



LOVE (& PLANNED GIVING) IN THE TIME OF CORONA

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Northern California Conference



ZOOM FATIGUE



ZOOM FATIGUE

**Tiredness, worry, or
burnout associated with
overusing virtual
platforms of
communication.**



ZOOM FATIGUE

Like other experiences associated with the COVID-19 pandemic, Zoom fatigue is widely prevalent, intense, and completely new.



COMBATING ZOOM FATIGUE

1. Avoid scheduling Zoom meetings back-to-back.



COMBATING ZOOM FATIGUE

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2. Allow or ask for breaks during Zoom meetings.



COMBATING ZOOM FATIGUE

1. Avoid scheduling Zoom meetings back-to-back.
2. Allow or ask for breaks during Zoom meetings.
3. Look away from the screen during a Zoom break.



COMBATING ZOOM FATIGUE

4. Boundaries are still important.
5. Communicate by phone instead of videoconference.



COMBATING ZOOM FATIGUE

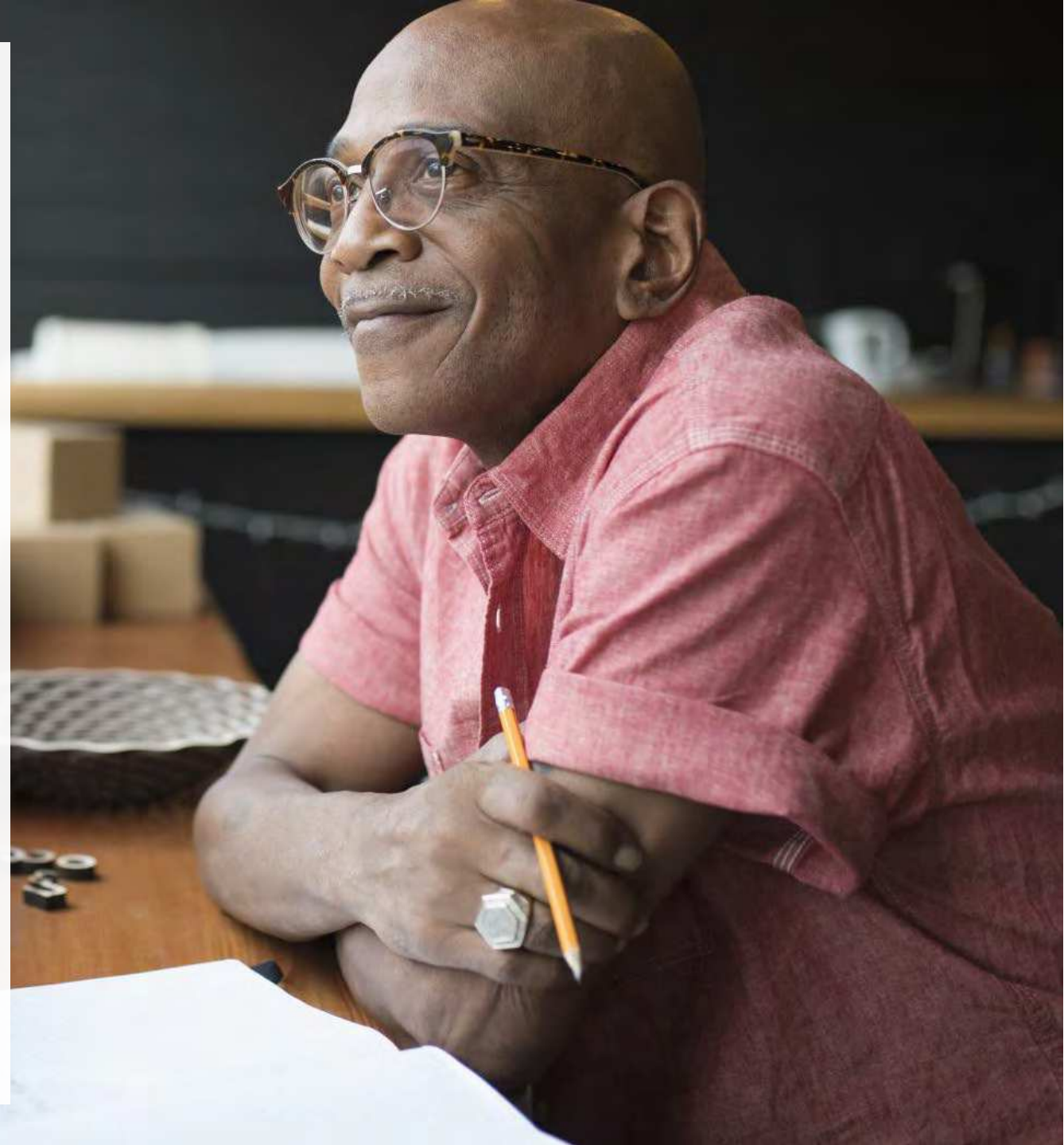
4. Boundaries are still important.
5. Communicate by phone instead of videoconference.
6. Take a Zoom Sabbath



2020

JANUARY

- **The Dow was flirting with 30,000**
- **Speaking Appointments Scheduled**
- **Endowment Funds were growing**
- **Marketing plans were in place**
- **Camp Meeting speakers confirmed**
- **Approval to attend our Pacific Union Planned Giving Conference**



COVID-19



LIVE UPDATES
Stocks Drop and Oil Crashes as Investor Alarm Persists: Live Updates
Right now - The European Central Bank announced discretionary bond-buying program to help stabilize the eurozone economy.
Dow **1**
Va. **67**

**Dow Down
below 19,000**



SOCIAL

DISTANCING





THE GREAT T.P. SHORTAGE OF 2020



CLOSED!

SORRY
WE ARE
CLOSED

COVID-19

*"NON-
ESSENTIAL"*
BUSINESSES
CLOSED

The image shows the interior of a church with a prominent wooden vaulted ceiling. The ceiling is supported by a series of wooden beams that form a series of arches. The walls are also made of wood. In the foreground, there are several rows of wooden pews. A central aisle leads towards the front of the church. At the front, there is a raised platform or altar area. On the left side of the altar, there is an American flag. In the center of the altar, there is a blue banner with white text. On the right side of the altar, there is another American flag. There are several pendant lights hanging from the ceiling. The overall atmosphere is warm and traditional.

CHURCHES ORDERED CLOSED

BUT THERE IS GOOD NEWS!



LOVE FINDS A WAY



'QUARANTINE PROPOSAL'



IMAGE CREDIT - TWITTER/@JERM COHEN



“JUST BECAUSE WE HAVE TO SOCIAL DISTANCE DOESN'T MEAN WE HAVE TO BE SOCIALLY DISTANT.”

LOVE FINDS A WAY



By this all people will know
that you are my disciples,
if you have love for one
another.

John 13:35 ESV



A group of four people (two women and two men) are standing on a grassy hillside, looking out over a vast, hazy landscape at sunset. They are all embracing each other, with their arms around each other's shoulders. The sun is low on the horizon, creating a warm, golden glow and a lens flare effect. The people are wearing casual clothing like t-shirts, shorts, and a jacket. In the foreground, there are some items on the ground, including a bag and a green bottle.

**LOVE IS NOT A NOUN-IT'S A VERB
TRUE LOVE IS DEFINED BY ACTION**

Running Ahead of 2009 Rally



Market Summary > Dow Jones Industrial Average

INDEXDJX: .DJI

29,851.63 -98.81 (0.33%) ↓

Nov 17, 2:41 PM EST · Disclaimer

1 day 5 days 1 month 6 months **YTD** 1 year 5 years Max





TWO VACCINES ANNOUNCED SO FAR

Early Data Show Moderna's Coronavirus Vaccine Is 94.5% Effective

Moderna is the second company to report preliminary results from a large trial testing a vaccine. But there are still months to go before it will be widely available to the public.



Operation Warp Speed's goal is to produce and deliver 300 million doses of safe and effective vaccines with the initial doses available by January 2021, as part of a broader strategy to accelerate the development, manufacturing, and distribution of COVID-19 vaccines, therapeutics, and diagnostics

CLOSED

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LAKEPORT
COMMUNITY
CHURCH
SEVENTH DAY ADVENTIST





OUR CHURCHES DIDN'T CLOSE



THEY DEPLOYED

Adventist Health



Mobile Health

Adventist Health

St. Helena

562-682-298

AHMobileHealth

Health
support



GLASS FIRE DESTROYS FoothILLS SCHOOL

Areas impacted by hurricane- or tropical storm-force winds in 2020

Among storms that made landfall on the continental United States

○ Tropical storm-force ■ Hurricane-force





NCC Establishes Membership Assistance Fund

Blessed Are the Merciful

“The Lord Jesus said, ‘Blessed are the merciful: for they shall obtain mercy.’ There never was a time when there was greater need for the exercise of mercy than today.” – Ellen G. White, *Welfare Ministry*, 15.1.

Encourage Love and Mercy

“In the providence of God events have been so ordered ... that there may be a constant exercise in the human heart of the attributes of mercy and love. [People are] to cultivate the tenderness and compassion of Christ.” - Ellen G. White, *Signs of the Times*, June 13, 1892.

“We recognize the severe economic impact that COVID-19 has had on our church members’ lives,” said Northern California Conference President Marc Woodson. “Members have been unable to work for several months and struggle to pay for housing, food, bills, gas, and other expenses.”

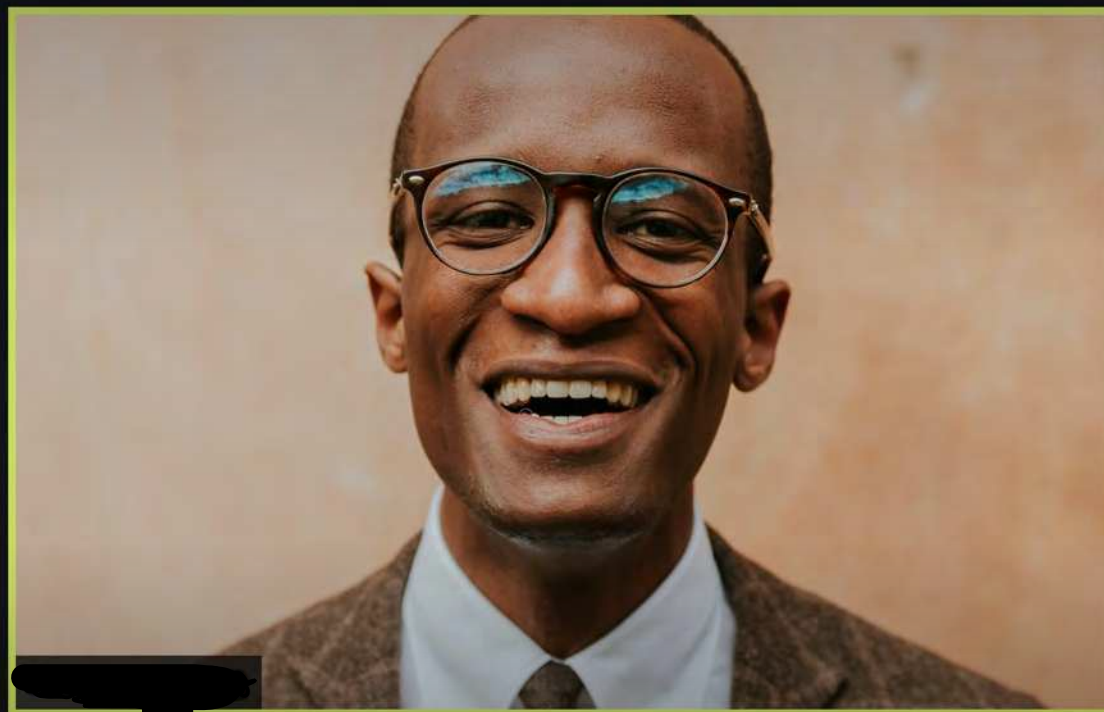
A close-up profile of an elderly man's face, showing wrinkles and a hearing aid in his ear. The man has short, light-colored hair and is looking towards the right. The background is dark.

HOW DOES THE
CURRENT PANDEMIC
AFFECT OUR GIFT
PLANNING
PROGRAMS?

A close-up, profile view of an elderly man's face, looking towards the right. He has short, graying hair and deeply wrinkled skin. A small, gold-colored hearing aid is visible in his left ear. The background is dark and out of focus.

MANY OF OUR
MEMBERS ARE 70+
AND CONSIDERED
HIGH RISK

DELAY IN-PERSON MEETINGS



A close-up photograph of a person's hands holding an open, dark brown leather wallet. The wallet is filled with several US dollar bills, including a prominent one-dollar bill. The person's fingers are visible, holding the wallet open. The background is dark and out of focus. The text "JONNY SIZE" is visible on a small tag inside the wallet.

REMIND ANNUITANTS THAT
THEIR PAYMENTS ARE SECURE

EDUCATE DONORS ABOUT THE SECURE ACT





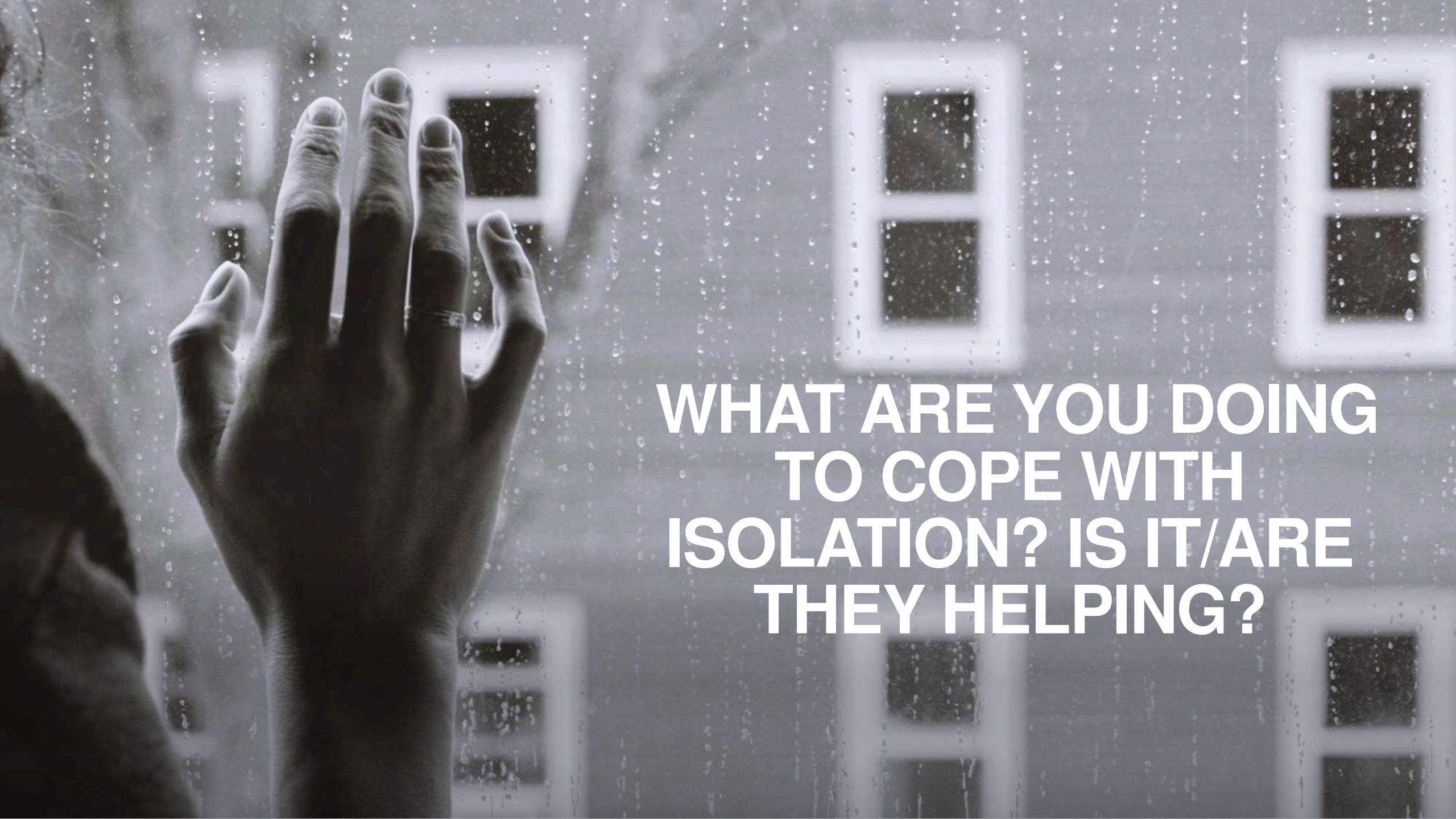
**PEOPLE HESITATE TO TAKE
ACTION IN SCARY TIMES**




AVOID DEPRECIATED ASSETS

A black and white photograph of a hand reaching out and touching a window covered in rain. The hand is positioned on the left side of the frame, with fingers spread. The window is the central focus, with numerous water droplets and streaks of rain. In the background, several rectangular window frames are visible, creating a grid-like pattern. The overall mood is somber and evocative of isolation.

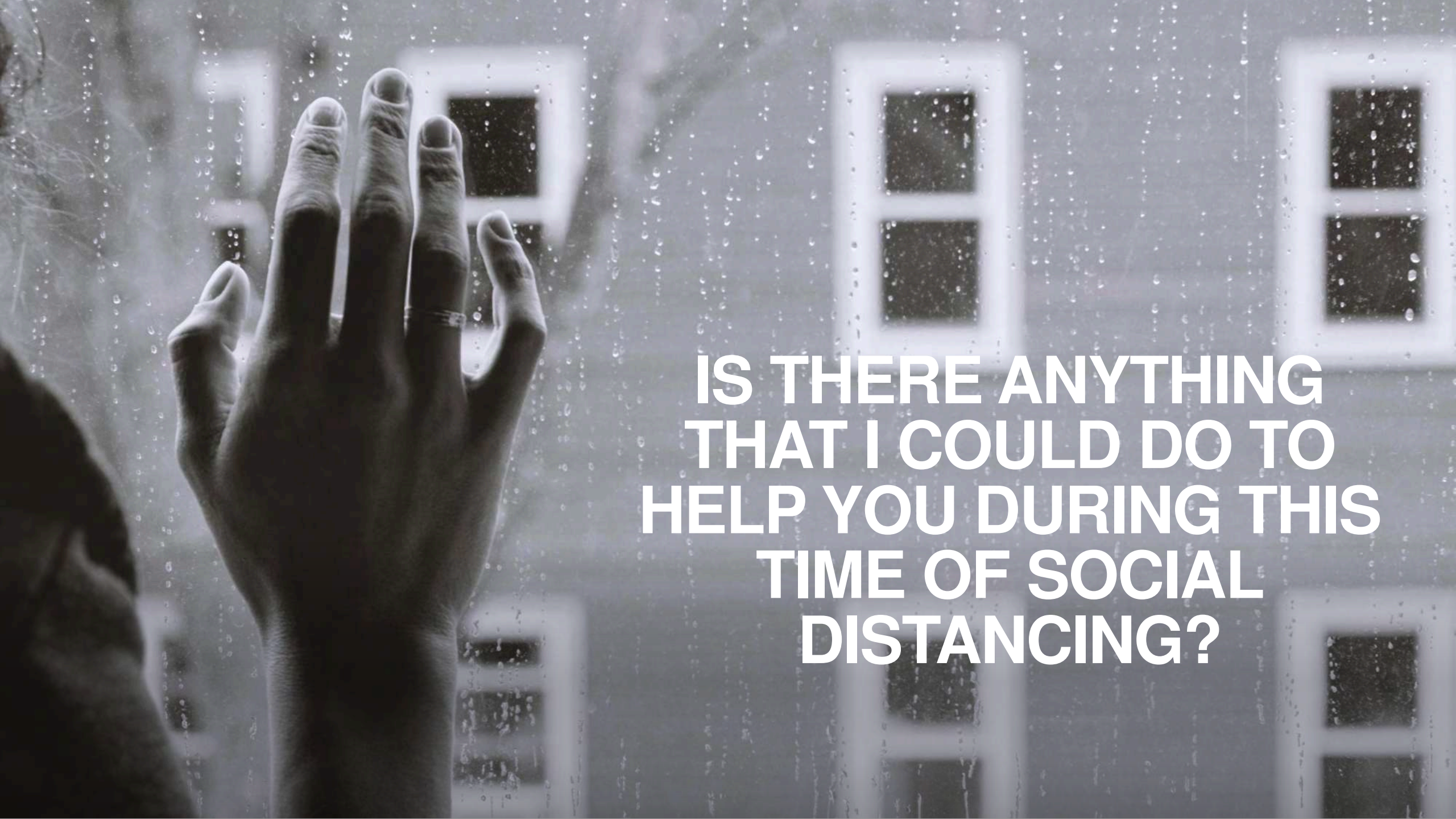
**RECOGNIZE THAT MANY OF
YOUR MEMBERS MAY BE
SUFFERING ISOLATION AND
LONELINESS**

A black and white photograph of a hand reaching out to touch a window covered in rain droplets. In the background, a building with several windows is visible. The overall mood is contemplative and evokes a sense of isolation.

**WHAT ARE YOU DOING
TO COPE WITH
ISOLATION? IS IT/ARE
THEY HELPING?**

A black and white photograph of a hand reaching out to touch a window covered in rain. The hand is on the left side of the frame, with fingers spread. The window is in the foreground, and a building with several windows is visible in the background. The overall mood is contemplative and longing.

**ARE YOU USING
TECHNOLOGY SUCH AS
FACETIME, ZOOM, OR
SKYPE? I WOULD
WELCOME THE
OPPORTUNITY TO SEE YOU
THE NEXT TIME WE TALK.**

A black and white photograph of a hand reaching out to touch a window pane covered in raindrops. The background shows a building with several windows, some of which are dark, suggesting it might be nighttime or the building is in shadow. The overall mood is contemplative and evocative.

**IS THERE ANYTHING
THAT I COULD DO TO
HELP YOU DURING THIS
TIME OF SOCIAL
DISTANCING?**

We are all
made of stories



T H A N K ♥ Y O U





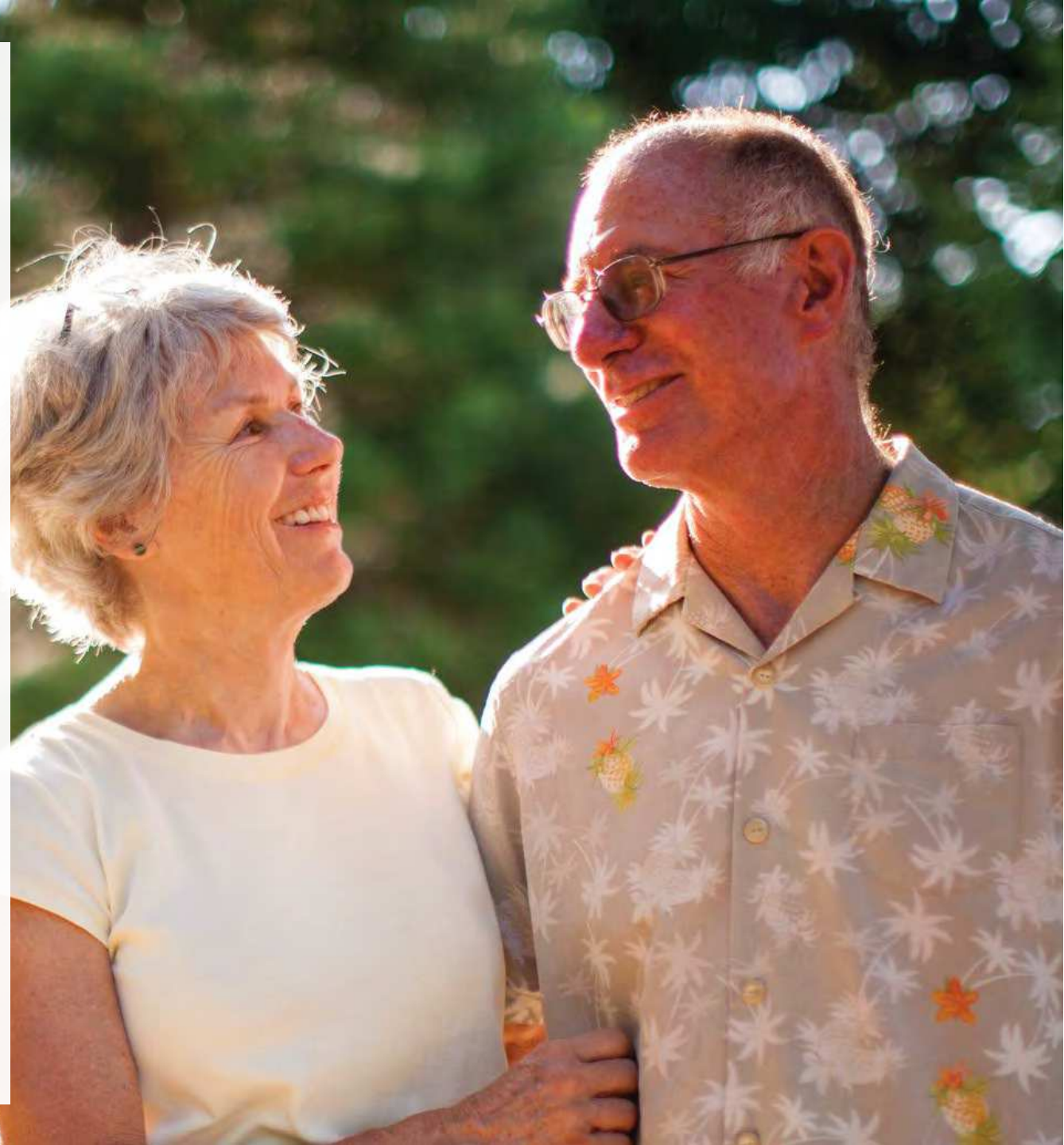
**Coronavirus
Aid
Relief &
Economic
Security**

THE CARES ACT



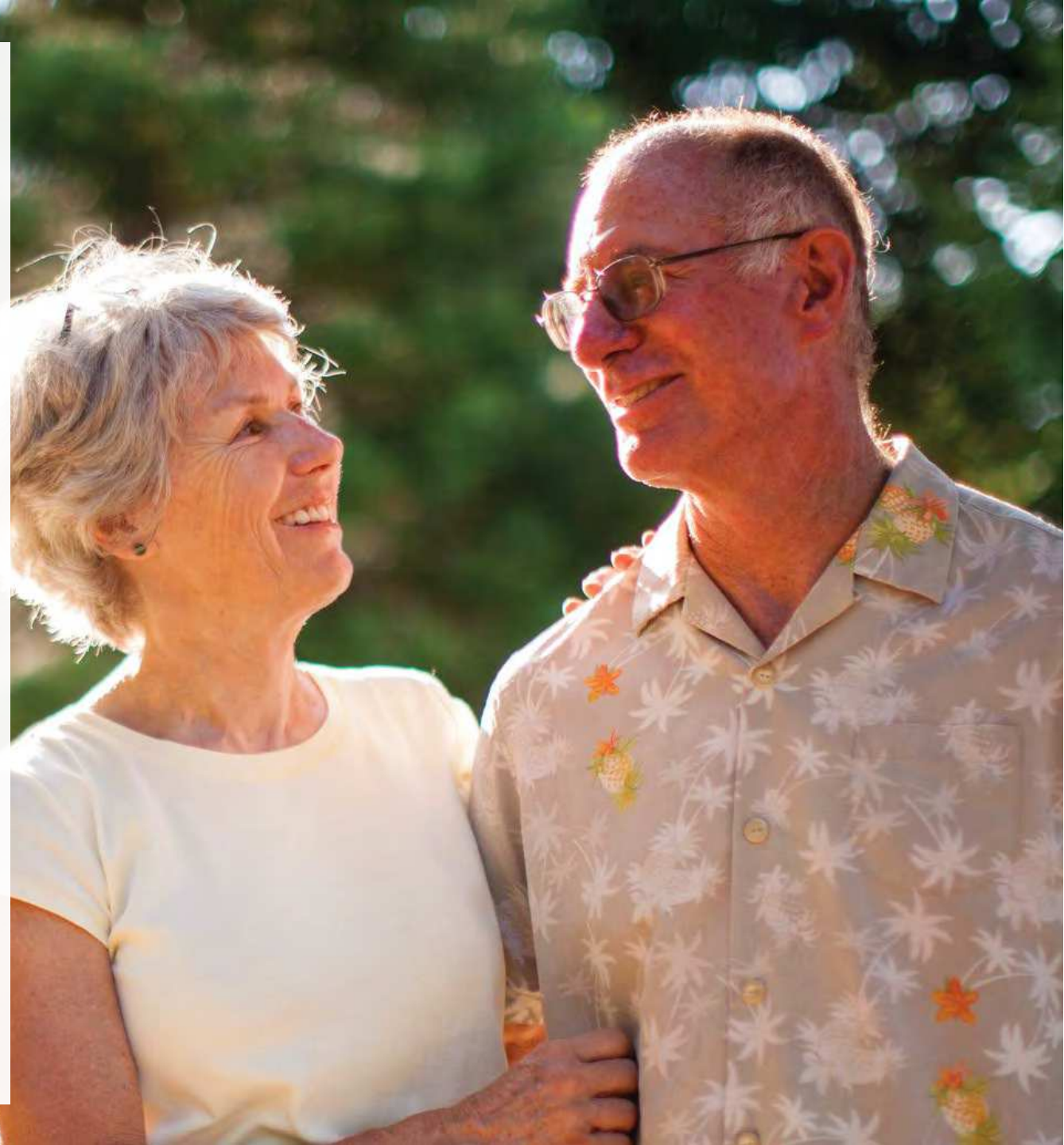
THE CARES ACT

What are the Federal income tax deductions for charitable contributions included in the CARES Act?



THE CARES ACT

The CARES Act makes a new charitable deduction available to individual taxpayers that do not itemize their deductions. This new benefit, also referred to as a universal deduction, allows for a charitable deduction of up to \$300 per individual. This is an above-the-line contribution that is deducted from the individual taxpayer's income prior to the calculation of their adjusted gross income.



THE CARES ACT

But what about married taxpayers who file jointly?

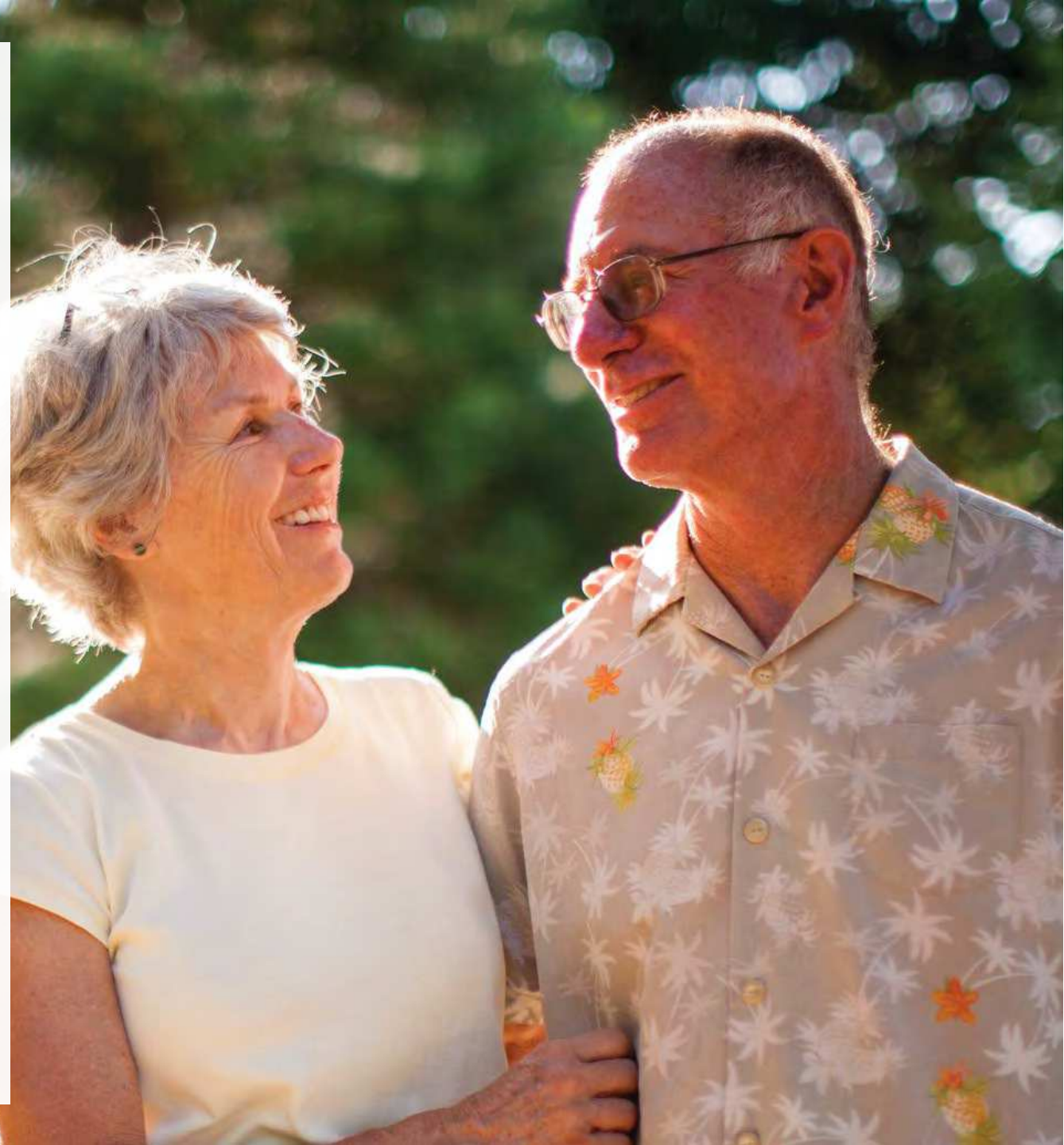


THE CARES ACT

But what about married taxpayers who file jointly?

Sorry.

Married couples filing jointly are limited to the \$300.00 deduction.



THE CARES ACT

**Is this only available for
2020?**



THE CARES ACT

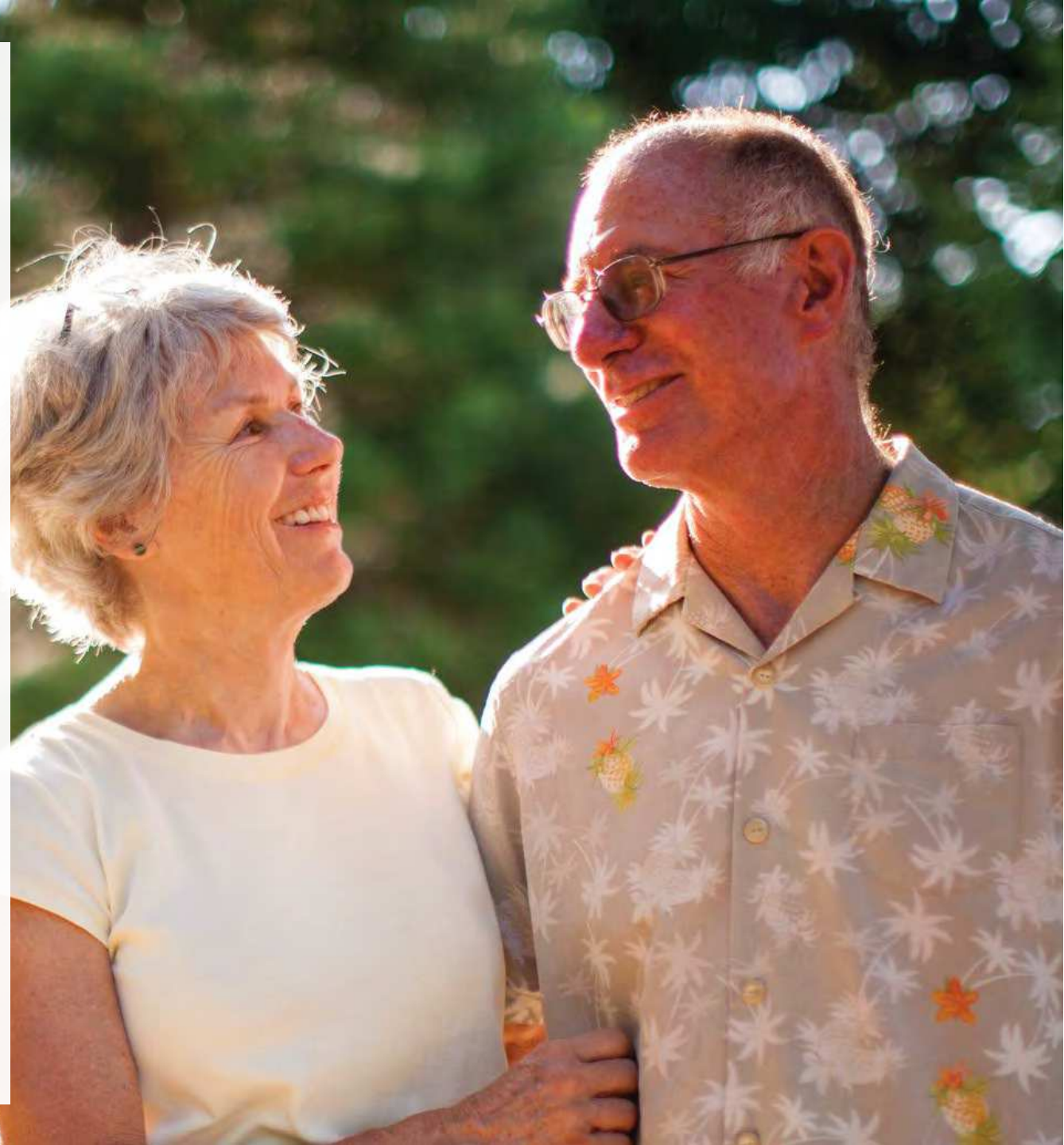
**Is this only available for
2020?**

**This is the one charitable
giving benefit that will
extend beyond the 2020
tax year.**



THE CARES ACT

In addition to the new universal deduction, for 2020, the Act provides incentives for both individuals and corporations by increasing the available deductions on qualified charitable contributions to:



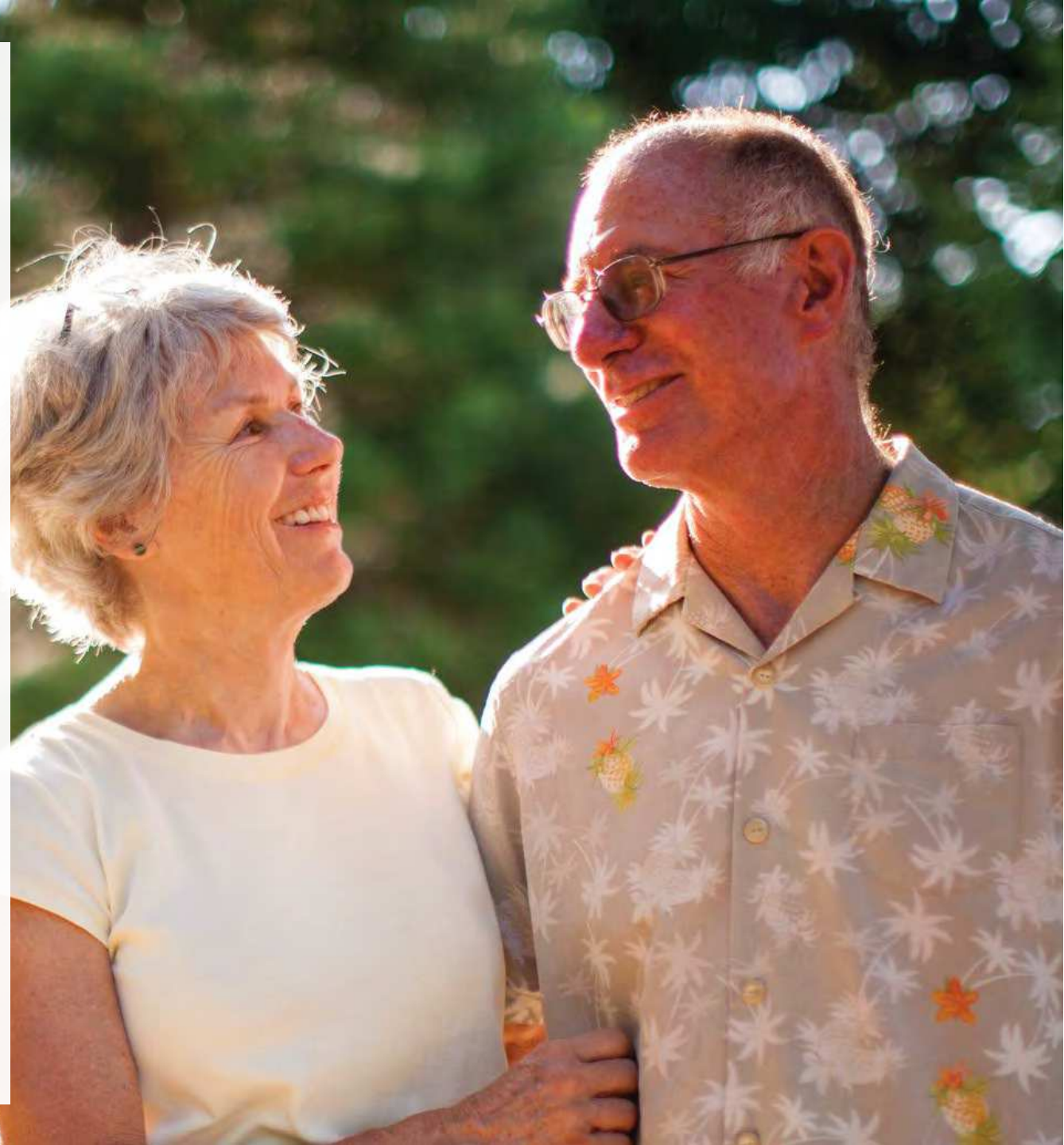
THE CARES ACT

- **100% of their adjusted gross income for individual taxpayers who itemize their deductions.**



THE CARES ACT

- **100% of their adjusted gross income for individual taxpayers who itemize their deductions.**
- **25% of taxable income for corporations.**



THE CARES ACT

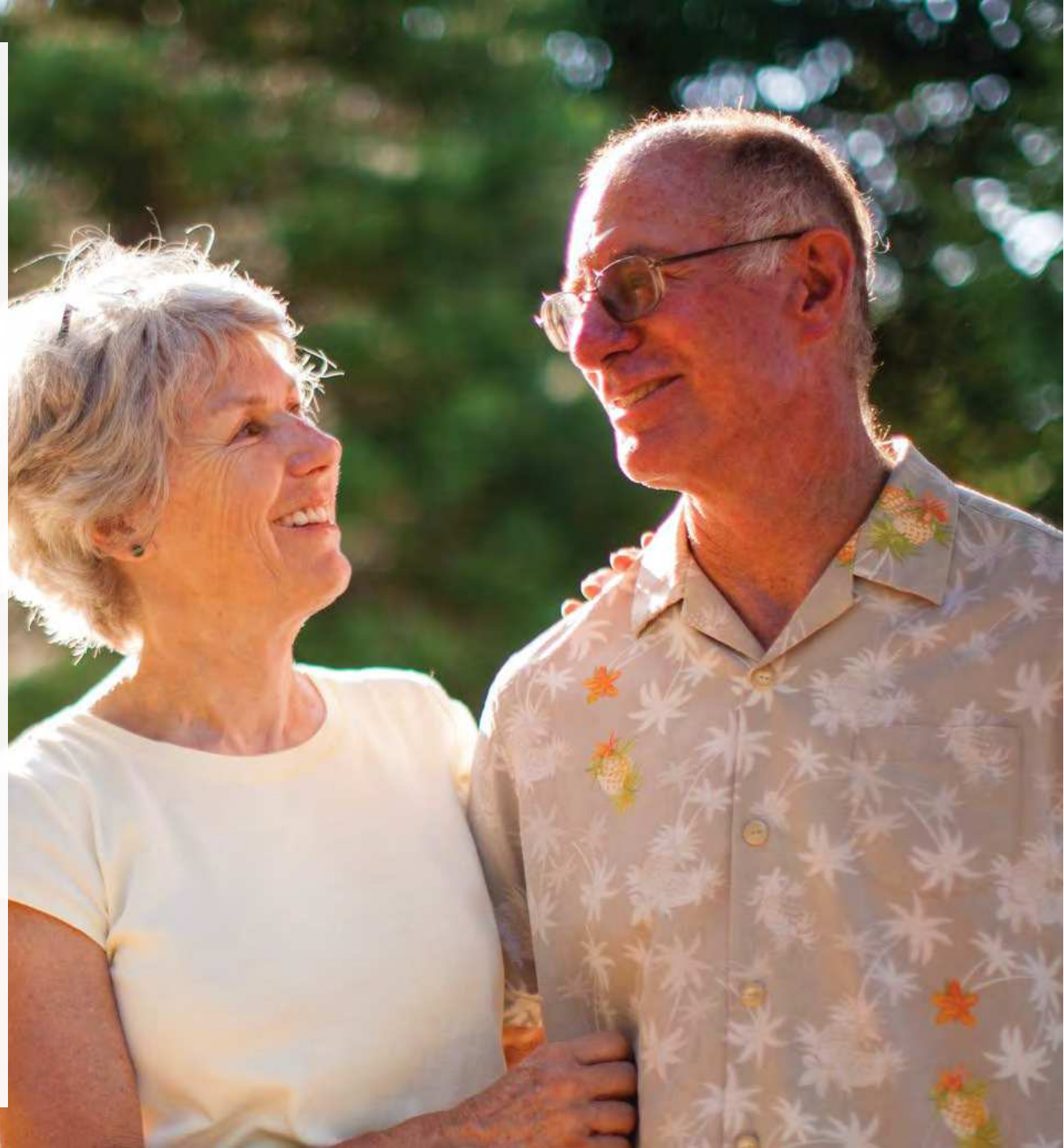
What are the conditions?



THE CARES ACT

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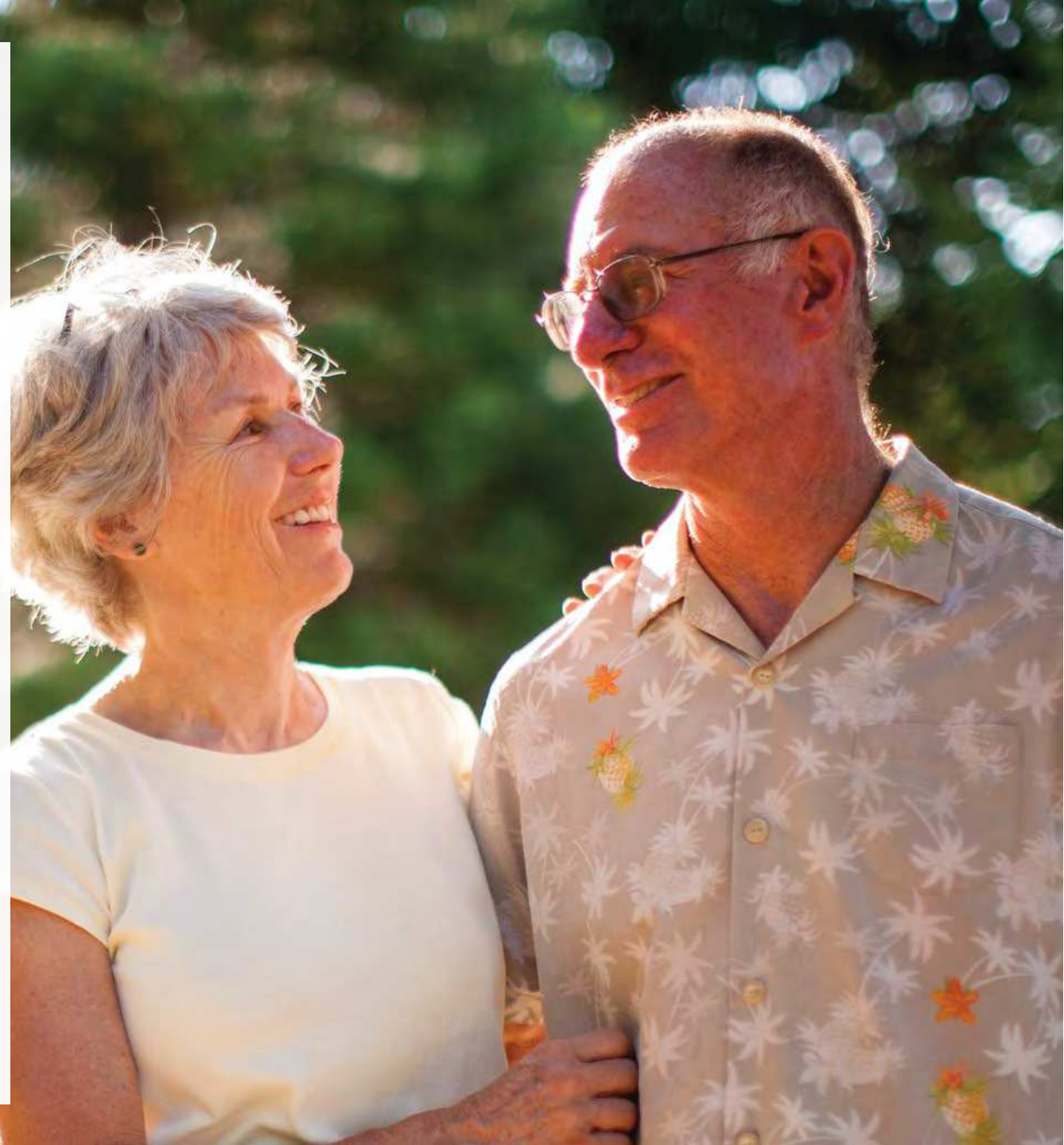
- **Both individual and corporate taxpayers have to make a qualified charitable contribution.**



THE CARES ACT

What are the conditions?

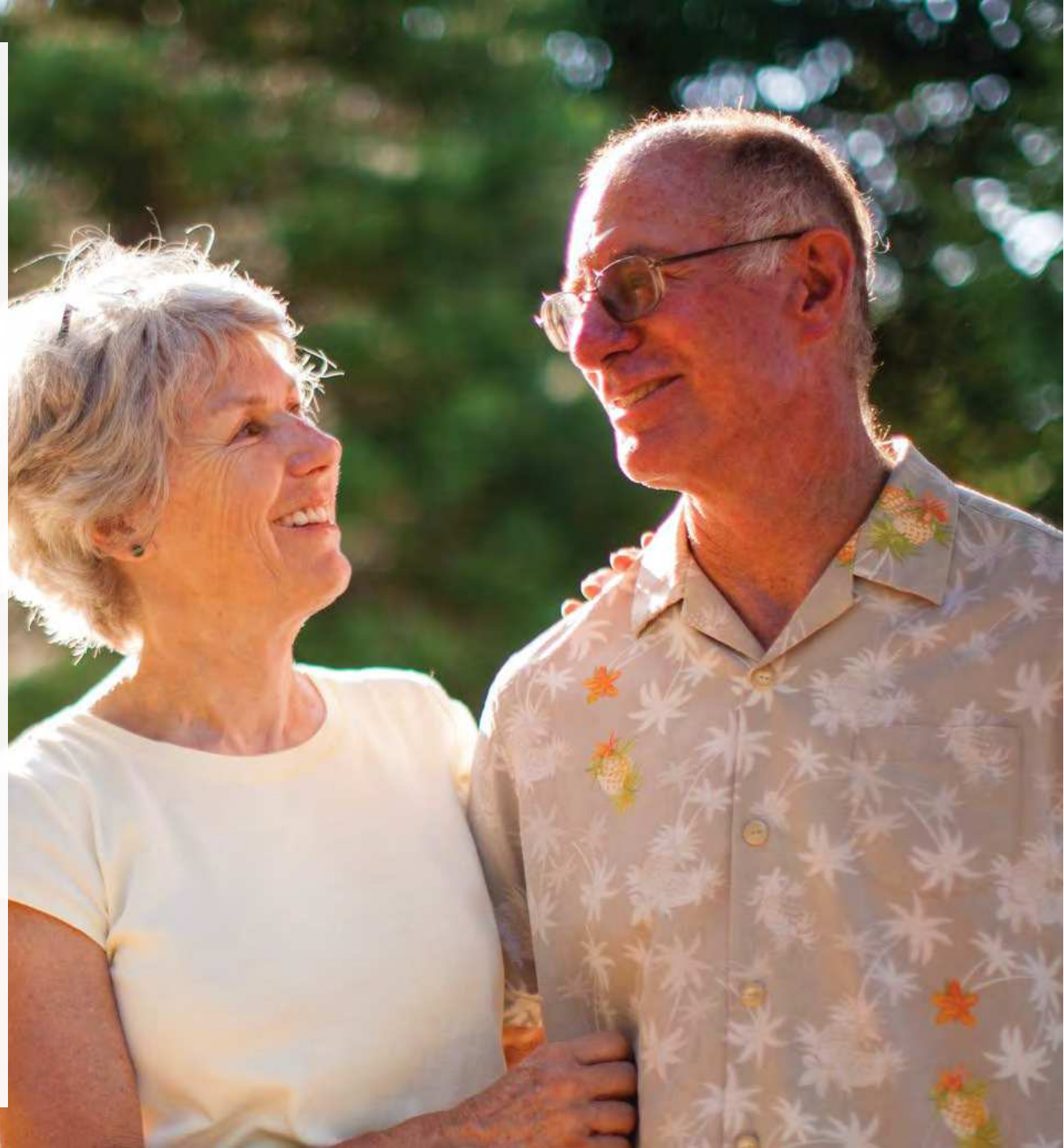
- **Both individual and corporate taxpayers have to make a qualified charitable contribution.**
- **The increased limits are applicable only to cash donations.**



THE CARES ACT

Other Limitations:

These enhanced contribution benefits are not applicable to a contribution to a Donor Advised Fund (DAF)



THE CARES ACT

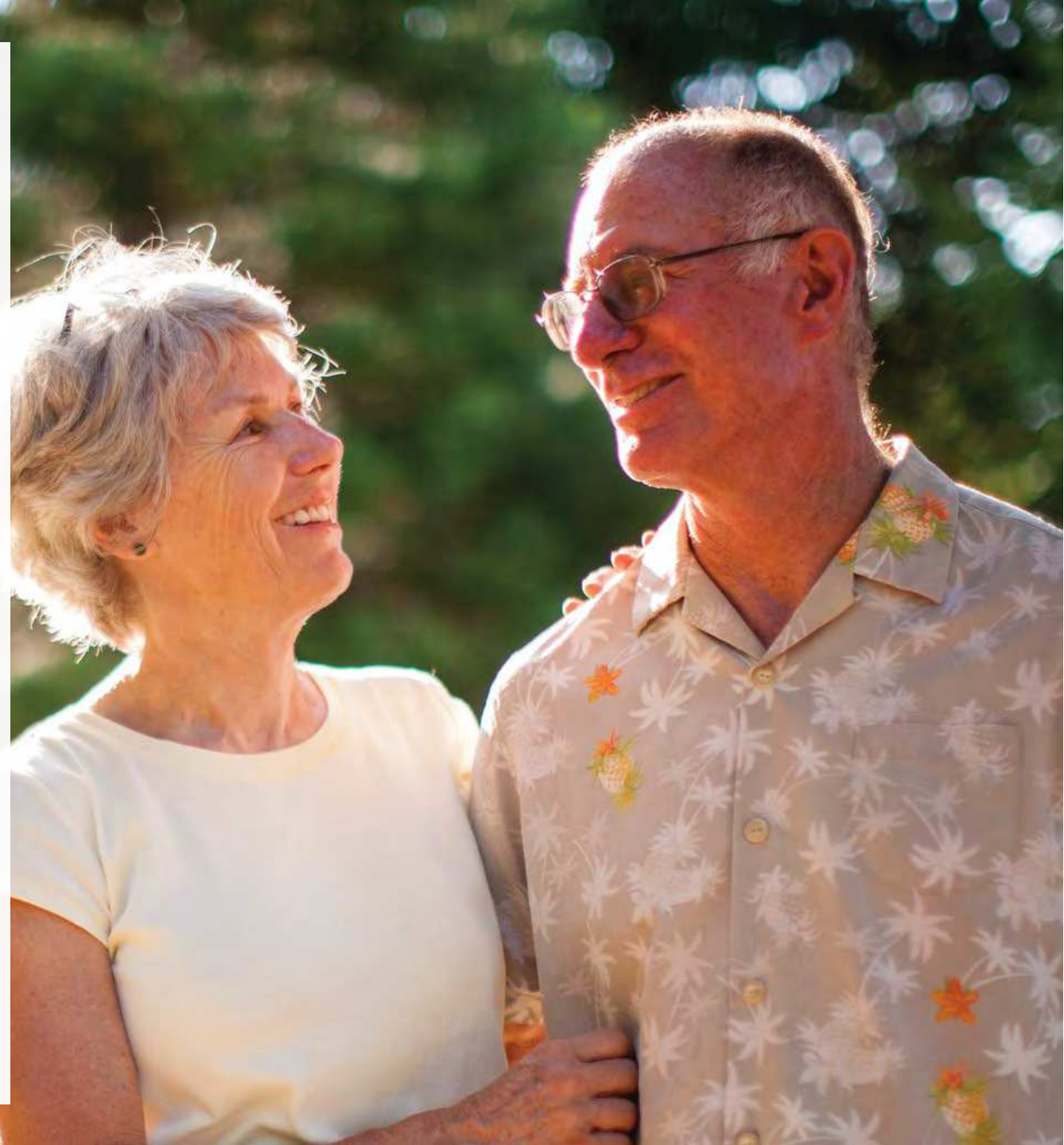
What about IRA Qualified Charitable Distributions (QCD)?



THE CARES ACT

The CARES Act did not change the rules around the QCD, which allows individuals over 70½ years old to donate up to \$100,000 in IRA assets directly to charity annually, without taking the distribution into taxable income.

However.....





The SECURE ACT

Setting

Every

Community

Up for

Retirement

Enhancement



The SECURE ACT

A QCD is a direct transfer up to \$100,000 from an IRA account to a qualified charity. It's tax-free and counts towards the RMD - Required Minimum Distribution



The SECURE ACT

There are two main aspects of the SECURE Act that are affecting QCDs:

1. The delayed RMD age from $70\frac{1}{2}$ to age 72, and
2. Removing the contribution age limit with the added implementation of the "anti-abuse" clause.



The SECURE ACT

Delayed RMD Age:

By delaying the RMD to age 72, individuals who are age 70 ½ who would have used QCDs to help offset their RMD no longer have to do so.



The SECURE ACT

**Contribution Age
Limit:**

**Before the SECURE
Act, IRA owners
could no longer
contribute to their
account after age
70½.**



The SECURE ACT

Contribution Age Limit:

The SECURE Act's removal of an age limit now means that IRA owners can contribute for as long as they like.



The SECURE ACT

However, regulations have been put in place to prevent people from contributing to the IRA and putting that same money into a QCD, or ‘double-dipping’ a tax advantage.



The SECURE ACT

Example:

2020 QCD of \$10,000

2020 IRA Cont. \$7,000



The SECURE ACT

The charity receives the full \$10,000, but the tax-free portion of the QCD reported on the tax return is reduced to \$3,000.

The remaining \$7,000 of the QCD is taxable.



The SECURE ACT

**Stretch Distribution Reduced:
Inherited IRAs for non-spouse
beneficiaries will no longer be
distributed over life
expectancy, but IRA and other
qualified plans of decedents
must be paid out over a
maximum term of 10 years.**



The SECURE ACT

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The SECURE ACT

For individuals who passed away in 2019, an IRA beneficiary was able to "stretch" an IRA payout over life expectancy. A child designated beneficiary could have stretched the tax-free growth and IRA payouts over 30 or 40 years!



The SECURE ACT

However, if a traditional IRA owner passes away in 2020, the beneficiary generally must take all distributions within ten years. With a ten-year payout, the income taxes paid by the beneficiary will be substantially higher than the prior "stretch" plan.



The SECURE ACT

Solution?

The IRA owner could give the entire IRA balance to charity and leave other assets to family.

But they could have done that before the SECURE ACT.



The SECURE ACT

IRA to a Unitrust for Children:

A unitrust pays 5% or more for a life, lives or a term of 20 years. There are two basic options for transferring an IRA to a unitrust for children or other family members.



The SECURE ACT

IRA to a Unitrust for Children:

- 1. Transfer the IRA to a term of years unitrust for the children.**
- 2. For IRA owners with large accounts, a second option is to transfer the IRA to a unitrust that will pay each child for his or her lifetime.**



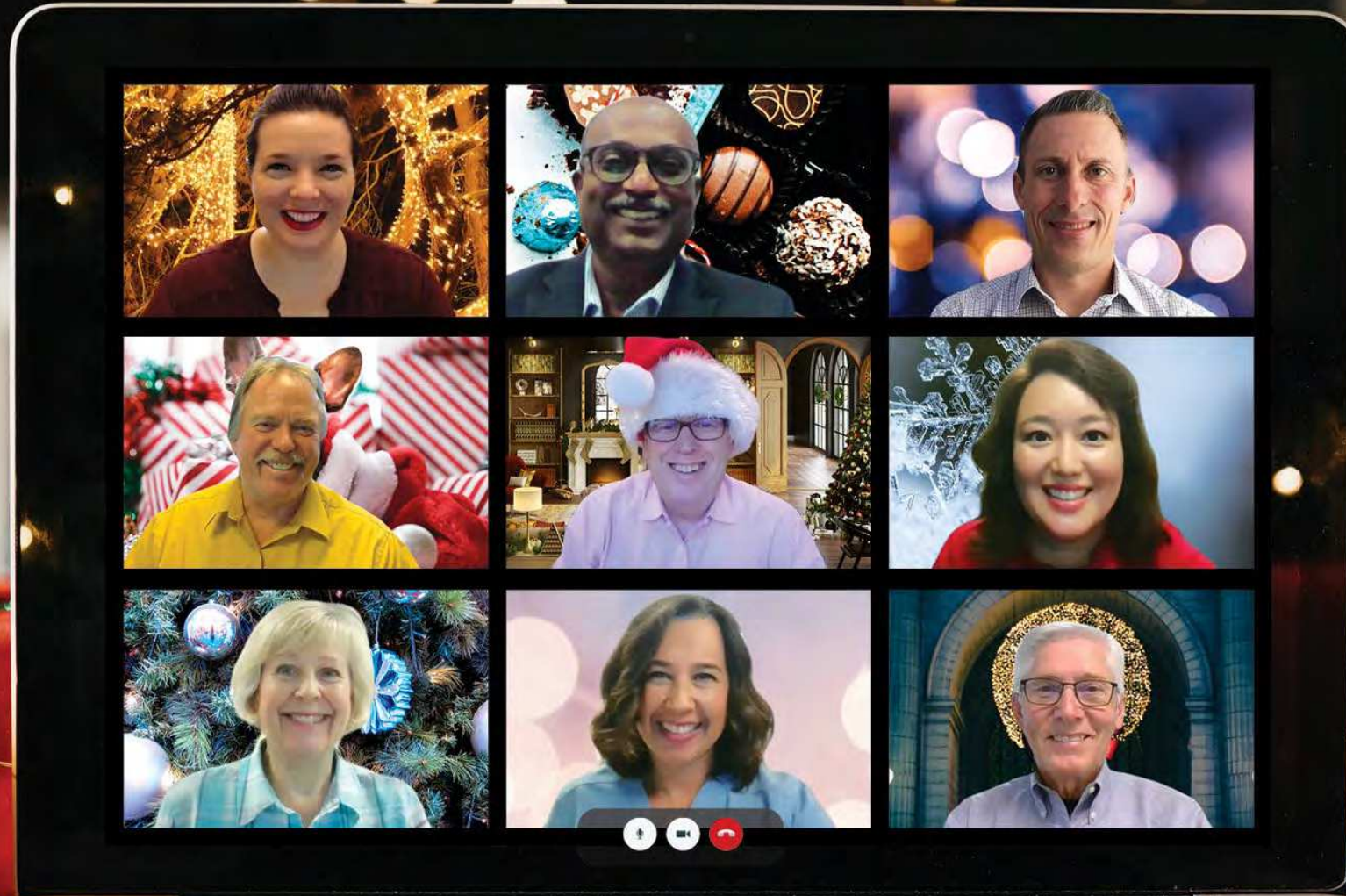
The SECURE ACT

IRA to a Unitrust for Children:

While the unitrust may be a testamentary trust in either a will or a living trust, it is easier to create an unfunded unitrust document for the life of the IRA owner plus a term of years and then change the IRA beneficiary designation to the trustee of that trust.



As we **Zoom** into 2021, we've virtually come together to wish you all the peace and joy that our Savior brings.



DANKE!

THANK YOU!

MERCI!

GRAZIE!

GRACIAS!

DANK JE WEL!

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