

# Ways to Give

Serving Colfax, Guadalupe, Harding, Mora, San Miguel, Union, and Quay Counties in Northeastern New Mexico

## What to Give

All gifts to NRCF offer income and/or estate tax savings!

### Money

Money is obviously the easiest way to give, either in one payment or as a pledge payable over a period of years.

### Securities

A gift of appreciated securities allows the donor to avoid capital gain tax on the appreciation.

### Real estate

Real estate, whether raw land or improved, can be an advantageous choice; an appraisal is required and the property must be acceptable to NRCF.

### Life insurance

Life insurance is a very cost effective gift. Old policies can be assigned to NRCF or new policies can be purchased with NRCF as owner and beneficiary.

### Collectibles

An appraisal is required and the property must be acceptable to NRCF.

## How to Give

### Outright gifts

Giving now can result in the personal satisfaction of fulfilling charitable interests during one's lifetime and the immediate recognition from recipients, peers, and the community at large. Many gifts also result in tax savings and increased income flow.

### Matching gifts

Matching gifts from a past or present employer can trigger a corporate match to increase support and encourage a company to spread their contributions over a broader base.

## You Receive Personalized Service

Giving to the Northeastern Regional Community Foundation is as diverse as a donor's circumstances.

The flexibility of NRCF allows gifts to be made in a variety of ways.

NRCF works with donors on a personal level to understand which type of giving is best suited to their charitable intentions.



**NORTHEASTERN  
REGIONAL  
COMMUNITY  
FOUNDATION**

*An Affiliate of the  
New Mexico Community Foundation*

P. O. Box 388  
Las Vegas, NM 87701  
[www.newmexicogives.org](http://www.newmexicogives.org)

### ***Memorial and Honorary***

A memorial fund may be established as a permanent legacy, with the yearly income flowing to philanthropic projects in general, certain areas of interest to the donor, or to a designated charity; or a donor may simply make a small gift in memory or in honor of a friend or loved one.

### ***Amigos de la Comunidad***

An annual gift of \$100 or more to the operating fund of NRCF helps cover the modest fund-raising and administrative budget.

## **Charitable lead trusts**

Charitable lead trusts pay income to the foundation first, and pass trust assets to the donor or designated beneficiaries after a term of years. This agreement offers possible income and estate tax savings.

## **Deferred giving through planned gifts**

Deferred giving includes gifts made upon death, or which involve lifetime financial benefits to the donor, or which are purposefully structured to minimize estate, gift or income taxes. In short, they are gifts that require some planning.

Community foundations specialize in the concept of planned giving for at least two reasons. First is that planned giving is especially suited to the type of capital wealth community foundations attract. Secondly, a conveyance of capital gifts generally signifies creation of a philanthropic legacy, and community foundations embody legacy giving.

### ***Bequests***

A bequest is an excellent way to remember NRCF in a will. Gifts by will may be cash, securities, or other property given as a specific bequest, a percentage of the estate, or a residual amount. Charitable bequests are deductible for estate taxes.

### ***Life estate agreements***

A life estate agreement gives a personal residence, summer home, or ranch to NRCF now with the donor retaining use of the property as before until death. This agreement offers possible income and estate tax savings.

### ***Charitable remainder trusts***

A charitable remainder trust earns lifetime income for the donor or a designated beneficiary and becomes a charitable gift when payments are completed. Advantages are an immediate income tax deduction, avoidance of capital gain tax on appreciated property, and estate tax savings.