



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

Winona Family YMCA Heritage Club

Extending the influence of your life



Impacting Lives For Generations To Come



"We are a young family who believes strongly in the Winona Family YMCA. At first we didn't think being a part of the Heritage Club would be feasible, but after learning we could give a deferred gift, it seemed like a no brainer."

Building a Community to Thrive In

The YMCA is an unparalleled organization with a deep-rooted cause for strengthening community because we are the community. We are a powerful association of men, women and children joined together by a shared commitment to nurturing the potential of youth, promoting healthy living and fostering a sense of social responsibility. We believe that lasting personal and social change can only come about when we all work together to invest in our youth, our health and our neighbors. That's why, at the Y, strengthening the community is our cause. Everyday, we work side by side with our neighbors in our community to ensure that everyone, regardless of age, race, ability, gender, gender identity, ideology, income, faith, sexual orientation or cultural background, feels welcome and has an opportunity to participate, and has the opportunity to learn, grow and thrive.



Extending Your Influence & Preserving The Mission

When an organization or cause aligns with a person's values, beliefs and ideals, there may be an intrinsic drive to support and promote the mission in order to extend and sustain the cause to future generations beyond the individual's lifetime.

To extend the influence of our lives, we may choose to set aside a portion of our resources for people and organizations whose mission and values parallel our own. We are rewarded because our actions positively impact the community and others, including future generations.

When giving, it is important to know that your allocated resources will:

- Be used effectively and for the purposes designated
- Provide extended and enduring benefits
- Help the community of the future as you would if you were still here
- Guarantee the future of a stable, well-managed organization capable of meeting ever changing conditions in the world.

The Winona Family YMCA merits your consideration as you plan for the extension of your influence among those in your family and community.

The Influence of the Winona Family YMCA

The YMCA has provided continuous service to the Winona community since 1886. The Y has served as many as six generations of Winona area families. One of the city's oldest institutions, it is one of the largest non-profit organizations in the area with a large annual constituency.

The influence of the YMCA has always provided moral uplift, while it helps people enrich their lives and improve themselves and the community. **The YMCA enhances the quality of life of all.** The YMCA offers programming for adults and children of all ages, so that all members can enjoy emotional and physical health and well-being.

The YMCA provides a multitude of services to promote healthy living, youth development and social responsibility in the Winona community:

- Health and Fitness programming
- Pre-School Sports Programming
- Youth Sports Programming
- Aquatic Programming
- Older Adult Programming
- Summer and After School Childcare
- Membership Scholarships
- Program Scholarships
- Camp Scholarships
- Volunteer Opportunities

Extending Your Influence Through the Winona Family YMCA

The YMCA is a successful and thriving organization through which one can effectively extend one's influence way beyond life because the goals and mission of the YMCA are to promote and encourage:

Youth Development Healthy Living Social Responsibility

The Winona Family YMCA is a well-managed and stable organization with excellent leadership, which is evidence and testimony to those who have handed down to us a legacy that continues to sustain and nourish this community. Our lives have been truly influenced by those who have gone before us.

"The future depends on what you do today." -Mahatma Gandhi



Passing On a Tradition

The Winona Family YMCA Heritage Club was established as a means of helping preserve the YMCA for future generations. The Heritage Club is made up of individuals throughout the community who believe in the YMCA and have made a commitment to ensure that the YMCA tradition continues into the future.

The Heritage Club Endowment Fund

To best assure the future of a vital Winona Family YMCA, is through the Y's Heritage Club. Your gift will be perpetual. Each year earnings will be used as needed. Any spending beyond that is at the discretion of the Board. That growth must continue because member dues, and participant fees will not cover future operating costs, nor will those sources be able to support the quality programs for which the YMCA is known.

Undesignated endowment funds, such as the Heritage Club, provide income that is used wherever the Board determines the need is greatest. However, programs such as Camp We-No-Nah and others help to develop designated endowment gifts.



The Heritage Club Endowment Fund is evidence of an effective and responsible YMCA program in which people are proud to associate. It is an achievement that is reflective of good leadership of an organization that prudently follows business policies and practices. A financial audit by a CPA firm is conducted annually and the credit of the Association carefully guarded. Special attention is given to program adjustment in order to meet changing needs while maintaining maximum effectiveness.

A Gift For the Future

Since 1886, the Winona Family YMCA has been impacting the lives of youth and families in our community. Thousands of people have benefited and have been positively affected by the activities and services the YMCA offers.

Longevity is not the only significant factor in determining an organization's value. It must contribute to the overall spirit of the community so that all can benefit from the development of good character. It must help develop volunteer leadership for both youth and adults to be ready to meet the needs of our neighbors.

Because so many of us have benefited from the generosity and foresight of our predecessors, we know the benefits that this organization can provide to all.

The Winona Family YMCA can meet the needs of future generations, but only with the support of those who know that the YMCA is an important part of our community.



Leaving a Legacy Your Options and Advantages

Current contributions and gifts to the YMCA are deductible for income tax purposes by individuals and corporations up to the amount allowed by State and Federal laws. Gifts or bequests by Will, or other forms of gifts which take effect at death, are deductible in determining State and Federal Estate or Death taxes.

Substantial gifts therefore, either current or deferred, can effect significant savings in income or estate taxes. In the case of current gifts, an especially desirable tax result may be obtained by giving securities or properties which have materially increased in value since their acquisition, because their deductible gift value is their present value rather than their cost, and because no capital gains are realized by the donor.

Deferred Gifts

You may name the YMCA to receive the principal of a gift after payment of income for life to your spouse, parents, child, or other person, or you may name the YMCA as a substituted beneficiary to receive the gift should no primary beneficiary exist when the gift takes effect, or to satisfy some other named condition.

Gifts Under Will

Charitable gifts to the YMCA may be made by Will. The Will can either provide for an outright charitable gift to the Winona Family YMCA to take effect immediately upon the donor's death, or a testamentary trust may be established by the terms of the Will. Such a charitable gift through a trust shall then be administered and distributed in accordance with the terms and provisions of the trust. Such a trust may have an intervening life interest, such as "to my spouse for life, remainder to the YMCA." Under certain circumstances, these gifts will qualify for charitable deductions under both Federal and Minnesota Estate Tax laws. As an alternative to a charitable trust, you may leave outright to the Association a sum of money, specified securities, real property or a designated portion of your estate.

Direct Gifts of Life Insurance

Many people find it possible to assure their philanthropic wishes through gifts of life insurance. This includes:

- Gifts of new policies
- Gifts of presently-owned policy by assigning present cash value to the YMCA and continuing the premium payments or have the YMCA continue payments
- Gifts of a fully paid up policy

Advantages to the donor include carrying out his or her wishes by guaranteeing the amount of the gift and receiving substantial income savings.

Insurance Proceeds

If you have insurance that is no longer needed, you may name the YMCA as the owner and beneficiary and receive a charitable deduction for the cash value of the policy. If you continue to make premium payments, these too, are present income tax charitable deductions.

You may take out a new policy naming the YMCA as irrevocable beneficiary and the premium payments will be present income tax charitable deductions.

You may name the YMCA as the beneficiary of a policy while retaining ownership and cash values. This may result in a charitable deduction at the time of death.

Insurance provides a way in which you can make a substantial contribution to the YMCA through payment of annual premiums—if any any time, you find it necessary to discontinue premium payments, the YMCA can either continue to pay them or receive the cash surrender value of the policy.

Insurance Trust

You may put life insurance benefits in trust and after your death, have the income paid to your spouse, or any other persons for life, and then have the principal go to the YMCA.



Outright Gift

You may make a gift to the YMCA for its general purposes, in which case the YMCA may use your contribution for any purpose it sees fit, including its addition to the Endowment Fund.

You may also specify the purpose for which your gift should be used and your wishes will be carried out explicitly. Special purpose gifts may be designated for immediate use or added to the Endowment Fund with the earnings to go to the special purposes.

Special purpose gifts among other which merit consideration are for:

- Camp We-No-Nah
- Health and Fitness
- Aquatics Programs
- Youth Programs
- Family Programs

Living Trusts

Gifts may be made to the YMCA through a variety of trusts which include charitable leads trust, various charitable trusts, remainder or other specialized trusts created through insurance or by other means. These may be provided through relatively simple documents or through more complex arrangements depending on the particular desire and needs of the donor.

Confidential Information

All information concerning donors or prospective donors, including names, shall be kept strictly confidential by the YMCA and its authorized personnel unless permission is obtained from the donor to release such information.

Your attorney can advise you as to the procedures and methods which may be used to accomplish your wishes. Your accountant, insurance underwriter, and trust officer should also, in many situations, be involved as additional advisors.



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