



## STRATEGIC CHRISTIAN GIVING NEWSLETTER

### Do You Have a Charitable Retirement Account?

If you are planning and saving for retirement, you probably have an Individual Retirement Account (IRA) or a 401-K account. Both are tax efficient ways to accumulate wealth to enjoy during your retirement years. But have you thought about your charitable giving during retirement? Do you wish to maintain your level of giving after you have retired?

If your answer is yes, consider the advantages of opening a Charitable Retirement Account (CRA) with a donor advised fund at Hope CCF. A CRA allows you to make tax-deductible contributions during your highest income earning years prior to retirement and then make withdrawals after you are retired to make charitable contributions when your income is likely lower. The contributions are invested and grow tax-free until you decide to make grants or distributions from the account.

Since your marginal tax-rate is likely lower during your retirement years, deductions prior to retirement save you more in taxes than...[More](#)

### Summer 2007



Donors Investing Strategically to Achieve City Transformation

### Crime Stats

The Tennessee Bureau of Investigation has recently released 2006 crime statistics for Memphis and the State. The crime rate for group A offenses, the most serious crimes, fell slightly in both jurisdictions. See this and much more in our **State of the City Report**...[More Details](#)

### Stock Market at All-time Highs: Donate Appreciated Stock



CHRISTIAN  
COMMUNITY FOUNDATION

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With the stock market reaching all time highs in recent weeks, we remind donors of the excellent tax advantages of donating appreciated securities to your existing donor advised fund or to start a new fund at Hope CCF. Assuming the stock has been owned for at least one year, you can generally deduct the full market value of the donated shares. In addition, since the shares were donated and not sold until after the donation was completed, you avoid the capital gains tax which would otherwise be due. Please contact us for more information or [click here for further details...](#)

### GIVING BEYOND YOUR LIFETIME: A HOPE CCF LEGACY FUND

A Hope CCF Legacy Fund offers a donor the unique opportunity to create a charitable legacy. Upon death, his donor advised fund would convert to an endowed fund whereby only the earnings from the fund or a percentage of the fund would be available for grant-making...[More Details](#)