

Our Holiday Wish for the Frederick County YMCA
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As we approach the holidays, we want to take a moment to thank all of our contributors for their generous donations of time, talent and treasure to the YMCA of Frederick County's Endowment Funds, as well as to the Annual Campaign and the South County Capital Campaign. This year, as a result of the generous donations from members and other friends, we were able to provide over \$500,000 in scholarships to over 600 families in Frederick. We provided over 300 kids summer camp scholarships. Thanks to new donors and solid investment management, we were able to grow our Endowment Funds. The Y was able to survive another flood, this time with much less facility downtime due to flood prevention measures taken after the 2015 flood.

These program increases are a direct result of increases we've experienced in charitable giving, and while the decision to make a charitable contribution has taken on more complexity since last year's tax bill - the Tax Cuts and Jobs Act - the tax benefit itself is less clear to those whose standard deduction has increased to the point where it approaches or exceeds their level of itemized deductions.

However, making a tax-deductible contribution is only one of many reasons why donors contribute to the YMCA of Frederick County. There are many other reasons, such as the following:

- The Y has helped the donor or the donor's family in the past
- The donor sees the current tangible benefit provided by Y to the community
- The donor sees the long-term intangible benefit provided by the Y to the community
- The donor enjoys knowing they are making an impact in their community by supporting the Y

Whatever your reason for giving, we encourage you to consider making a year-end gift to the YMCA of Frederick County. Current giving, with a commitment of \$1000 per year for 10 years, makes you a member of our Heritage Club; planned giving, in the future, generally by a bequest, will qualify you as a member of the Legacy Society.

Our wish for this holiday season is simple. We wish health and happiness for all of our families, those part of the Y and those beyond the Y's reach.

Should you or a loved one be interested in learning more about giving options at the YMCA of Frederick County, please contact Tom Clingman at (301)663-5131 or tclingman@frederickymca.org