



ELEVATE THE IMPACT

MAKING YOUR MOST GENEROUS GIFT A GUIDE TO CREATIVE GIVING FROM YOUR ASSETS

Many donors have found it possible to increase their giving potential by combining a one-time or monthly cash-based donation with an asset-based gift. The following is a list of asset gift strategies that might help you make your most generous gift in helping Camp Lebanon with its biggest project ever, both in terms of size and impact.

1. Stocks and Bonds Funding all or part of a donation with appreciated stocks or bonds is a popular option as it can be advantageous for both donor and ministry. The donor avoids paying any capital gains taxes while receiving a full value charitable deduction. Camp, in turn, receives a liquid asset that can be easily transferred to the ministry. **IMPORTANT:** To receive these benefits, stocks/bonds must be transferred to the Camp rather than sold and then later donated as a cash gift.

INSTRUCTIONS: Donations of stocks and bonds can be accomplished simply by providing the information below to your broker. The stock will be sold and a check sent to Camp Lebanon. Before making the transaction, please notify the Camp office so they will be able to ensure proper processing and acknowledgement. Call Camp if you need assistance.

- **Brokerage Clearing House:** Charles Schwab and Company.
- **DTC Number:** 0164 Code 40
- **Account Holder:** Cedar Lake Baptist Assembly dba Camp Lebanon
- **Account Number:** 43746245
- **Tax ID Number:** 41-0711477
- **Camp Lebanon:** 1205 Acorn Road, Burtrum MN 56318 (320) 403-9555

2. Retirement Distribution Here is an effective way to make a significant impact gift that is tax-free and can meet some or all of the Required Minimum Distribution requirements for those 72 years old and older. Choosing to use an IRA, SEP IRA, SIMPLE IRA, or retirement plan account distribution is a common way for donors to fulfill a multi-year pledge.

INSTRUCTIONS:

Determine the amount of your donation. **NOTE:** The donation can count toward, but is not limited to, your *Required Minimum Distribution*.

Call the institution managing your IRA to inform them you plan to make a *Qualified Charitable Distribution*. You must be at least 72 years-old at the time of your request.

Give them Camp's name and address. **Make sure the distribution check is made out to "Camp Lebanon"** so that the donation can be made tax-free. **NOTE:** Though tax-free, Qualified Charitable Distributions are not tax-deductible.

You can request that the check be mailed either to you (as long as it's made out to Camp Lebanon) or directly to Camp. Unless you prefer to remain anonymous, be sure to inform Camp that you have made an IRA donation and identify the financial institution from where it will be coming. Upon receipt, Camp Lebanon will provide the written acknowledgement that is required for your tax records.

3. Appreciated Assets Donating an asset which has appreciated in value (e.g. gold, silver, jewelry, fine art) can be a significant gifting strategy. The asset should be “substantially appreciated” if the donor wishes to receive tax benefits. Items such as jewelry or fine art must be appraised by a certified appraiser before donating to Camp. Upon receipt, Camp will be able to best market the asset.

4. 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 Camp Lebanon. Please notify Camp so it can make the appropriate arrangements to sell.

5. 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.

6. Life Insurance Some people have accumulated cash in insurance policies which can be transferred to Camp. Others purchase new policies with Camp Lebanon named as the beneficiary, while others with existing insurance policies name Camp as the beneficiary. Donors may also give the entire policy as an outright gift.

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

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

9. Cash Gifts There are many ways to make the most of cash gifts. Here are a few ideas to explore:

- **Intentional Spending.** Minimize regular expenditures and redirect funds to Camp. (e.g. \$5 Coffee)
- **Strategic Budgeting.** Postpone a planned expenditure (e.g. car, vacation home), and apply the same monthly payments to a pledge.
- **Unexpected Cash.** Give all or a portion of an inheritance or other cash windfall to bless Camp.
- **Increases in Income.** Redirect incremental salary increases, overtime, or bonuses to help Camp.
- **Extra work.** Take on a project to earn extra cash to fund a campaign pledge.

FINANCIAL ADVICE: If you would like to explore the possibility of making a gift through one of the strategies listed above, we encourage you to contact your financial advisor or one of Camp Lebanon’s approved financial consultants listed below.

Mark Young, retired financial advisor, former Camp Lebanon President. (701) 371-5857

Erin Berns, financial advisor, Northrock Partners.

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To discuss the Campaign or Camp Lebanon’s ministry vision, contact:



Bill Abeler, Executive Director. (320) 232-0246 | Email: babeler@camplebnon.org

Monte Abeler, Director of Development & Marketing. (320) 232-0251

Lisa Abeler, Donor Relations (tax, pledge questions) (320) 403-9524