

Making Your Most Generous Gift

A Guide to Creative Giving

Most people can increase their giving potential by combining a monthly cash-based donation with an asset-based gift. The following is a list of asset-gifting techniques for your consideration.



Giving From Your Assets

Stocks and Bonds: Funding all or part of your gift with appreciated stocks or bonds is a popular option. It can be very advantageous to both the donor and the camp: the donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the camp will receive a very liquid asset. Please note that the stocks/bonds must be *transferred* to the camp rather than sold and then donated.

Instructions for Stock Donations

- Determine the amount of the donation you'd like to make.
- Call Citizens State Bank of Monticello at (319) 465-5921. Their office handles Ewalu's stock donations. Make sure the stock is transferred to Ewalu Bible Camp.
- Please also call the camp office at (563) 933-4700 so the camp is aware that a gift has been made and it can be acknowledged in a timely manner.

IRA Distribution: This is a great way for donors to make a significant impact. Many choose to use their IRA each year during the three-year giving period to fulfill their pledge. For example, an IRA donation of \$10,000/year allows the donor to make a \$30,000 pledge.

Instructions for IRA Donations

- Determine the amount of the donation you'd like to make. Note: The donation can count toward, but is not limited to, your Required Minimum Distribution.
- Call the institution that holds your IRA and tell them you'd like to make a Qualified Charitable Distribution. Note: You must be at least 72 years old at the time you make the request.
- Give them the camp name and address: Ewalu Bible Camp, 37776 Alpha Ave, Strawberry Point, IA 52076. **Make sure the check gets made out to the camp.** This way you will not pay taxes on the donation. However, keep in mind you won't be able to deduct the gift.
- You can request that the check be mailed to you (as long as it's made out to Ewalu). If you choose to have it sent directly to the Ewalu, make sure to let the camp know you have made an IRA donation and identify the financial institution it will be coming from (unless you prefer the donation remain anonymous).

Appreciated Assets: Donating an asset that has appreciated in value (such as gold, silver, jewelry, fine art, etc.) is also a gifting strategy. The asset should be "substantially appreciated" if the giver wishes to receive tax benefits. Items such as jewelry or fine art must be appraised by a certified appraiser before donating it to the camp. The camp will then be able to sell the item for its true value.

Grain or Livestock: Contact your grain elevator or auction company and ask that your grain or livestock (give specific number of bushels or head) be placed in the name of Ewalu Bible Camp, 37776 Alpha Ave., Strawberry Point, IA 52076. Contact the camp office so they can make arrangements to sell.

Real Estate: An unencumbered piece of real estate that is readily salable in the marketplace can be a wonderful gift. In fact, real estate is one of the most-often-given assets because it is easy to gift.

Life Insurance: Some people have accumulated cash in insurance policies that can be given to the camp. Others purchase new policies with the camp as the beneficiary or name the camp beneficiary of an existing policy. Donors may also give the entire policy as an outright gift.

Investment Income: Various types of investments distribute interest or dividends. If a donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the camp while the donor retains ownership of the asset.

Gift Annuity: The donor funds a gift annuity with an appreciated asset and gives it to the camp; in turn, the camp distributes a lifetime (or defined period) of income to the donor. This is an excellent way to convert a substantially appreciated asset into an income source for the donor.

If you would like to explore the possibility of making a gift through one of the means listed above, contact your financial advisor. If you have general questions or would like more information about the campaign, you can contact any one of the following people:

- Frank Johnson, Ewalu Executive Director: (563) 933-4700 or frank@ewalu.org
- Mark Davidson, Campaign Co-Chair: (608) 792-1848 or mj davidson@gmail.com
- Harry and Elle Blobaum, Campaign Co-Chairs: hblobaum@gmail.com
elleblobaum@gmail.com



Camp Ewalu
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