



NAM Endowment Fund

IMPACT is a publication of Northwest Assistance Ministries

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IMPACT

INDIVIDUALS MAKING PLANS AS CREATIVE TRAILBLAZERS

Spring 2017

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How do you like your coffee? If you are a coffee drinker, you probably like your coffee prepared a certain way. Do you like it scalding hot or iced? Do you have a favorite blend? Maybe you like it sweet and add sugar, milk or cream. However you like your java, hopefully you have found the right mix for what appeals to you.

In the same way, there is a right blend for you to balance the important priorities in your life. As with the perfect coffee, you can set goals for your personal philanthropy that will make life just a little sweeter.

For example, if you own highly appreciated stock and are concerned about paying capital gains tax, you can benefit by donating some of your stock to support Northwest Assistance Ministries (NAM). You will receive an income tax deduction for the value of the stock without paying any gains on the amount transferred. It is important to transfer, not sell, the stock for you to receive the full benefits. By making a charitable gift of stock, rather than a cash gift, you avoid capital gains but still receive an income tax deduction. And you can even use the cash you would have otherwise given to the IRS, to buy more of the same stock at a new, higher basis.

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The Perfect Blend

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Sweeten Your IRA



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But to make the gift even sweeter, blend your gift of stock today with a gift of additional stock (or other assets) in your will. By giving stock now, you receive income tax and capital gains tax benefits immediately. By adding to your gift later, your giving will become even more powerful (and this additional gift won't change your lifestyle). You can add as much or as little as you want so that your total gift has just the impact you desire.

Blend your giving to maintain maximum control with minimal taxes and effort. There are just as many ways of blending gifts as there are ways of making coffee. Call or email us today to learn how you can combine your gifts for maximum impact, benefit today and continue to support our cause in the future.

Have you ever tried to pour coffee before it is done percolating? The result is usually coffee everywhere! Even if you avoid spills, your coffee just won't taste right if it hasn't finished brewing.

There are other times in life when we may be forced to take something sooner than desired. An example of this is the required minimum distribution (RMD) from your IRA. Did you know that once you reach 70½, the government will require you to take distribution from your IRA, even if you do not need the money or might think it better to preserve your IRA for something important, such as a rainy day? The RMD could also substantially increase the taxes you have to pay on your income.

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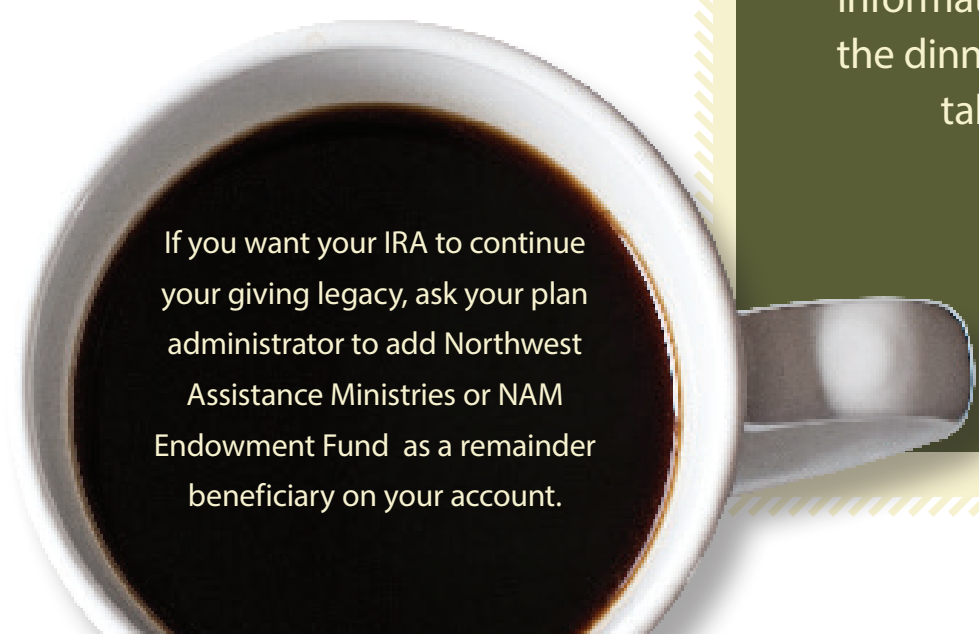


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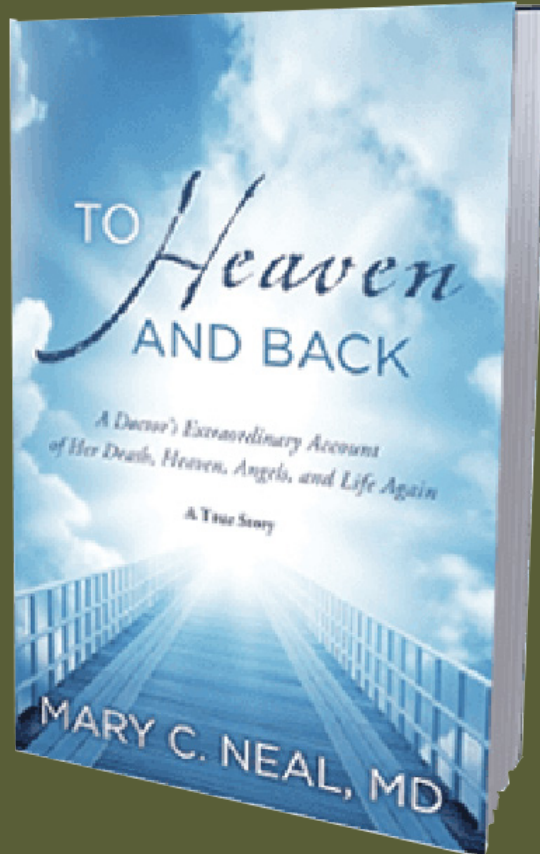
If you are faced with an RMD this year, consider a better use for the funds. Make a gift of your RMD (up to \$100,000 this year) directly to NAM. Contact your IRA administrator and ask for the forms to make a charitable transfer to support our mission. The transfer counts against your RMD, but because you never received the IRA distribution, you will not be taxed on this amount.

Rather than pay income tax on your required minimum distribution, transfer the funds to NAM instead.

While this helps with your immediate RMD concerns, consider amplifying your annual gift with a legacy gift. Your IRA rollover gift can be combined with a bequest made in your will or additional IRA beneficiary designation gift to make an even greater difference. By giving directly from your IRA today and supplementing it with a bequest, you can make your giving go further by giving when the timing is right for you.



If you want your IRA to continue your giving legacy, ask your plan administrator to add Northwest Assistance Ministries or NAM Endowment Fund as a remainder beneficiary on your account.



Please save the date for the 2017 NAM Endowment Fund Dinner! The event will feature Dr. Mary C. Neal, author of the New York Times best-selling book, "To Heaven and Back."

Please contact Samantha Gonzalez, Development Coordinator at (281) 885-4609 or via email sgonzalez@namonline.org for ticket information. Individual tickets for the dinner are priced at \$250 and tables start at \$2,500.





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Linda and Harlan Martens have been involved with NAM for more than 30 years. As members of Kinsmen Lutheran Church, one of NAM's founding congregations they saw the story of NAM come together from the very beginning. Their first involvement came when they donated a washer and dryer to the resale store.

After years of supporting NAM through their time and resources, the Martens have made an even larger investment: a gift that endows the President & CEO position of Northwest Assistance Ministries. "Annual support is important," says Harlan. "But if you have an endowment that provides continual support year in and year out, that's a nice strong base to rely upon. Also, endowing a position that will always be there allows NAM to have a higher percentage of current giving go to programs and services."

In recognition of their gift, the position will now be named the Linda & Harlan Martens Endowed President/CEO. The Martens structured their gift as a combination of a current gift, plans for future gifts and a final gift upon their passing. "Part of the thinking behind it was to be supportive of NAM both now and into perpetuity," says Harlan. "But through doing this we also wanted to let others know about opportunities like this to support NAM."



"If you support NAM during your lifetime, you obviously think it's doing an excellent job," Harlan continues. "So think about when the time comes that you're not here. A planned gift can continue that support even after you're gone. That's important in order for the community you've lived in to continue to benefit from your presence." "There's great satisfaction in knowing you've helped someone during a very difficult time in their lives," Linda adds. "NAM is a well-run organization, so it's a pleasure to be part of it."

Linda and Harlan Martens' Story



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