

PEOPLE GIVING TO PEOPLE

An update on how gifts are changing lives in PMMA communities



Because of you, the 2020 Angel Appeal exceeded the \$75,000 goal! Thank you to every resident, family member, employee and friend who helped to provide peace and comfort during the holidays.



RESIDENTS SERVED

Approximately 406 residents receive the assurance of living at a PMMA community through the program.



NEW DONORS

Nineteen (19) new donors joined the tradition. To see a complete list of Angel campaign donors, visit your community Facebook page.



A TRADITION OF CARING

A benevolent care program that assists residents who have exhausted their assets through no fault of their own.



TOTAL RAISED

Through the generosity of 370 donors, the Angel Tree campaign raised \$78,678 across all PMMA communities.

IN HER LIFETIME

A donor's story

Recently, a longtime friend of PMMA, we'll call her Agnes, was concerned about burdening her sister with financial decisions and responsibilities when she passes. In order to eliminate the burden for her sister, Agnes wanted to get all of her affairs in order now, but also wanted to accomplish her wishes of helping others. After sharing her thoughts with her advisor and visiting with PMMA's regional development director, Patti Christen, Agnes was able to spare her sister the task and put her gift to work now.

Agnes made a gift from her donor advised fund for the benefit of the Good Samaritan Program - a program she has supported and appreciated for more than 30 years. She wanted to see the gift in action while she was living. Thanks to Agnes, so many residents have the assurance of the PMMA mission *of quality senior services guided by Christian values.*

"I'm so thankful for the blessings I have received in my lifetime. It's my obligation to share it with others. And, I'm so glad my sister doesn't have to worry about this when I die," said Agnes, 84.
(not her real name to ensure her anonymity)



BETTER TO GIVE THAN TO RECEIVE

by Barbara J. Braa, CTFA, MBA

"It is better to give than to receive." Why does this old saying still ring true? Isn't it because the gift giver takes pleasure in seeing their gift in action? That pleasure may cause a donor to give too much. Sometimes donors give too little, cheating themselves out of the pleasure of giving because they fear running out of money and don't know their true capacity to give or their giving options.

In the old days, frugal folks made gifts from items at hand, like a quilt from fabric scraps or a dress from flour sacks. Today, a knowledgeable, trusted advisor can help you develop a gift giving budget and help you explore alternative methods for your charitable giving. You may find your ability to give during life may be more than you think!



Barbara J. Braa, CTFA, MBA

If you were taught to never touch your invested assets you may be surprised to learn there are strategies to help maximize your donations by using those investments. For example, a Qualified Charitable Distribution (QCD) is a tax-advantaged way for those over 70 ½ to donate IRA dollars directly to charity and avoid taxation on the IRA withdrawal. Or, you might benefit from donating appreciated non-retirement assets, like stocks and mutual funds and when you transfer those assets directly to a charity, neither you nor the charity pay capital gains taxes on the appreciation.

Seeking advice on a charitable budget and/or utilizing one of the strategies above may help you increase your gift giving ability and your pleasure in seeing your donations in action. Plus, if you budget your donations correctly, you won't need to revert to giving or wearing a flour sack dress or shirt!

The information in this article is not presented as personal financial or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation. Please seek advice from a trusted financial, tax or legal advisor.

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