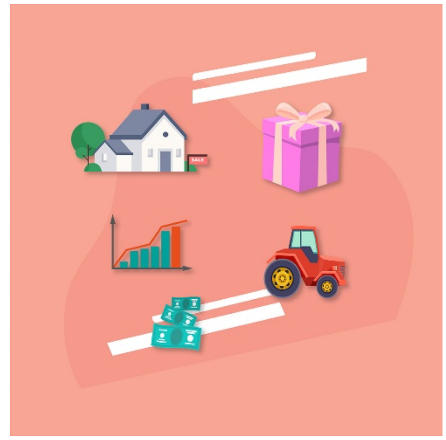
5 Ways to Maximize Your Giving

Savvy giving to stretch your charitable dollars



Whether shopping, investing or giving, you're *always* trying to get the most out of your money. To you, it just makes cents …er… sense!

If you're looking for *even more* ways to stretch your dollars, consider these five savvy ways to support **Positive Options**

1. **Give Appreciated Stock** – If you've owned stock for at least a year, you can receive a double tax benefit by donating it to **Positive Options**. Not only will you receive a tax deduction for the stock's fair market value, but you'll also avoid paying capital gains.

2. **Give Real Estate** – If you have real estate that's increased in value and you no longer need it, consider gifting all or a portion of it, prior to selling. Doing so allows you to bypass the capital gains and receive a charitable deduction.

3. **Give from an IRA** – If you are 70 ½ or older, you can make tax-free distributions from your IRA, up to just over $100,000 (indexed annually for inflation)! These gifts count toward your annual required minimum distribution, and none of the IRA distributions will be included in your adjusted gross income.

4. **Give Farm Machinery and Commodities** – Farmers can realize significant tax savings by gifting machinery and commodities (such as grains, soybeans, fruit and even livestock) before they are sold. You'll reduce your taxable income, and you may be able to deduct the production costs.

5. **Make a Life Income Gift –** Life income gifts are great solutions if you wish to give with impact, but you're concerned about having enough cash flow to meet your family's needs. Give cash or other property, then receive steady income for the rest or your life.

Want to learn more about smart and savvy ways to maximize your support of **Positive Options?**
Contact: **Marilyn at** 616.396.8127or email: plannedgiving@lpcenters.com.