

The Gift of Manchester University

We each contribute to Manchester University for our own personal reasons.

Some of us give from the desire to “pay it forward.”

Today Manchester University has more than 350 endowed scholarships, helping thousands of students attend Manchester who may not have been able to otherwise.



Others support programs or departments that were life-changing, like the Medical Practicum.

During Manchester’s January Session, the faculty-guided practicum partners students with a team of U.S. physicians, nurses and other health care professionals to serve patients of all ages in developing countries where quality care is in short supply. The team travels through difficult terrain – usually by bus, 4-wheel-drive vehicles and dugout canoes – to remote villages with unpredictable electricity and no running water. Here students experience a culture very different from their own and observe first-hand the challenges faced by people in developing areas.



Since 1981, 373 students, 120 healthcare providers, and 65 other staff members have participated in the Medical Practicum. They’ve provided 39,581

medical consultations, cared for 5,259 dental patients and distributed \$213,463 worth of medical supplies in Honduras, Nicaragua, Guatemala, Costa Rica and Panama.

And, some want to help change the world through Manchester University programs like the Peace Studies Institute.

This summer, Manchester University appointed its first Gladdys Muir Professor of Peace Studies – Dr. Elton Skendaj. The professorship is a \$1.5 million endowment that is intended to secure this position into perpetuity. President Dave McFadden states, “The addition of this position strengthens Manchester’s ability to educate students across disciplines and enhances our reputation as the world’s first undergraduate peace studies program and a global leader in peace studies education.”



Whatever your reason for giving, there are ways to fulfill your philanthropic goals while enjoying tax savings and income advantages. Year-end planning can help make a difference in the lives of others while providing for you and your loved ones. To learn more, visit plannedgiving.manchester.edu.



Make the Most of Your Gift in 2017

There are many giving strategies that can help turn tax dollars into charitable gifts and fulfill your desire to give back. With the right tools you can save more and give more.

The Gift of Capital Assets

When many people think of charitable giving, especially at year's end, they think of making a cash gift. However, there are other options that can



bring additional benefits to you. Another fairly simple way to contribute is through the gift of capital assets like appreciated stock. This tool provides the same tax benefits as a cash gift and you won't pay any capital gains on the asset. As a result, some donors have given much more than they initially thought they could. Contributions like these can become student scholarships, program endowments or a room named after a favorite professor.

The IRS defines a capital asset as almost anything you own. Examples include:

- Stocks
- Real estate
- Furniture
- Collections (stamps or coins)
- Jewelry
- Precious metals

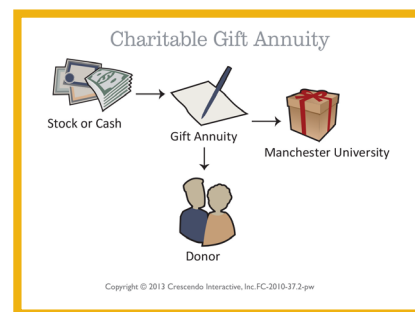
IRA Charitable Rollover

Dennis '63 and Carol Garver '64 Horn were both education majors at Manchester and have spent their careers trying to make the world a better place – student by student and volunteer hour by volunteer hour. The Horns also make donating to Manchester University one of their priorities. They have given to a variety of programs at MU and to the endowed scholarships that honor both of their parents. When Dennis and Carol reached the 70 ½ age requirement

to utilize the IRA Rollover Benefit, they were ready. At age 70 ½ and above, the IRS requires you to take a required minimum distribution (RMD) from your IRA regardless of your need for the funds. These distribution requirements may push you into a higher tax bracket, increasing your taxes. The rollover benefit allows you to transfer funds directly from your IRA to charitable organizations without counting it as income. Dennis and Carol use this benefit each year to give to several organizations that are important to them.

Charitable Gift Annuity

Keith Miller '50 was a business administration major while at Manchester and spent his career in business. Keith and his wife June had four children and had been married 60 years at her death in 2014. Providing



for his family has always been a priority for Keith and he knew he was lucky to work in a field he loved. He says that Manchester University prepared him for a successful career and is grateful every day for the life he's had. Keith and June contributed annually to Manchester but hoped to give a more significant gift someday. To accomplish this and still support themselves, June suggested they include Manchester in their will, which they did in 2010. Recently, Keith began reevaluating ways to balance financial security while giving to the charitable organizations he cared about. He chose the tool of a charitable gift annuity. This way he can receive fixed payments for life, claim a significant tax deduction in the year of his gift, and give the remaining funds to Manchester.

There is still time this year to have an impact on Manchester University and its students. Please contact our office for more information.

TAX SAVINGS WORTH A SECOND LOOK

While there are some obvious ways of saving taxes, such as increasing your charitable giving, there are also some subtle ways to maximize your savings and minimize your

tax bill. If you own any of these assets, consider these strategies as part of your planning.

If You Have	Consider Doing This
Low-performing stocks that have outlived their usefulness to you.	Update your portfolio by selling stocks that have lost value. Balance losses with gains from other stocks.
Real estate you are tired of holding.	Give that real estate (or part of it) to a qualified charity. You lose the burden of maintaining and paying taxes while gaining income tax advantages.
A business ownership in which you wish to reduce your share.	Donate a share of your closely held stock to charity. You receive an income tax deduction and reduce your ownership.
High-performing stocks you wish to sell but that would result in steep capital gains.	Transfer (never sell) your stock to us to fund a charitable gift annuity or charitable remainder trust. Receive income for life as well as tax benefits.
A wish to provide for your children.	Use almost any asset you have to establish a charitable remainder trust. Your children receive income for life. You receive tax advantages (plus possible estate tax benefits) while supporting our cause.

