LEAVING A LEGACY

FORT MADISON FAMILY YMCA
KEITH & JAN RUSHER ENDOWMENT FUND

FORT MADISON YMCA ANNOUNCES RENAMING OF ENDOWMENT FUND IN HONOR OF KEITH AND JAN RUSHER

We are thrilled to announce the renaming of our Endowment Fund to the Keith and Jan Rusher YMCA Endowment Fund. This change honors Keith and Jan Rusher, whose dedication to the Fort Madison Family YMCA and the community has left an indelible mark. Their commitment to promoting health, fitness, and positive influence in the lives of others embodies the spirit of the YMCA. We are grateful for their years of service and support, and we look forward to the continued impact of the Rusher Endowment Fund in fostering community wellness and development.

Keith and Jan Rusher Story:

Since their move to Fort Madison in 1969, Keith and Jan have woven themselves into the fabric of the community, becoming steadfast members of the Fort Madison Family YMCA. Their dedication to fitness and community service has left a lasting impact, with Keith teaching Nautilus Aerobics for 28 years and serving multiple terms on the YMCA Board of Directors, including as Board Chair.

Keith was instrumental in the development of the YMCA's current facility, which opened in March 1975 at a cost of $970,000. His passion for fitness and community welfare is evident in his commitment to the YMCA's mission. He and Jan have supported the Fort Madison Family YMCA Endowment Fund since 2014, reflecting their belief in the organization's positive influence on youth and adults alike.

Jan contributed significantly to the community as well, working in the Fort Madison Community School District's high school office for 26 years before her retirement. Her connection to the youth of the community further complements Keith's efforts.

Keith's involvement with the YMCA was also shaped by the "Indian Guides" program, a cherished initiative for dads and sons. One memorable project was the construction of a totem pole, which exemplifies the spirit of collaboration and community engagement that both Keith and Jan embody.

When asked why they support the YMCA, Keith expressed, "It's a Christian organization that gives stability and a positive influence on kids and adults in the community. And I love to exercise." This passion, along with their countless contributions, makes Keith and Jan not just members but true champions of the Fort Madison community.

Contact the Fort Madison Family YMCA at 319-372-2403 to make your contribution and begin leaving your legacy today!

For Healthy Living. For Social Responsibility. For Youth Development.

FORT MADISON FAMILY YMCA

220 26th St. | 319-372-2403 | fortmadisony.org

MISSION IMPACT

Consistency is a very powerful word. It means that for 100+ years, people have been seeking the Y's support, guidance, encouragement, and sense of belonging. the Christian principles that we are founded on will help people fulfill a spiritually rich life. Decade after decade, people of all ages, background, and needs have depended on us to nurture their dreams. People have depended on us to pursue better lives for themselves and their family. People have depended on us to remain relevant – to carry the vitality and impact of this important organization and continue making a difference in our communities – where much has changed. Why? Because we make a difference in the lives of real people!

This is Both Our Legacy and Our Marching Orders for the Future!

Our Shared Cause – to give everyone, regardless of age, income, background or ability to learn, grow and thrive.

Our Values – Caring, Honesty, Respect, and Responsibility will be the leading coursework for what we do and how we do it.

Our Promise – To Strengthen the Foundation of our Communities.

Our Voice of One – Staff, Volunteers, Members, and Community will tell the story of the important work the Fort Madison Family YMCA does every single day, year after year, decade after decade.

Our Story – We will live and tell the story of how we shine for our communities every day. We will talk about the real tangible benefits we provide for our community. We will share how the activities, programs, and people impacted us, made us feel, and made a lasting difference in our lives. These stories validate that we are the leading organization in Youth Development, Healthy Living, and Social Responsibility.

Your gift will allow us to remain relevant, impact people for generations to come, and continue our legacy!

Thank you for choosing to make a difference.

Ryan Wilson
CEO/Executive Director
Fort Madison Family YMCA
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THE HERITAGE CLUB

The Fort Madison Family YMCA Heritage Club was established to increase the awareness of the endowment fund and to recognize those who have included the YMCA in their financial planning. the purpose of the endowment fund is to provide the Fort Madison Family YMCA with a stable financial base to carry out it's mission today, allowing for growth in the future.

Choosing to be a part of the Fort Madison Family YMCA Heritage Club involves making a commitment that adds to the endowment fund, whether it is now or in the future. This booklet offers information on some of the options you may use to contribute to the endowment fund, while also providing to your family's needs.

Our philanthropic gifts create a tremendous ripple effect, from ourselves to our families and on to the world around us - usually reaching so far that we may not even realize the benefits our gifts have created in the lives of others.

When you cast your stone our way, you help ensure a long life for the Fort Madison Family YMCA. Your charitable gift continues to a future of new possibilities for families and children throughout our growing community.

In addition, your gifts to the YMCA can benefit your current financial plans and help you meet your family's needs for years to come. Many avenues are available to blend your philanthropic goals within your own financial, tax and estate plans - while ensuring that your resources are utilized to their fullest capacity, for your family and your favorite charitable interests.

In this booklet you will find descriptions of many options that may fit your situation and goals. Please allow us to partner with you legal and tax advisors to help you plan for tomorrow, as well as reserve maximum benefits today.

We stand our best chance of leaving a legacy to those who want to learn, our children, by standing firm. In matters of style, hey, swing with the stream. But in matters of principle, you need to stand like a rock."
- Kevin Costner

MAKE YOUR WISHES KNOWN

If you've put off creating or updating your will, take time now to make your wishes known. The benefits of planned gifts are numerous - for you and the people and organizations you care about. With thoughtful planning, you can ensure that your estate has the greatest impact on your family and the charitable causes you support.

The types of gifts you can give to a charitable organization like the Fort Madison Family YMCA are numerous. Any type of asset that you irrevocably donate results in a current income tax deduction. With many types of gifts, however, there are additional tax benefits.

On the following pages we've provided brief overviews of several types if gifts you may wish to consider. In the end, your planned giving should reflect your personal goals, priorities, and outlook.

BENEFICIAL PARTNERSHIPS

The Fort Madison Family YMCA has joined the Fort Madison Foundation Family of Funds, giving us the ability to offer our donors the Endow Iowa Tax Credit available only through a qualified community foundation. This allows taxpayers to receive a 25% Iowa Tax Credit in addition to normal federal charitable income tax deductions for charitable gifts. This is an exciting program that benefits both you and our charitable organization.

Charitable gifts must be made:

- To a permanent endowment fund
- Through a qualified community foundation
- For the benefit of one of more Iowa charitable causes
- By individuals, corporations, or financial institutions

How it works:

- Tax credits of 25% of the gifted amount are limited to $100,000per person or $200,000 per couple of both are Iowa Tax payers
- Eligible gifts will qualify for credits on a first-come first-serve basis in the yearly appropriated limit is reached. If the current available Endow Iowa Credits have been awarded, qualified donors will be eligible for the next year's Endow Iowa Tax Credits.

"Legacy. What is a legacy? It's planting seeds in a garden you never get to see."
– Lin-Manuel Miranda

RETIREMENT PLAN ASSETS

Depending on your situation, donating retirement plan assets can be the most cost effect gift you can make. Retirement plan assesses, such as an IRA or Keogh plan, often face double taxation. The amount is diminished by estate taxes and the recipient must pay income taxes on the amount as well. If other provisions can be made for your family, it may be a better option to offer your retirement plan assets as a charitable gift.

Benefits:

- Naming the Fort Madison Family YMCA primary beneficiary avoids all income and estate taxes
- Partial savings occur when you give the Fort Madison Family YMCA a specific amount before giving the family the remainder
- Naming the Fort Madison Family YMCA as the contingent beneficiary allows for greater flexibility

REAL ESTATE

Before selling land, a building, or a personal residence, consider the advantages of offering it as a charitable contribution to the Fort Madison Family YMCA

Benefits:

- Income tax charitable deduction for the full market value
- Avoidance of tax on the property's appreciation
- No gift tax, plan a reduction of your taxable estate

Another way to receive some of the tax advantages of a charitable gift of real estate, while continuing to live in your personal residence, is through a retained life real estate. Even with stipulations about occupancy, a gift of your home, farm, or condominium results in a charitable deduction on your income tax..

Benefits:

- Lifetime use of the residence for you and/or another person
- Income tax savings through charitable deduction
- Estate tax savings even when you give a non-spouse lifetime use
- Ability to give only partial interest in property and receive tax advantages

LIFE INSURANCE

A life insurance policy with greater coverage than you need at the time can be a sensible gift to consider. You can also use life insurance to replace the value of a different gift. For example, you could donate stock to the Fort Madison Family YMCA due to the tax advantages and then purchase life insurance to benefit your heirs in the amount they would have received had you left them the stock.

Benefits:

- Charitable deduction when naming a us beneficiary and assign us ownership of the policy
- Flexibility by naming us beneficiary, but keeping ownership
- Security for your family by naming us contingent beneficiary
- Reduction in estate taxes because proceeds are removed from your estate

STOCK

A sizable block of stock is another charitable gift that represents a win-win situation for all. Although a charitable organization cannot be legally bound to go through with the redemption at the time it receives the shares, it can choose independently to offer the donated stock for redemption and would likely do so. It's a favorable option that benefits you and the Fort Madison Family YMCA.

Benefits of Closely Held Stock:

- Income tax deduction for the charitable contribution
- No capital gains tax on the appreciation in value
- No second tax on accumulated earnings by averting a dividend distribution
- You maintain control of the corporation

Benefits of Publicly Held Stock:

- Income tax deduction for the charitable contribution
- No capital gains tax on the appreciation in value

CHARITABLE REMAINDER ANNUITY TRUST

This plan pays you a fixed dollar amount every year for the rest of your life, with no investment worries or responsibilities. After your lifetime (and the lifetime of a surviving beneficiary, if desired), the trust remainder is available to support the Fort Madison Family YMCA's mission.

Benefits:

- A fixed and certain life income
- Immediate charitable donation
- A means of increasing income from a low-yield holding
- Avoidance of capital gains tax on appreciated assets used to fund the trust

CHARITABLE LEAD TRUST

If you goal is to pass assets to your family with significant estate tax savings, a charitable lead trust may be your answer. The Fort Madison Family YMCA receives income from assets in the trust for a period of years, and the remaining principal goes to your family, with estate or gift taxes reduced and sometimes eliminated.

Benefits:

- Can be funded during your lifetime or through your will
- You support our mission through annual income payouts
- reduces your taxable estate and potential gift taxes, leaving more of your assets in your family

"In a gentle way, you can shake the world."
– Mahatma Gandhi

Want to Learn More?

This handout is intended to give you an idea of possibilities available as you consider your charitable gifts. To learn more about how you can support the Fort Madison Family YMCA through resourceful financial and tax planning, we encourage you to contact a professional legal or tax advisor.

We appreciate your support for Youth Development, Healthy Living, and Social Responsibility.

FORT MADISON FAMILY YMCA
MEMORIAL GIFT

In Honor of _____ (name). I/We are making an investment of

$_____ in the Fort Madison Family YMCA's commitment to help strengthen the foundation of our community.

Donor Name(s): _____

Company: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Business Phone: _____

Email Address: _____

This Pledge is: ☐ Personal ☐ Corporate

☐ My Employer and/or Spouse's Employer will match my gift. I have included / will forward the paperwork.

Please notify the family of this memorial gift:

☐ Yes, and please include the gift amount in the notification.

☐ Yes, and please do not include the gift amount in the notification.

☐ No, I/We prefer the family not be notified.

Please print any other comments about your gift: _____

_____

_____

_____

Payment Options:

☐ Enclosed is a check in the amount of $_____ payable to "Fort Madison Family YMCA"
All contributions are tax deductible.

☐ Please charge my gift to my credit card (Visa, Mastercard, Discover)

Credit Card Number: _____ Exp: _____ SSL: _____

☐ I am interested in fulfilling my pledge through a contribution of stock.
Please send me the appropriate information.

Please print name as it will appear in acknowledgments: _____

Donor(s) Signature: _____ Date: _____

Thank You

Y Mission: To put Christian principles into practice through programs that build a healthy spirit, mind, and body for all.

THE FORT MADISON FAMILY YMCA
we are more than...

A Sports League – *we are a chance to learn how to compete fairly and proper in a social environment and make friends.*

A Day Care – *we are an opportunity to work to support your family, further your education, and to see your children thrive.*

A Swimming Lesson – *we are the lifelong confidence you receive from learning how to swim safely.*

A Gymnasium – *we are a means to a healthy, productive lifestyle.*

A Summer Camp – *we are where, for the first time, you learn to live in a mosaic of diversity.*

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the YMCA

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