

# Year-End Charitable Decisions

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## QUESTIONS TO ASK YOUR CLIENTS AT THIS TIME

With Dec. 31<sup>st</sup> fast approaching, many individuals will start to give more thought to pressing financial issues. One of them may be their charitable giving options. Here are five questions to ask when determining your clients' needs.

1. Have you sold a business, inherited property, or otherwise experienced a change in circumstances that could have tax implications?
2. Do you find yourself in the fortunate position of holding highly appreciated stock or real estate assets?
3. Do you feel you don't have enough time to consider properly which organizations you would like to support?
4. Is this the year for you to create a lasting legacy by planning for an estate gift or by establishing an endowment?
5. Have you thought about opening a fund at the Community Foundation of North Central Massachusetts?

The New Year will be here before we know it, but your clients don't need to rush their charitable giving. If they open a fund now, your clients will receive maximum tax benefits this year while still having time to consider how they would like their charitable dollars distributed. Whether their passion is arts and culture, preserving the environment, creating scholarship funds for promising young students, or supporting their favorite organizations, a Donor Advised Fund at the Community Foundation of North Central Massachusetts can support all of your clients' favorite interests. During this upcoming hectic season, we make charitable giving easy.

Please call **Linda Mack**  
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