

The nation's tax laws provide incentives that encourage planned giving and other estate based philanthropy, recognizing the role charitable organizations (including YMCA Camp Hi-Rock!) play in meeting important society needs. Depending on the specific arrangement, you can expect some or all of the following benefits of a well-designed gift to Camp:

Income tax saving through the charitable deduction for the value of the gift;

Avoidance of the capital-gains tax on contributions of certain kinds of securities or property that have increased in value over time;

Income for life, for a donor and/or other beneficiaries;

The possibility of increased, spendable income with certain arrangements;

Elimination of federal estate tax on the value of a gift passing to the YMCA upon the donor's death;

Reduced estate settlement costs.

We encourage you to talk to your tax advisor, estate planner or financial planner about the best way for you to make gifts that may be best for you, your estate and for Camp Hi-Rock.