**Ways to Donate**

**To Your**

**Columbia River MOAA Foundation (CRMF)**

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There are many ways to make donations to the CRMF, some are common, well known and used, and some perhaps less known. Some are only available this tax year. This list is not meant to be all inclusive as there might be other ways to donate.

1. Cash (or check). Probably the most widely used method.
2. Linking your Fred Meyer Rewards Card to the CRMF
3. Linking your Smile.Amazon.com account to the CRMF
4. Using a Qualified Charitable Distribution (QCD) from your IRA as part of your RMD. Benefit: QCD’s reduce the AGI on the front of your IRS Form 1040 by the amount of your QCD.
5. 2020 Only: CARES Act allows donors to receive an above the line charitable cash contribution credit up to $300 for donations to 501(c)3 charities (of which the CRMF is one) only if they do NOT itemize. This effectively reduces a taxpayer’s AGI.
6. 2020 Only: The CARES Act allows taxpayers WHO ITEMIZE their deductions to deduct contributions up to 100% of their AGI thus offering the ability to wipe out their tax liability entirely.
7. Donating appreciated securities held at least one year directly to the CRMF. We now have a Vanguard CRMF Brokerage Account. This means donors avoid paying capital gains on the value of these shares. Both the donor and the charity benefit if securities are held long term. Contact me for account number and details if you are interested.
8. Leaving a bequest. This is as simple as listing the Columbia River MOAA Foundation (CRMF) in a person’s will as a charitable beneficiary. It is also helpful to list our EIN (47-4776049).

Possible future ways to donate.

1. Payment through the national MOAA website in conjunction with payment of chapter dues or as a donation alone (this has not been set up and the board has not discussed).
2. Donating through a third party such as “Give More 24.” (this has not been set up and the board has not discussed).

***The ideas expressed in this article are solely those of the author. The author recommends you consult your tax professional for your specific question/situation.***