



# Transforming our Nation One Child at a time



Uni-pres Kindercottage  
564 Veronica Ave.  
East St. Louis, IL 62205

[WEBSITE](#) [ABOUT US](#) [STAFF](#) [DIRECTORS](#) [CAP-CAMPAIGN](#) [SHOWS](#)



November 21, 2018

**Greetings!**

### **In This Issue**

A Time to be Thankful

Remember Kindercottage



**Like Us On Facebook**

**Forward to a Friend**

**Join Our Mailing List!**

## **Thanks for Giving!**

*As we approach the Thanksgiving holiday, we at Uni-Pres Kindercottage give thanks for each of you. You do so much for us at many times during the year!*

**We give thanks for:**

- **Members of Zion UCC in New Baden, IL who came loaded with food for our Thanksgiving meals. Pictured are our cook, Yolanda**

**Wooten, and Rev. and Mrs. Bowman who delivered the food to us.**



- **Those of you who Adopt a Child for Christmas. We have sent names to churches. If you did not receive one or need another name, please call us.**
- **Those of you who choose to give of your resources to Uni-Pres Kindercottage. We want you to be aware of a way of donating that may save you tax payments. Please read this from Uni-Pres Kindercottage Board Member Rev. Mike Southcombe:**

Recent tax law changes have limited the average taxpayer's benefits in donating to churches and non-profit agencies. At Uni-Pres Kindercottage, we know that your donations come from your heart and are not dependent on your ability to itemize those gifts as deductions.

We want to make our donors aware, however, that it is still possible to benefit from particular ways of donating. According to a number of local accounting and tax preparation firms, if you are at least 70.5 years of age and receiving required minimum distributions from your IRA, you may have up to \$100,000 transferred directly from your IRA to your church, Kindercottage or other non-profit agency you wish to support.

These transfers are called Qualifying Charitable Distributions or QCDs.

We offer the example of a 72 year old receiving a required minimum distribution of \$12,000. He does not have enough to itemize deductions but has traditionally given \$5,000 to the church. If he directs that \$5,000 of his required minimum distribution to go directly to the church as a QCD, he will not be taxed on that \$5,000, only on the \$7,000 remaining that goes to him. Assuming a combined state and federal tax rate of 30%, the donor saves \$1,500, the taxes he would have otherwise paid on the \$5,000 donation.

Please check with your own financial advisors and tax preparers as well as your IRA administrators for the best advice for your particular situation. Your IRA administrators are most likely preparing your distribution checks now to go out in December. If you wish to enjoy this tax benefit, contact them as soon as possible.

---

---

We ask that you remember to include Uni-Pres Kindercottage in your will or trust documents. We would be ever so grateful! Thank you!

---