



MAKING GIFTS OF SECURITIES & INSURANCE

Your gift of stock or paid-up life insurance will support the construction of the new Library. There are tax benefits for you, too. A gift of appreciated securities will entitle you to a charitable deduction for the current market value of the asset. You will avoid capital gains taxes as well.

If the stock has depreciated, it is generally best to sell the asset then donate the proceeds. In this way, you can usually claim both a charitable deduction and the loss from the sale to offset other income reportable on your tax return.

With a donation of life insurance, you will also receive a charitable tax deduction and the value of the policy will be excluded from your estate.

Because stock gifts or electronic transfers of money occasionally arrive without the donor's name, please first contact David Ranson at Edward Jones Investments to inform him of your intent to make a gift of stock. He will provide you with the information you need.

for additional assistance, at no cost to you, contact:

David J. Ranson, AAMS
Edward Jones Investments
606 Franklin Pierce Highway, Calefs Corner, 2nd Floor
(603) 664-8963

CONTRIBUTING LIFE INSURANCE:

You also may wish to consider contributing a paid-up life insurance policy you no longer need to the Barrington Library Foundation's *Barrington Library Campaign*. Here's how:

1. Contact your insurance agent and ask for two forms:
 - 1) a change of ownership form, and
 - 2) a cash surrender form.
2. Complete the forms. Include the Barrington Library Foundation's tax ID number (81-3638645) and the address (Barrington Library Foundation, PO Box 44, Barrington, NH 03825) requested on the forms. Return the forms to your agent and notify Kris Pavlik, Foundation Treasurer, at (603) 749-4654 or krispav@aol.com of your gift intentions.
3. You or your insurance agent should then mail the revised policy to the Barrington Library Foundation, *Barrington Library Campaign*, P.O. Box 44, Barrington, NH 03825 or arrange to hand-deliver it to Barrington Public Library Director, Melissa Huette, Inglis, located at 105 Ramsdell Lane in Barrington, NH. In turn, the policy will be surrendered and the proceeds contributed to the *Barrington Library Campaign* in your name.

As with all significant donations, we recommend consultation with your financial advisor to determine the charitable deduction and, depending on the value of the policy and your income, any carry-over for which you may be eligible.