 for single individuals, and \$24,000 for married couples, there is little doubt that fewer people will itemize their deductions. This has prompted many questions. How will giving change? How will nonprofits be affected? While we may not have answers for a couple of years, we do have thoughts on ways to maximize your giving today - and the Foundation can be a great resource!

- **Continue to give to the community that you love.** Tax deductions are a bonus, but nonprofit organizations need your support even if the financial incentive isn't as great as it once was. In fact, they may need even more support!
- **Create or use your Donor Advised Fund (DAF)** at the Foundation to "bunch" multiple years of gifts into one year to take advantage of itemizing. Then, use your DAF over a period of time to provide regular support to your favorite organizations, even in years when you will not itemize deductions.
- **Make a charitable gift with your Required Minimum Distribution (RMD)** from your IRA. If you're 70 ½ or older, this may be a tax-smart way to directly transfer up to \$100,000 per year to the Foundation without having to claim the distribution as income.
- **Stocks, bonds, and mutual funds are great gifts.** Simply transfer appreciated securities straight to the Foundation rather than selling first, and typically, you avoid capital gains tax. Use this gift to add to one of our 136 existing funds or create one of your own!

In addition to your tax and financial advisors, we are honored to be part of your team! We'd love to talk further or answer any questions to help you figure out the best way to continue giving in a new tax climate.

Community Foundation for Oceana County

P.O. Box 367 | 242 N. Michigan
Shelby MI 49455 | www.oceana-foundation.org

Tammy Carey, Executive Director
231.861.8335 | tcarey@cffmc.org