

## Because You Care

( ) My check is enclosed payable to the: **College of the Siskiyou Foundation.**

### Levels of Giving

\$1000 and above President's Club  
\$750 to \$1,000 Diamond  
\$500 to \$ 749 Emerald  
\$350 to \$ 499 Ruby  
\$250 to \$ 349 Oak  
\$150 to \$ 249 Cedar  
\$100 to \$ 149 Manzanita  
\$ 25 to \$ 99 Pine

( ) Visa ( ) MasterCard Amount \$ \_\_\_\_\_

Account # \_\_\_\_\_ Exp. \_\_\_\_\_

Signature: \_\_\_\_\_

( ) Unrestricted (to meet College's highest priorities.)

( ) Restricted (please specify) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

I wish to remain anonymous ( ) \_\_\_\_\_

### Please mail this form with contribution to:

College of the Siskiyou Foundation  
800 College Avenue, Weed, CA 96094

**All Gifts are Tax Deductible.**

## College of the Siskiyou Foundation

Now is the Time to  
Plan Your ...



Year End Gifts, Estate  
Gifts, and Tax Planning  
Gifts, Just Because  
You Care.

## College of the Siskiyou



The College of the Siskiyou Foundation is a non-profit public benefit corporation with tax exempt status under Section 501 (c) (3) of the Internal

Revenue Code. The Federal government encourages charitable giving by providing significant tax benefits to those who make a gift to a qualified charity. By carefully planning to make year end gifts, you can realize significant tax savings.

You can make a year-end gift in several ways – all of which depends upon your financial situation, and of course, working towards maximizing your benefits. As you consider the probability of making a year-end gift, the following list of options may help your decision making process.

### Cash

Cash is the most popular option in making charitable gifts. A gift of cash to a qualified charity prior to December 31st could cost you much less at tax time.

The Federal government recognizes the contribution non-profit organizations make to society and assists the donor in making the gift through tax deductions.

### Insurance

Consider a gift of life insurance to your favorite charity. The charity needs to become the owner and beneficiary. No form of ownership should be retained.

If the policy is completely paid, your charitable contribution is the replacement value, or the cost basis of the policy, whichever is less. Ongoing premiums paid on a gifted life insurance policy also qualify for charitable deductions.

## Personal Property

Personal property related to the charity's exempt purposes is fully tax-deductible at fair market value. Gifts of tangible personal property given to charity, which are not related to its tax-exempt purposes, are limited to the actual cost basis of the gift.

### Real Estate

Gifts of appreciated real estate are treated the same as gifts of appreciated stock. If you have owned the property for more than one year, you may deduct as a charitable contribution, the fair market value of real estate while avoiding all capital gains taxes.

### Securities

The most advantageous gifts are those of appreciated securities or stocks. If you have owned the stock for more than one year, you may deduct the full fair market value of the stock as a charitable contribution, at the same time avoiding capital gains taxes.

### Unitrust

A unitrust provides substantial tax savings as well as an annual income to you or your family.

The unitrust is funded with an asset – appreciated property or securities are generally used. Within the unitrust, the assets still can be sold and the proceeds reinvested to produce a greater yield for the donor (s) or the beneficiary (s).

The income stream is a fixed percentage of not less than 5 percent of the net asset value of the trust that must be annually valued. The income payment increases as the value of the trust increases.



Immediate benefits of a unitrust include:

1. A current income tax deduction.
2. Avoidance of capital gains taxes.
3. Typically an increase in income.

## Gift Annuity

With a gift annuity you can receive a lifetime income between 5% and 12%, according to your age bracket. If you defer the income until later in life, the income will be greater. You receive a tax deduction, tax-free return of the principal, and defer capital gains tax if funded with appreciated assets.

## Because You Care

Parents, grandparents, brothers, sisters, uncles, aunts, and friends can make a caring gift as part of the American way of life. Current tax laws allow citizens to express their charitable support through careful planning.

1. Identify the best avenue to make a contribution which best fits your financial situation.
2. Maximize the impact of your contribution to the charitable organization of your choice.

We look forward to providing information and helping you to consider the year-end gift possibilities. Before making such a gift, individuals should consult their own qualified legal counsel.

**NOTE: The information contained in this booklet is informational and is subject to change according to IRS, FTB, and other tax-related regulations. Please consult your attorney, accountant, or other financial professionals with any specific questions about the tax consequences of your gift.**



College of the Siskiyou  
Foundation  
800 College Avenue  
Weed, CA 96094

Phone: (530) 938-5373  
Fax: (530) 938-5570  
Toll-Free: (888) 397-4339

Email: [cozzalio@siskiyou.edu](mailto:cozzalio@siskiyou.edu)