



California-Nevada  
United Methodist  
FOUNDATION

888-789-7374  
www.canvumf.org

# PERSONAL PLANNING *Newsletter*

Fall 2023

## *In this* **ISSUE:**

- The Colors of Change
- Rake or Jump?
- It's Time to Look at your IRA

# *The* **SEASON** *of* **CHANGE**



[www.canvumfgiving.org](http://www.canvumfgiving.org)

1350 Halyard Dr., West Sacramento, CA 95691

*Let Your Appreciated Stock*

# REVEAL ITS TRUE COLORS

Green is the color of growth. It is the color of money. Yet, the fall season reminds us green may be overrated. Fall colors are amazing. Did you know the orange, yellow and red pigments are in the leaves all spring and summer? It is just in the fall when the green pigments fade and make way for the vibrant fall colors.

What is in your life has been green, but is ready for a season of change? Think of your assets as a leaf. They have been growing and gaining for years, maybe decades. Is it time for their growth to mature into vibrant returns for you?

If you have held your stocks more than a year, and they are worth more than you paid, consider using your stocks to help others – and yourself. Although your stock is not worth what it might have been at its peak, it is probably worth more than what you paid for it. Its green value is ripe for a change.

Right now, your stock's value exists only on paper. Make it real by transferring it to your church (never selling it) to receive an income tax deduction for its present value. You pay no capital gains tax.

Everything has its season. Make this your time to finally turn that stock you have been saving into real value for you and others today.

**GREEN** has a season, but so do the other **COLORS**.



Your stock's value may rise and fall, but that means nothing until you do something with it.



# RAKE *or* JUMP

When we were children, we probably jumped into piles of leaves. As adults, we rake them. The fall leaves (and our aching backs) remind us there is a time for accumulating. We rake and pile leaves. Yet, the child in us remembers Fall as an opportunity to enjoy the moment. All that accumulating has a purpose. Maybe this season the leaves are calling you to jump in them again.

You probably have a nice retirement account, and maybe a separate IRA or 401(k), and a checking account. You may even have investment properties. Consider whether it is time to enjoy some of those assets and slow the accumulating a little. Jump in them and enjoy what you have gathered.

*This Fall, why not use some of your "leaves" to create a colorful legacy?  
Ask us about the following:*



**CHARITABLE**

*Gift Annuity*



**CHARITABLE**

*Remainder Unitrust*



**CHARITABLE**

*Remainder Annuity Trust*

Using your assets to help others does not mean you are giving them up. It means you are using them for a higher purpose; the reason you collected them. Each of the above offers an income tax deduction and capital gains benefits for you. They also may provide a lifetime of payments to you. Call or email us and let us help you maximize your income and tax-saving possibilities.

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## *It's Time to Look at* **YOUR IRA**

Fall is the season when most of us tend our IRAs. As the year comes to an end, you are probably thinking about your IRA and its required minimum distribution (RMD). When you hit a certain age, the government requires you to distribute money from your IRA. That means you must, even if:

*You do not  
want to **TAKE**  
**MONEY** from it*

***THE ECONOMY**  
has not been kind to  
your investments*

*You would rather  
contribute to, not withdraw  
from, **YOUR IRA***

However, you are not without a good alternative. Rather than take the distribution yourself, contact your IRA administrator and ask it to make the distribution to our organization. This is called a qualified charitable distribution (QCD).



You can distribute up to \$100,000, so can your spouse if he or she has a separate IRA. The QCD satisfies your RMD up to \$100,000. While you will not get an income tax deduction, you will not have to pay income tax on it. To work, your administrator must make the distribution directly to our organization. If you take it yourself, you lose benefits. Contact us to learn how you can make an IRA distribution something you want to do rather than something you must do.

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