

# GIVING OPTIONS

<b>CASH GIFTS</b>	The most traditional charitable giving is cash. Fairview Haven can receive cash in the form of actual cash, check, or credit card through PayPal (link on our website <a href="http://fairviewhaven.org">fairviewhaven.org</a> )
<b>QUALIFIED CHARITABLE DISTRIBUTIONS (QCD)</b>	For individuals aged 70 ½ or older, QCDs allow you to donate directly from an Individual Retirement Account (IRA) to a qualified charity such as Fairview Haven. This approach is tax-efficient because the distribution is excluded from your taxable income (unlike normal IRA withdrawals), which can reduce the impact of higher income on your social security payments and possible Medicare Part B premiums. Additionally, for those subject to RMDs, a QCD can count toward meeting that annual requirement. This type of giving is also ideal for individuals who don't itemize anymore and are not able to deduct their normal giving/tithing because it doesn't exceed the \$30,000 standard deduction (married filing jointly).
<b>REQUIRED MINIMUM DISTRIBUTION (RMD)</b>	If you are over 73 and required to take RMDs from your retirement account, you can satisfy these obligations while making charitable donations. By combining RMDs with QCDs, you can avoid the income tax typically incurred from RMDs, turning them into a tool for impactful giving.
<b>APPRECIATED STOCK</b>	Donating appreciated stock directly to Fairview Haven allows you to avoid capital gains tax on the appreciation while still receiving a charitable deduction for the full fair market value of the stock. This method is particularly advantageous for high-value investments held for more than one year. For example, if you donate shares worth \$10,000 that you originally purchased for \$6,000, you bypass tax on the \$4,000 gain and can deduct the \$10,000 donation, subject to IRS limits. Please note, to complete this type of gift, the stock shares would need to be transferred to Fairview Haven (not sold and the cash given). Contact Edna Steidinger at the Financial Center (815) 692-6615 for transfer instructions.

<p><b>GRAIN</b></p>	<p>Farmers can donate harvested crops or grain to Fairview Haven and achieve significant tax savings. By donating the grain rather than selling it, (grain is donated to the Fairview Haven account at the grain elevator and then sold by a representative of Fairview Haven), farmers avoid reporting the income on their tax returns. However, they can still deduct the associated production expenses, reducing both income and self-employment taxes. If Fairview Haven doesn't have an account at your preferred elevator, they can contact Dave Blunier to set that up (815) 692-2572.</p>
<p><b>FARM GROUND</b></p>	<p>Similar to appreciated stock, farm ground can be given directly to Fairview Haven to avoid capital gains tax on the appreciation and still receive a charitable deduction for the full market value of the stock. Fairview Haven will then sell the farm ground at the market value to whom you choose.</p>



Fairview Haven is a 501(c)(3) organization and therefore all charitable gifts can qualify for tax deduction. We encourage you to consult with your tax advisor to ensure compliance with IRS regulations and to maximize your benefits. If the Serenity Villa Expansion becomes overfunded or cannot be completed for some unforeseen reason, funds already collected will be allocated to other areas of Fairview Haven to enhance the lives of those we serve!