

Creating A Legacy of Hope

PLANNED GIVING FOR RURAL & MIGRANT MINISTRY

“I will never forget all that I received from RMM and thank you especially for teaching me the importance of empowerment and giving people choices.”

(a graduate of the Youth Empowerment Program)

Many of us have been blessed to be a part of Rural & Migrant Ministry. The Ministry has provided us with the opportunity to live into our commitment to justice and empowerment. Through the years we have witnessed its impact upon countless farmworkers and other rural workers, and we have heard people comment: *“Thank goodness for RMM, because nobody else is able to do what you do.”* We have watched with pride as our young people have taken advantage of opportunities and gone on to become leaders, and we have celebrated the diversity of people involved in our Ministry.

What an inspiring array of people who choose to be a part of Rural & Migrant Ministry! We have struggled and laughed, prayed and marched together. As you know, we are not your typical ministry or organization. We are committed to creating justice and nurturing leaders for change in rural New York, where few others have the wherewithal to carry forth such a ministry. And we have been doing this since 1981.

As Rural & Migrant Ministry goes forward, may we never forget all that you have given us as well. You have been a vital part of our ministry. Your commitment to hope, justice and empowerment; your commitment to people who yearn for change – is what we are all about. As you look to the future, we ask you to make a planned gift to Rural & Migrant Ministry so that your commitment may continue to have an impact upon the lives of the people of RMM . . . for generations to come.



There are several avenues for you to create a legacy of Hope.

GIFTS THAT PROVIDE INCOME TO YOU

Pooled Income Funds

You receive a proportionate share of trust income for life, receiving a tax deduction in the year the gift is made. Ultimately the funds revert to the endowment of RMM.

Charitable Gift Annuities

You receive guaranteed monthly payments throughout your lifetime, at a rate based upon your age at the time of the gift. A portion of the gift is tax deductible, and a portion of the principal ultimately reverts to the endowment of RMM.



A family of peach pickers.

Charitable Remainder Trusts

Charitable trusts, appropriate for larger gifts, are the most flexible vehicles and come in many forms. Most often, they benefit the donor during his or her lifetime, after which the principal becomes a portion of the RMM endowment.

These examples indicate the range of opportunity in giving to Rural & Migrant Ministry. Within that range are a myriad of creative alternatives.

GIFTS THAT PASS ASSETS TO HEIRS

Charitable Land Trusts

Under this structure, assets are held in trust for a fixed term, during which a stipulated income is accorded to RMM. At the end of the term, the assets are conveyed to your beneficiaries. They will have no tax liability that may have occurred over the life of the trust. The principal benefit of this type of arrangement lies not in charitable deductibility, which is not afforded, but in the tax structure of your estate.

ASSETS THAT CAN FUND A GIFT

Cash

An outright cash contribution affords the donor the highest deductibility – 100 percent of the gift.

Securities

Appreciated securities are, perhaps, the most advantageous assets to use in making a gift. When you transfer ownership of long-term holdings to RMM, you receive a charitable deduction for their market value and incur no capital gains tax.



RMM Board Members and staff at an Albany rally.

Real Estate

A donation of real estate can convert your personal expense into income. Not only would your gift create a substantial tax deduction, while avoiding any capital gains levy, but the proceeds can be used to fund one of the income-retained arrangements discussed elsewhere in this pamphlet

Life Insurance

If you hold a life insurance policy that you no longer need to protect your family, you might consider naming Rural & Migrant Ministry as owner and beneficiary.

GIFTS THROUGH BEQUESTS AND THE HARVESTING JUSTICE SOCIETY

The charitable bequest lies at the heart of estate planning. A bequest to Rural & Migrant Ministry will not only further your commitment to the Ministry and its legacy, it will also remove assets from your estate – mitigating the estate tax burden that may fall upon your heirs.

The Harvesting Justice Society are those people who believe that the mission of Rural & Migrant Ministry must be continued and strengthened; those who have made the stated commitment to remember Rural & Migrant Ministry through a bequest.



Youth Empowerment Program members demonstrating in support of farmworker rights.

TO GET IN TOUCH WITH US

We would welcome the opportunity to sit down with you and discuss the best way that you can help to create a legacy of hope through Rural & Migrant Ministry. Please feel free to give our Treasurer, the Rev. Jerry Keucher; our Executive Director, the Rev. Richard Witt; or our Managing Director, Ms. Laura Lecour a call at 845-485-8627. Ms. Lecour may also be reached at rmmllcour@optimum.net.

For more information about Rural & Migrant Ministry, visit our web site at www.ruralmigrantministry.org



Rural & Migrant Ministry (RMM) was incorporated as a non-profit, non-sectarian organization in 1981. RMM works alongside disenfranchised rural residents and agricultural workers in New York State through programs of advocacy, empowerment and leadership development.

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