



From the Desk of the Controller:

Charitable contributions can only be deducted if taxpayers itemize their deductions. So, in California, with the SALT limitations still in effect, that usually means you get a tax break for your donations to camp only if you have a home mortgage and pay a bunch in interest.

However, there is a way to generously donate to Whispering Winds before year-end and at the same time realize tax benefits. It's as easy as learning the alphabet.

Simply follow the “ABC’s” of “RMD’s” and “QCD’s” from your “IRA’s!”

You may donate some or all of your RMD (Required Minimum Distribution) from your IRA directly to Whispering Winds as a QCD (Qualified Charitable Distribution). The portion of your RMD that you give to Whispering Winds is not considered taxable income, allowing you to take full advantage of the tax benefit for your contribution without having to itemize your deductions, a “Win-Win” for both of us!

Find more information about this program at [IRS.gov](https://www.irs.gov). Please consult your financial consultant and tax professional.

OFFICE:
4636 Mission Gorge Pl. Ste 203
San Diego, CA 92120
O: 619-464-1479 F:619-464-4491
www.whisperingwinds.org

CAMP:
17606 Harrison Park Rd
Julian, CA 92036

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