

## ***How do I become a donor of Camp Jorn YMCA's Heritage Endowment?***

The Heritage Endowment is composed of individuals from all backgrounds, communities and walks of life who have made an outright or planned gift to Camp Jorn YMCA's Endowment Fund in one of the following ways ...

### ***An outright gift of cash —***

In this way, each donor benefits from both the good that will be done and current income tax savings.

### ***An outright gift of appreciated assets—***

If you choose to contribute such items as stock or property owned for longer than one year, you would receive a charitable deduction equal to the current value of the assets while avoiding capital gains taxes.

### ***A life insurance gift—***

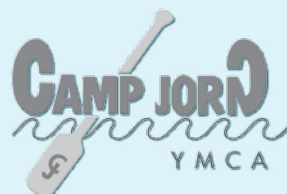
Naming Camp Jorn YMCA as a primary or even secondary beneficiary of your insurance policy paves the way for a large future gift. Should you wish to contribute a life insurance policy that is no longer needed to protect current beneficiaries, you could realize substantial income tax deductions.

### ***A gift through your will—***

You may wish to consider including Camp Jorn YMCA in your will or living trust. In this way, a fixed amount, specific asset or percentage of your estate may be set aside as a bequest and qualify for estate deduction.

### ***A gift made through a charitable trust or annuity—***

Creating a charitable trust or annuity provides life income for yourself and/or others. With all or a portion of your gift eventually directed to Camp Jorn YMCA, you could receive a charitable deduction.



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*The good you do ...*

# ...lives on forever



So much of what you do becomes part of the lives you touch... the example you set; the traits they see in you and seek to reflect. What if it were possible to have the good you do live on forever?

A commitment to the Heritage Endowment is the greatest statement of support to the mission of Camp Jorn YMCA that a friend of Camp Jorn can make. It will become the catalyst for more good than could ever be done on your own.

Since 1953 Camp Jorn has devoted itself to serving kids, families and communities. But our most important focus has been the lives of young people.

Care for the child, and you'll form a family. Form a family and you'll create a community. The healthiest and happiest of these uphold an ethic of "giving back." Individuals and organizations each helping according to their gifts and talents will work toward the betterment of all.

With your help, we can create a promising today and a brighter tomorrow for the kids, families and communities we serve. This is the purpose and mission of the Camp Jorn YMCA Heritage Endowment... so the good you do, lives on forever.

The initial purpose of the Heritage Endowment will be to build funds for the "Maintenance

Endowment". By creating an endowment to maintain the property of Camp Jorn, a sufficient sum of general operating dollars will be freed up to better the programs; and over time, keep the cost of attending Camp at levels all kids can afford.

An endowment of \$1.25 million at 4% will provide \$50,000 a year to help cover those costs.

