

POPULATION CONNECTION

*Financial and Gift Planning Ideas
for Our Friends*

2023, VOL. 4

OTHER WAYS TO MAKE YEAR-END GIFTS

As the end of the year approaches, have you decided how you want to support the charities you care about? Many people automatically think of using cash when they are making their gifts, but why not consider other options? Giving noncash property can offer welcome tax benefits while providing a wonderful gift to Population Connection.

What is noncash property?

The most popular options include publicly traded securities, like stocks, bonds, and mutual funds. These assets can increase in value over time and, if sold, generate capital gains, which are taxed.

With a gift of securities, you bypass any capital gains tax you would owe if you sold the asset, and you may deduct the full value of the asset instead of what you originally paid for it if you itemize. Any unused deductions may generally be used to reduce taxes in as many as five subsequent years if you itemize in the future.

For maximum tax benefits, it is usually best to give the securities that have increased in value the most since you have owned them. If your securities have dropped in value, it will be more beneficial to you to sell them and then make a gift of the cash proceeds. For itemizers, you may then be able to claim tax benefits for both the capital loss and the charitable gift.

Interested in extra income?

There are other choices available, such as charitable gift annuities, that allow you to make gifts to Population Connection, enjoy tax savings, and increase your spendable income. With this method of giving, you also have the choice of receiving fixed income or income that fluctuates based on investment returns.

Learn more

Please contact us if you would like more information about any of these gift options. We are available to discuss your charitable intentions for this year and in the future.

BUNCH YOUR DEDUCTIONS

Even if you didn't itemize your deductions last year, it doesn't mean that you can't in the future. Making an extra charitable gift this year can boost the total of your deductions over the standard amount, allowing you to itemize on your 2023 taxes. This is sometimes called "bunching" your deductions.

Remember, if your charitable gifts exceed the maximum allowed amount, you can continue to deduct the excess over the next five tax years.

Have you already notified us of your plans? Thank you!
We're grateful and honored to include you in our ZPG Society.

ENSURE YOUR YEAR-END GIFTS COUNT

Are you looking for ideas about how your year-end charitable gifts can do more for you and Population Connection this year? Check out these suggestions:

- **Don't procrastinate—go to the post office now.** A check you mail to us by Dec. 31 is deductible this year, even though we don't receive or cash the check until January.
- **It's not too late to give from your retirement plans.** If you are 70½ or older, you can make a qualified charitable distribution (QCD) and give directly from your IRA to Population Connection—reducing your taxable income and making a difference by helping preserve Earth's resources. You can transfer up to \$100,000 this year, free of tax, and QCDs can satisfy part or all of any required minimum distributions. The benefits of a QCD are reduced if you also make deductible IRA contributions.
- **Make a gift of a life insurance policy.** Do you have a life insurance policy that you no longer need for family financial security? You can give

it to Population Connection and make a larger gift than you thought possible. Just contact the insurance company for the necessary forms. Your deduction will be either the fair market value of the policy or your cost, whichever is less. And if you pay additional premiums in future years, those also qualify for the income tax charitable deduction.

- **Receive lifetime income from your year-end gift.** There are several ways to make a gift while receiving income for your life or the life of someone else you choose. Look into some of these options, like a charitable gift annuity or charitable remainder trust, today.

These are just a few of the opportunities available for making a year-end gift. Please contact us for more information about the charitable aspects of your plans. If you include Population Connection in your estate plans, please consider letting us know. We would be honored to recognize you as a member of our ZPG Society.

SAMPLE BEQUEST LANGUAGE

“After fulfilling all other provisions, I give, devise, and bequeath _____% of the remainder of my estate [or \$_____ if a specific amount] to Population Connection [tax ID # 94-1703155], a charitable corporation currently located at 2120 L Street NW, Suite 500, Washington, DC 20037.”

If you do include a gift to Population Connection in your will or trust, or if you've designated us as a beneficiary of your financial account, please let us know! We'll be happy to invite you to join the ranks of other forward-looking members in our ZPG Society.

Overpopulation threatens the quality of life for people everywhere. Population Connection is the national grassroots population organization that educates young people and advocates progressive action to stabilize world population at a level that can be sustained by Earth's resources.

A LIFELONG COMMITMENT TO CONSERVATION

“I’m looking out of my window, and there’s haze from the fires in Canada and the interior,” Population Connection member Joyanne Bloom tells us. “There is pollution from the mines spilling into our rivers. The ocean is warming and acidifying. The fish stocks are diminishing, especially in areas where our Native Alaskans are reliant on subsistence salmon fishing. The Mendenhall Glacier, just 13 miles away, has shrunk back about a mile since I got here in the 1970s.”

From her home in Alaska, Joyanne lives in a world where climate change seems to be happening twice as fast as the rest of the country. Here, she sees firsthand how rapidly the world is changing and believes it is imperative that we start taking greater action.

That’s where Population Connection comes in. Joyanne’s lifelong experiences—including traveling internationally and living part time in South America—have informed her thinking that overpopulation is the root cause of many of our world’s woes.

Education is key

Joyanne first came to Alaska in 1972 to conduct fisheries research with her husband. They had been living on the East Coast, and they were only supposed to be in Alaska for the summer, but she says: “When you’re living on the ocean and in the forests at the edge of mountains, the pace of life is slower and less materialistic. We just never left.”

They were also fortunate to live part time in the Patagonia region of South America, where they ran a catch-and-release fly fishing lodge. Yearly trips to places like Ecuador, Bolivia, and Peru drew her to the population movement. Throughout her travels, she’s witnessed the ramifications of rapid population growth on wildlife, the landscape, and human well-being.



Joyanne Bloom

Joyanne worked in fishery conservation in Alaska for many years and, later, in social services and adult education, helping students get GEDs, and teaching ESL citizenship classes. She was also on the board of the American Jewish World Service, where she traveled to developing countries, helping with strategic planning in Uganda, teaching English and grant writing in Cambodia, and developing local business plans in rural Mexico. She is an enthusiastic supporter of Population Education and strongly believes that the education of children—and adults—is critical to understanding our impact on the planet.

Joyanne is now retired and still committed to service. Living in Alaska full time, she makes the most out of living on the water and in the mountains. She spends her time hiking, kayaking, and cross-country skiing, and is very involved with her community. Recently, she helped start a food pantry and has been a sponsor to four different refugee groups from Ukraine. “I’m an empty nester in a four-bedroom house,” she explains, “and it’s been a privilege to have the families stay in my home before they can move into their own accommodations.”

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For other ideas about including Population Connection in your estate plans, visit www.popconnect.org/legacy.

LIFELONG COMMITMENT

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Action is needed

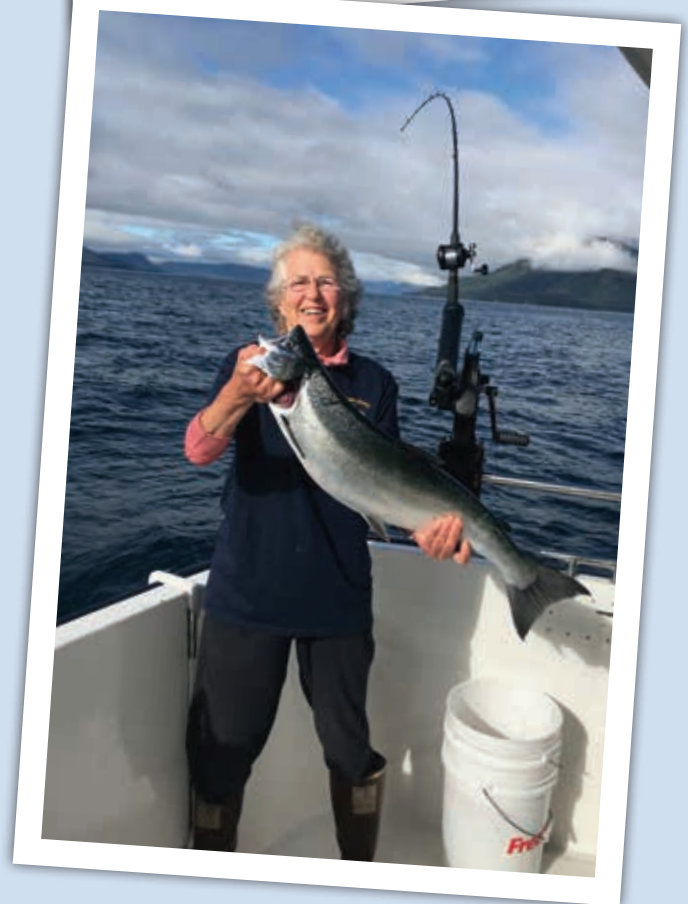
We are honored to include Joyanne in our ZPG Society. In addition to her yearly support, she established a charitable gift annuity with Population Connection. “It’s a win-win,” she says. “I can feel good about donating, but I’m also receiving quarterly checks, which is nice.” Joyanne will continue to receive payments for life. When Joyanne passes, Population Connection will receive the remainder of her initial gift. Joyanne knows she is ensuring her legacy by supporting the critical work of the organization, even after her lifetime.

When asked if she has any thoughts on why others should consider a planned gift, she remarks, “I’m grateful for what you’re doing, and I’m even more grateful to be able to support your work. Gratitude is really big in my life. I recognize what I have: my health, my grandchildren, and the means to help other people. I want [my grandchildren] to have appreciation for their privileges, too, and I’m hoping they’ll follow my lead.”

More information

We appreciate Joyanne’s investment in our work and her long-term commitment to global population stabilization. It is an honor to count Joyanne as a member of our ZPG Society!

If you’re interested in learning how you can establish a charitable gift annuity or include a gift to Population Connection in your will or trust, please contact us at legacy@popconnect.org. You may also go online to create your will for free, at www.freewill.com/populationconnection. Have you already included us? Please let us know! We’d love to recognize you!



 **POPULATION CONNECTION**
America’s Voice for Population Stabilization

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Masthead photo: Rocky Mountain National Park in Estes Park, Colorado. © Jeremy Janus © GettyImages