

POPULATION CONNECTION

*Financial and Gift Planning Ideas
for Our Friends*

2018, VOL. 1

THE IMPACT OF THE NEW TAX LAW

The *Tax Cuts and Jobs Act of 2017* has left many people with questions such as: How will the new law impact making gifts to Population Connection and my other charitable interests? What are some of the most effective ways to make my charitable gifts this year and in the future?

The answers to these questions will depend on your individual circumstances, so it is always wise to discuss any giving ideas with your advisors. Frankly, there are many aspects of this new law which we may not favor.

That said, there are several ways for donors to take advantage of this law:

- The charitable deduction was preserved, and the allowable deduction—as a percent of a person's adjusted gross income—was expanded in some cases.
- Fewer people will be subject to the estate tax.
- Many of the tax advantages of giving from retirement plans and giving appreciated securities remain in place.

For example, arranging gifts of stocks or mutual funds that have increased in value may be particularly attractive given the market's performance over the last few years. You may still claim a deduction for their full value—not just the amount you paid—when you give these assets.

Another example: making gifts from your IRA. If you are already age 70½ or older (or turning so this year), you can direct funds from your IRA to Population Connection tax-free. Read on for more information about giving in this way.

We are happy to discuss charitable giving ideas with you, confidentially and with no obligation, and offer ways to continue your support of Population Connection in the future.



© 2017 Debasish Chakraborty, Courtesy of Photoshare

Mothers in Sundarbans, India learn about the benefits of small families through the use of proper family planning. India is the second most populated country in the world, and is projected to be the world's most populous country by 2024.

INSIDE

- Keep your plans up to date
- A steadfast advocate for Population Connection

KEEP YOUR PLANS UP TO DATE

Most people find they need to make changes in their estate plans from time to time. Take this quiz to see how your existing plans compare to your current needs.

1. I have a will or other legal arrangement for distributing my property. True False
2. My employment status has not changed since last reviewing my affairs. True False
3. My marital status has not changed since my last review. True False
4. No significant increases or decreases in wealth have occurred since my last review. True False
5. Children or grandchildren have not been born since my plans were last reviewed. True False
6. I have provided explicit written authority to my executor or trustee to access digital accounts,

records and assets (e.g., photographs, emails).

True False

7. I know my will may not determine the beneficiaries of my life insurance and retirement plans. True False

8. Others I care about as well as my charitable interests are included in my plans. True False

How did you do?

This quiz is easy to score; all *True* answers indicate your plans are likely up-to-date. If you answered *False* to any question, you may wish to discuss that issue with your professional advisor.

We will be happy to answer any questions you may have about the benefits of including charitable gifts to Population Connection as part of your plans. Simply contact us or return the enclosed card.

SAMPLE BEQUEST LANGUAGE

“After fulfilling all other provisions, I give, devise, and bequeath _____% of the remainder of my estate [or \$_____ if a specific amount] to Population Connection [Tax ID # 94-1703155], a charitable corporation currently located at 2120 L Street, NW, Suite 500, Washington, DC 20037.”

If you do remember Population Connection in your estate plan, please let us know! We’ll be happy to invite you to join the ranks of other forward-looking members in our *ZPG Society*.

Your legacy gift will support Population Education as we train more than 12,000 teachers and reach more than three million students in the U.S. every year. Thank you!



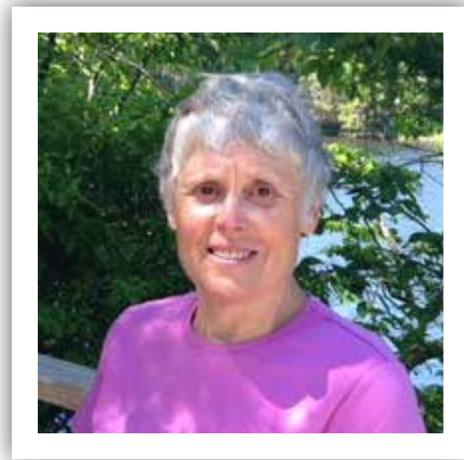
A STEADFAST ADVOCATE FOR POPULATION CONNECTION

Lyn DuMoulin has been concerned with population issues for most of her life. It's been so long, she can't quite remember the moment she realized it was a problem, or even how she first got involved with ZPG over 50 years ago—only that “It's common sense. It's a numbers game. There's no way to sustain rapid population growth.” When asked if perhaps a friend introduced her to ZPG, she says: “No, but I certainly know I introduced many of my friends to ZPG!”

A steadfast advocate for population stabilization, Ms. DuMoulin has coordinated a Population Connection event at her local Rotary Club (of which she is an active and enthusiastic participant) with one of our Membership Relations Coordinators. She has also generously included Population Connection in her will to ensure that future generations will be able to enjoy the beauty of nature that she cherishes so dearly.

As a resident of Middlebury, Vermont (which boasts a population of less than 10,000 people) who was raised in the beautiful Adirondack Mountains, it breaks Ms. DuMoulin's heart to see encroachment on the wild lands she's known and loved her whole life. She observes a general disregard for nature and wildlife as part of the greater problem of population encroachment. What sustains her is a passion and love for the outdoors, frequently going on hikes, climbs, and paddles with a group of friends that call themselves the “Tupper Lake Irregulars.” She also enjoys tending her flower gardens.

Ms. DuMoulin started her career as a speech and language pathologist, after which she obtained her master's degree in conflict management from Antioch College. She was a divorce mediator for some time, but found that occupation to be more stressful than she liked, so she transitioned into teaching conflict management and interpersonal communication at Champlain College. She



Lyn DuMoulin

describes teaching as her “true calling,” and happily taught at the college for 20 years. “I especially enjoy young people at that age,” she says. “I was able to reach them.”

She incorporated population issues into each one of her classes by uniquely connecting overcrowding with higher levels of stress. She would ask her students to remember moments where they felt overwhelmed by being surrounded by too many people, and to connect those feelings of stress with the environment. She would then teach them ways of coping with that kind of stress, while also teaching them about the bigger picture of overpopulation and its negative impact on people, animals, and nature.

She fondly remembers taking a trip to Burlington, Vermont with a group of friends and running into one of her old students who was working at a store while they were out shopping. The student gave her a big hug and told her she loved her class. Ms. DuMoulin asked her, “What did you get out of the class?” to which the former student responded: “You were the first to introduce me to the population problem.”

In her retirement, Ms. DuMoulin paints full-time, usually landscapes. She says, “From the natural world flow my paintings. I love to paint people, canoes, mountains, and the black waters of the great North Country.” Her artwork has won an award for excellence from the Vermont Watercolor Society, of which she is a member.

Population Connection thanks Ms. DuMoulin for her advocacy, vision, and legacy for greater stewardship of the Earth!

GIVING TO POPULATION CONNECTION FROM YOUR IRA

For those aged 70½ and older there is a special provision that allows you to make charitable gifts directly from Individual Retirement Accounts (IRAs). Those with traditional or Roth IRAs can make gifts to Population Connection using funds that might otherwise be taxed when withdrawn (up to a total of \$100,000 per person per year; \$200,000 per couple).

By giving directly from your IRA, you won't increase your adjusted gross income and possibly subject your Social Security or other income to higher levels of taxation. Another advantage: you offset your Required Minimum Distribution (RMD) and avoid taxes on the extra income.

Consider this example: Angela and John, ages 71 and 72, are semiretired and enjoy income from a number of sources, including amounts they are required to withdraw from their IRAs. These withdrawals must be reported as taxable income, triggering additional taxes, even if they make charitable gifts using these funds. (Angela and John don't normally itemize their tax deductions.)

The couple has been advised to make charitable gifts directly from their IRAs. The amount of these gifts will not be reported as taxable income and therefore will result in tax savings. These savings would not be possible if Angela and John

withdrew the funds and were not able to take a charitable deduction. The amount given in this way will still qualify as all or part of their RMD.



© 2016 Mohamad Syar/CCP, Courtesy of Photoshare

Razafiseheno, a mother of two, returns home in Antsirabe, Madagascar, after accompanying her friend to the local health clinic to learn about family planning methods of her choice. More than 90% of Madagascar's wildlife is found nowhere else on Earth. These species are threatened by growing demands from the local human population.

Welcome Abigail Lunetta, who joins Shauna Scherer to round out our planned giving team! Abby looks forward to speaking with you about ways you can remember Population Connection in your estate plans.



Abigail Lunetta
Planned Giving Manager
(202) 974-7757
abigail@popconnect.org



West Coast Office:

5005 Texas Street
Suite 205
San Diego, CA 92108



Shauna Scherer, MPA, CFRE
Vice President for Marketing & Development
(202) 974-7730
shauna@popconnect.org

Masthead photo: © Medioimages/Photodisc