

The Added Benefits of Year-End Giving

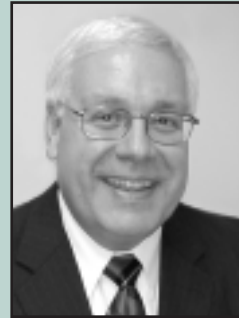
At the end of each year, many people share their blessings with Phoebe. Most give simply because they want to help others in need. We want to encourage donors to enjoy the satisfaction of giving while they take advantage of legitimate tax incentives that will benefit them on April 15th. Talk with your professional tax advisor to see if the following strategies are appropriate for your unique circumstances:

- Think about the kinds of property you have to give: cash, stocks, real estate, etc. Some have better tax outcomes than others.
- Donated securities owned for at least one year can be deducted at full fair market value, not just their original cost. Avoid capital gains taxes and get a charitable gift deduction.
- The Pension Protection Act of 2006 has made it possible for donors over the age of 70½ to make tax-free charitable gifts directly from an Individual Retirement Account. Such gifts are not subject to income or estate tax.
- Put highly appreciated securities to work for you with a charitable gift annuity. Make a charitable gift and receive an income while

benefiting from current and future tax savings.

- Consider using real estate or other types of property for charitable gifts, allowing plenty of time to plan and complete these gifts.

Feel free to contact us at Phoebe Ministries, 1925 Turner Street, Allentown, PA 18104; to call us at 610-794-5132 or to email us at mschick@phoebe.org or cfehr@phoebe.org.



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