

## Creative Ways to Make Room for All

Recent tax legislation passed by Congress offers Room for All's U.S. supporters new opportunities to make room for all in the Reformed Church in America. If you plan to itemize your tax deductions, under the 2017 tax act, in any year it is now possible to deduct up to 60% of taxable income for qualified charitable giving. If you plan to take the new higher standard deduction (\$13,600 for individuals or \$26,000 for married couples over 65) you may wish to contribute to Room for All and support our advocacy efforts.

Regardless of whether or not you decide to itemize deductions, there are two additional tax-favored ways to give to Room for All: qualified charitable distributions from an IRA or gifts of appreciated stock.

Room for All also welcomes gifts from donor advised funds, including gifts made through community foundations. (And of course, we gladly receive traditional contributions by check, PayPal or credit card.) In whatever form you choose, your gifts are appreciated by Room for All and all those whose lives you impact.

## Charitable Distributions from IRAs

If you choose not to itemize your tax deductions, this form of giving may be helpful to you. Individuals may contribute up to \$100,000 directly from qualified IRA accounts to tax-exempt charities.

To take advantage of this, a check must be issued from the IRA administrator directly to Room for All, Inc. You do not declare this distribution as income on your tax return, nor does it qualify for a tax deduction. This gift may, however, qualify as part or all of a required minimum distribution from an IRA and may result in tax savings.

## Gifts of Stock Transfers

Increased stock prices can make gifts of appreciated stock particularly attractive to donors; Room for All welcomes these gifts. Securities that have increased in value and have been held for at least a year and a day can be deducted as charitable contributions at full market value! For tax purposes, the date of transfer is applied.

Electronic transfers are fast, simple, and secure. You may wish to plan ahead to avoid the rush of transfers at year's end. If desired, you may use Room for All's brokerage service to UBS Financial Services, Inc. to make a stock transfer.

### Room for All, Inc.

Tax ID #75-3202615

DTC #221

Account #KY00220 B7

For assistance with stock transfers, please contact John Hovekamp at 800-635-1983 or [john.hovekamp@ubs.com](mailto:john.hovekamp@ubs.com).

## Direct Donations

Traditional donations made by check, PayPal or credit card are usually the simplest and most popular form of giving to Room for All. If you do not use the new higher standard deductions, these donations can be itemized on Schedule A and deducted on your tax return. Donations by check may be mailed to:

### Room for All, Inc.

PO Box 11495

Albany, NY 12211

Direct donations by PayPal can be made through Room for All's website. You will first need a PayPal account that is linked to a card or account you hold (this is easily, quickly, and securely done at [PayPal.com](https://www.paypal.com)). Visit [RoomforAll.com/support-RfA](https://RoomforAll.com/support-RfA) and click the large green "Donate Online" button. You'll be guided through the steps to login into your PayPal account and choose whatever size gift you prefer. You'll also have the option to easily make this a recurring monthly donation, which automatically transfers to Room for All with no additional work on your part.

And finally, if you'd prefer to give by credit card without linking it to a PayPal account, you can contact Executive Director Marilyn Paarlberg at 201-364-4538 and have it manually entered.

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Room for All is grateful for your generosity! For tax purposes, all charitable gifts must be completed by December 31, 2018. Room for All staff are happy to answer questions you may have. Please contact us at [info@RoomforAll.com](mailto:info@RoomforAll.com) or at

Room for All's New York Office:  
**Marilyn Paarlberg**, Executive Director  
201-364-4538

Room for All's Iowa Office:  
**Cameron Van Kooten Laughead**, Associate Director  
641-780-7584