

National Council of Jewish Women Chicago North Shore Donation Guide

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National Council of Jewish Women
Chicago North Shore Section

Disclaimer: NCJW Chicago North Shore does not engage in rendering legal, financial or tax advice. Information in our publications and on our website is provided as a public service to provide general information about charitable giving. Many topics related to charitable giving have complexities and nuances that cannot be adequately detailed in brochures, brief articles or announcements. Individuals' personal situations may vary. Please consult your financial or legal advisor.

Donations & Tributes

For over a century, NCJW has been at the forefront of social change — championing the needs of women, children, and families while taking a progressive stance on issues like child welfare, women's rights, and reproductive freedom. Today, with progressive ideals facing their greatest challenge in a generation, it is more important than ever that courageous, compassionate women find a place to come together and take action. Your support makes that action possible. With your help, we can continue to be a positive force for change. Thank you for making a donation to NCJW Chicago North Shore to support our important work.

Choose your way to give:

Donations

Your donation helps us with our important social justice work, community service and advocacy, including our work on domestic violence, early childhood education, and securing the rights of women in reproductive health, the labor market, and in Israel.

To make an online section donation visit <https://ncjwcns.org/donate>.

Please make your check payable to: "NCJW CNS" and mail to:

NCJW

5 Revere Drive, Suite 200

Northbrook, IL 60062

Tributes

A Tribute is a thoughtful way to acknowledge a life event while supporting NCJW's many valuable projects. You may purchase either an individual tribute for any amount (minimum of 5\$) to be sent by NCJW Chicago North Shore to the recipient of your choice or you can purchase packages (6 cards per package) of tribute cards (25\$ plus shipping 2\$ for the first package and an additional dollar for each extra package).

To purchase online visit: <https://ncjwcns.org/donations/tributes>.

Please make your check payable to: "NCJW CNS" and mail to:

NCJW

5 Revere Drive, Suite 200

Northbrook, IL 60062

For an individual tribute, please include the following information with your payment:

Name and Address of Donor

Name and Address of Recipient

Message to include in the card

Make a Contribution from your IRA to NCJW

Give graciously, cheerfully, and sympathetically.
– Maimonides

IRA Contribution

Annual withdrawals from traditional retirement accounts are required after age 70½, and the penalty for skipping a required minimum distribution is 50 percent of the amount that should have been withdrawn. By donating money from your IRA directly to NCJW you can avoid income tax on required withdrawals.

Benefits of an IRA Charitable Rollover

- * Avoid paying taxes on IRA withdrawal when gifted directly to a registered nonprofit.
- * Satisfy required minimum distribution (RMD) without increasing income taxes for the donor.

Requirements for an IRA Charitable Rollover

- * Donor must be at least age 70½ at the time of distribution.
- * Maximum distribution is \$100,000 total each year, per individual. A donor must make the gift by December 31st to receive the tax benefits in that particular calendar year.
- * Distributions must be made directly from the IRA to the nonprofit.
- * While other tax-deferred retirement plans, such as a 401(k) or 403(b), do not qualify, one may be able to roll such a plan into an IRA and then make a charitable rollover gift.

Contact your IRA plan administrator for a transmittal form.

Please send an email to Melissa Prober at melissa@ncjwcns.org prior to submitting the transfer form so that NCJW Chicago North Shore staff may anticipate the arrival of your gift with the following information:

- * Dollar Amount
- * Sending Organization
- * Donor Name
- * Intended Purpose, if the donation is for a specific fund or campaign

For more information:

Qualified Charitable Distributions (QCDs) from IRAs (<http://bit.ly/2MKgkDv>)

IRA charitable contributions vs. donations of appreciated securities (<http://bit.ly/3InjCXk>)

Restricted Fund Donations

Your donation helps NCJW do so much. Your support enables NCJW to strive for social justice by improving the quality of life for women, children and families and by safeguarding individual rights and freedoms. A general NCJW Chicago North Shore donation will be used to support NCJW's ongoing advocacy and community service work in our community.

You can also designate your gift to one of NCJW Chicago North Shore's worthwhile programs:

Luggage for Freedom

Luggage for Freedom is an initiative of NCJW Chicago North Shore Section. Its goal is to provide a sense of dignity to women who are staying at and transitioning out of domestic violence and homeless shelters, by giving them a suitcase packed with some personal and household items. To that end, Luggage for Freedom provides gently used luggage packed with new towels, new sheets, and new toiletries to women leaving local domestic violence shelters to start their lives anew. We also provide backpacks filled with books and stuffed animals for children. We pack an average of approximately 200 suitcases and over 100 backpacks and deliver them to 9 local shelters. Luggage for Freedom has an incredible ability to directly impact women and children in a positive way, at a time when they are most vulnerable.

Soup Kitchen

NCJW Chicago North Shore regularly participates in two Evanston Soup Kitchens: Beth Emet Synagogue and First United Methodist Church. Donations are used to supplement the needed ingredients to prepare a delicious and healthy meal served to the homeless and working poor in our community.

Advocacy & Action

NCJW members and supporters around Chicagoland and across the country work together with one another, coalition partners, and the NCJW Washington office to support reproductive rights, individual and civil liberties, religion and state separation, and the well being of women, children, and families.

Jewish Community Against Sex Trafficking (JCAST) Chicago

The Jewish Community Against Sex Trafficking (JCAST) Chicago works to eradicate sex trafficking in the Chicagoland area through public awareness, community engagement, and advocacy at local, state and national levels. Inspired by Jewish values, we partner with interfaith and human rights groups, non-profit organizations, government officials, and law enforcement agencies. Donations are needed to support JCAST Chicago's efforts to educate the community as well as for ongoing community service projects.

Sustaining Advocate Monthly Giving Program

Your ongoing support strengthens NCJW's impact in our pursuit of justice and progressive social change for women, children, and families. Thank you for taking part in NCJW's Sustaining Advocate Monthly Giving Program. Every gift makes a difference. Your scheduled monthly donation ensures the strength and impact of NCJW Chicago North Shore into the future.



National Council of Jewish Women
Chicago North Shore Section

A FAITH IN THE FUTURE; A BELIEF IN ACTION

Yes, I want to support the important work of the National Council of Jewish Women Chicago North Shore Section with a monthly payment of \$_____

Please bill my: ☐ Visa ☐ MasterCard ☐ American Express ☐ Discover

Please continue payments until: ☐ _____ **OR** ☐ I Notify NCJW to stop
Month/year

Credit Card Number

Expiration Date

Security Code

Signature (authorizing credit card payment)

Today's Date

☐ My employer matches employee contributions. Enclosed is the form to complete.

.....
Please fill out the information below:

Name

Street Address

City, State, Zip

Phone

Email

Please submit this form to:

NCJW Chicago North Shore, 5 Revere Drive, Suite 200, Northbrook, IL 60062

THANK YOU FOR YOUR SUPPORT AND INVOLVEMENT

NCJW Chicago North Shore is a 501c(3) charitable organization. Contributions are tax-deductible to the extent allowed by law.

Sustaining Advocate Frequently Asked Questions

How does monthly giving work? What's involved in signing up?

NCJW's Sustaining Advocate Program is designed to provide you with an easy, no-hassle way to consistently support the work of NCJW. To participate, simply fill out the donation form and select the amount you would like to give each month. Your credit card will automatically be charged on a monthly schedule, so this two-minute transaction is the only one you'll need to make.

Why is monthly giving good for NCJW?

Your monthly gift sustains NCJW's action and strengthens NCJW's impact. Here's why:

- Monthly gifts make it easier to predict when money will come in, which means NCJW is able to budget more effectively, more accurately plan for the future, and use your gift more wisely.
- Ongoing, reliable support from you helps ensure that NCJW can provide ongoing, effective programs and services.
- Monthly donors may receive fewer solicitation mailings, so the money NCJW saves on the administrative costs of printing and mailing can go toward programs instead.

How will my gift be used?

Every single month, your gift helps NCJW do more. Your support enables NCJW to strive for social justice by improving the quality of life for women, children, and families and by safeguarding individual rights and freedoms.

I'm already a Sustaining Advocate; how do I make changes to my account?

It's easy to update your account information (i.e., provide a new credit card number or change your monthly donation amount). Please contact the NCJW Chicago North Shore office either by phone (847-853-8889) or by mail (NCJW, 5 Revere Drive, Suite 200, Northbrook, IL 60062).

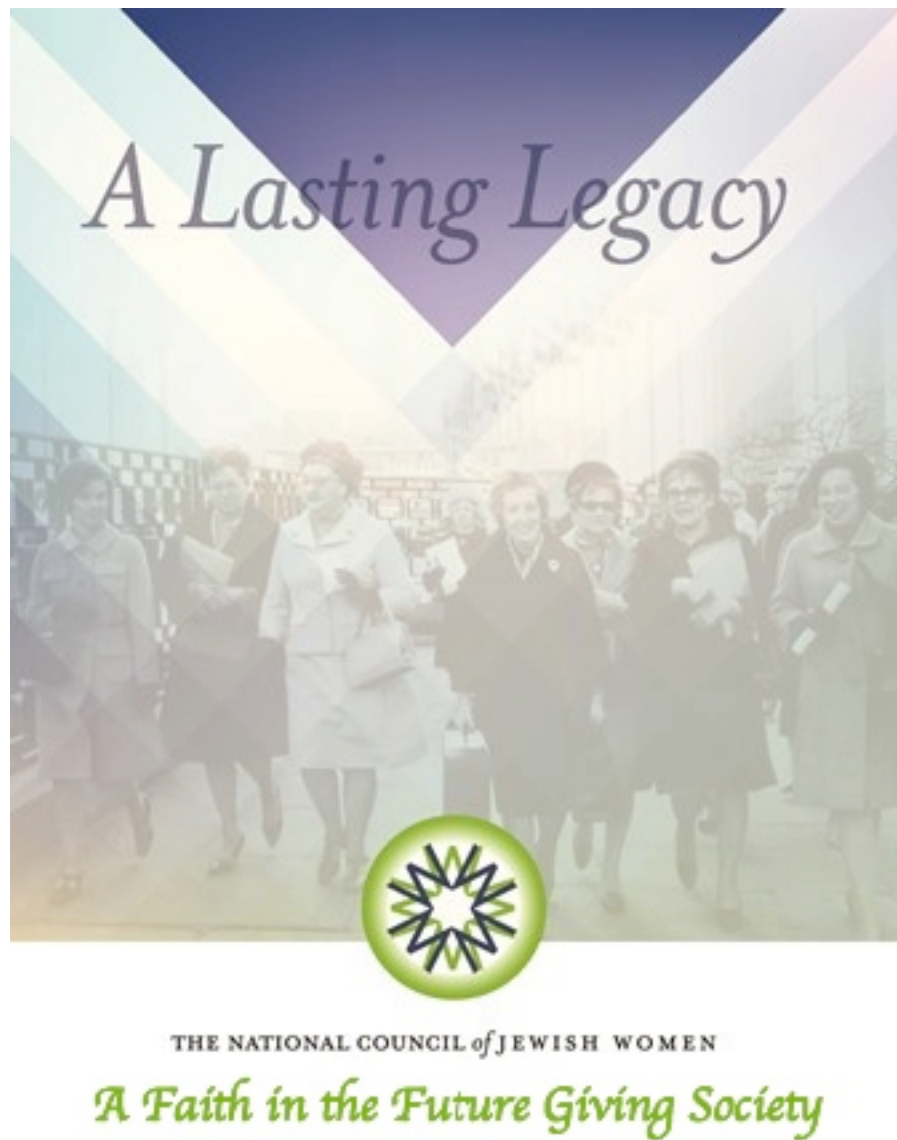
What happens if I need to stop making monthly gifts?

You may stop participating in NCJW Monthly Giving at any time. To cancel future payments, please contact via phone (847-853-8889), email (info@ncjwcns.org) or mail (NCJW, 5 Revere Drive, Suite 200, Northbrook, IL 60062).

What kind of verification will I receive for tax purposes?

Monthly donors receive a tax letter at the end of our fiscal year (June 30) or at the conclusion of their requested monthly donor period. You will also receive an email confirmation each month after your credit card has been charged. NCJW is recognized as a 501(c)(3) organization. Contributions are tax deductible to the full extent provided by the law.

If you have any additional questions about the Sustaining Advocate Monthly Giving Program, please contact us at 847-853-8889



Planned Giving: Faith in the Future Giving Society

The Faith in the Future Giving Society recognizes individuals who have made an estate or planned gift to NCJW Chicago North Shore. As such, members have made the ultimate form of investment in the future of the National Council of Jewish Women by arranging to support the mission of NCJW beyond their lifetime.

What is Planned Giving?

Planned giving is a meaningful way to make philanthropic gifts through the use of estate planning tools. These gifts may have important estate tax benefits and attractive income benefits for the donor or her heirs, all the while establishing a lasting personal legacy.

Leaving a Legacy

NCJW Chicago North Shore gratefully acknowledges and recognizes individuals who have included NCJW Chicago North Shore in their estate planning by welcoming them into the National Council of Jewish Women Faith in the Future Giving Society.



Join me in A Faith in the Future

Like you, I support National Council of Jewish Women Chicago North Shore. It's the organization that introduced me to women who I cherish. It's the voice of progressive Jewish women. It's the organization that has provided me a way to connect with other like-minded individuals who are interested in repairing the world.

NCJW Chicago North Shore has a robust future. Our daughters, nieces, and granddaughters are next in line to advocate for women's issues. There is much work to still be done and we need the continued support of those who want to make sure that our NCJW Chicago North Shore voices heard will continue to be heard and enact change.

Along with some of our members, we created *A Faith in the Future* giving program for those of us who want to leave a legacy gift to NCJW Chicago North Shore. By participating in A Faith in the Future, we can better ensure that NCJW Chicago North Shore can continue to serve the needs of our local women through advocacy, education, and programming.

Joining the Faith in the Future giving program is simple:

1. Complete the Declaration of Intent to join our giving society
2. Discuss adding a legacy gift to NCJW Chicago North Shore in your will or estate with your estate planning professional

I have made a commitment to the future of National Council of Jewish Women Chicago North Shore and hope that you will join me. It's up to us and the time is now.

Most Sincerely,

Donna Gutman
NCJW Chicago North Shore Past President

A Faith in the Future Giving Society

Declaration of Intent

As a proud supporter of National Council of Jewish Women Chicago North Shore, I am pleased to make this Declaration of Intent to help NCJW Chicago North Shore to further its mission into the future.

☐ I/we intend to make a commitment and will formalize my/our gift within ____ months.

☐ I/we have already done so but haven't shared the information with NCJW Chicago North Shore.

My/Our legacy gift in the approximate amount of \$ _____ was completed through (check one):

- | | |
|---|---|
| <input type="radio"/> Bequest/Will | <input type="radio"/> Real Estate or Business Interest |
| <input type="radio"/> Life Insurance | <input type="radio"/> Donor Advised Fund |
| <input type="radio"/> Retirement Plan Assets (IRA) | <input type="radio"/> Other _____ |
| <input type="radio"/> Charitable Remainder Trust | |
| <input type="radio"/> Charitable Gift Annuity | |
-

PRINT NAME

DATE

SIGNATURE

NAME(S) FOR FORMAL RECOGNITION

☐ I/we would like my/our gift to remain anonymous at this time.

ADDRESS

CITY, STATE, ZIP

HOME PHONE

CELL PHONE

EMAIL

☐ You have my/our permission to share my/our commitment with NCJW Chicago North Shore.



THE NATIONAL COUNCIL of JEWISH WOMEN

A Faith in the Future Giving Society

Living a Legacy; Leaving a Legacy

Types of Planned Gifts

Gift planning can and should be structured to provide the maximum benefit to the donor and to the organization. The type of planned gift makes this possible. Planned gifts can be irrevocable, or revocable.

A revocable gift can be changed at any time during the life of the donor. Examples of these are beneficiary designations of life insurance, IRAs or other pension plans, as well as bequests in a will or living trust.

An irrevocable gift cannot be changed or rescinded. Examples of these are ownership rights to life insurance or various types of charitable trusts.

Planned Gifts That Provide Tax Benefits

Bequests

An excellent choice and simple option for all individuals, a bequest to NCJW Chicago North Shore in your will allows you to retain full control of your assets during your lifetime and receive an estate tax deduction. Your bequest may be a percentage of your estate or a percentage of the remainder of your estate, and may be unrestricted or restricted for a specific purpose.

We recommend that you consult with your legal advisor call us to confirm the bequest language in your will, trust or beneficiary designation, so we can ensure your wishes will be followed. Following is suggested language for a general bequest:

“I GIVE, DEVISE AND BEQUEATH to the National Council of Jewish Women Chicago North Shore, a non-profit corporation organized under the laws of the State of Illinois, the sum of {dollar amount}/or percentage of {%/or residue of my estate.”

You can find a sample codicil is the last page of this guide.

Gifts from IRAs

IRA proceeds may be taxed heavily when individuals are named as beneficiaries. When NCJW Chicago North Shore Inc. is named as the beneficiary of an IRA, proceeds are tax free. Naming NCJW Chicago North Shore the beneficiary of an IRA is an excellent option for all individuals, and income stream is not compromised during the donor's lifetime.

Life Insurance

There are two ways to make gifts of life insurance to NCJW, Inc. You may transfer ownership of a policy to NCJW Chicago North Shore or purchase a policy with NCJW Chicago North Shore as owner or beneficiary — this entitles you to tax deductions. Or, you may make NCJW Chicago North Shore the beneficiary (or contingent beneficiary) of your policy — in this scenario you maintain ownership of the policy and your estate receives the tax deduction.

Charitable Trusts

These trusts are structured during the donor's lifetime with the assistance of an estate planning attorney and will benefit both the donor and the chosen charity. Charitable Trusts include: Charitable Remainder Annuity Trusts (CRATs), Charitable Remainder Unitrusts (CRUTs) and Charitable Lead Trusts (CLTs). All of these types of trusts are irrevocable and have significant tax advantages.

Disclaimer: Tax laws may change, and tax ramifications may vary depending on the individual. We encourage you to consult your own estate attorney and/or tax advisor regarding your specific situation.

Endowments

Endowments

There are many ways in which you can help strengthen NCJW's role in the pursuit of social justice today. Your support enables NCJW to continue to improve the quality of life for women, children, and families and to continue safeguarding individual rights and freedoms.

Endowments

A financial endowment is a transfer of money, stock, or property donated to NCJW, to be invested, while the principal remains intact in perpetuity. This enables your contribution to have a much greater impact over a long period of time. NCJW Chicago North Shore plans to create the Belief in Action Endowment Fund by the end of 2017. Through the NCJW Chicago North Shore Belief in Action, your endowment supports NCJW's ongoing domestic efforts to improve the lives of women, children, and families in our community and our country.

Appreciated Securities

The gift of an appreciated asset is a powerful and simple way to support NCJW's work. Donors pay no capital gains tax and receive an immediate income tax deduction for the fair market value of the securities on the date of transfer, regardless of the amount originally paid.

Stock Transfers

Stock Transfer to NCJW

Please email treasurer@ncjwcns.org for instructions on transferring stock to NCJW Chicago North Shore. The most important thing for NCJWCNS to know is what kind of stock it is (IBM, GE, etc.) and how many shares you are transferring so we can distinguish it from other gifts that are being transferred into our account.

To ensure quick and proper acknowledgement of your gift, we ask that you notify us of the stock gift, number of shares, donor name and address. Please email treasurer@ncjwcns.org or send your notification by mail to:

NCJW Chicago North Shore
5 Revere Drive, Suite 200
Northbrook, IL 60062
info@ncjwcns.org
847-853-8889

CODICIL TO WILL OF _____

I, _____, residing and domiciled in the City of _____,
County of _____ and State of _____, being of sound and
disposing mind and memory do hereby make, ordain, publish and declare this
addendum/codicil to my last will and testament.

I give, devise and bequeath, and direct my said Executors, as soon as convenient
following my demise, to set over and deliver unto the

National Council of Jewish Women Chicago North Shore,

assets which in the unqualified judgment of my executors shall have an aggregate
value of _____. These funds shall be used for general purposes of
organization.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _____ day of
_____, AD _____.

(Name)

Name

Address, City and State

Name

Address, City and State

Name

Address, City and State

The above and foregoing instrument was this _____ day of _____ (month),
_____ (year), signed, sealed, published, and declared by said _____
(name), testator, as and for an addendum to his/her Last Will and Testament, in the
presence of us, who at his/her request, and in his/her presence, and in the presence
of each other, have hereunto subscribed our names as witnesses thereto.