

Your Support Can Make a Difference

You have made a difference in the growth and success of your community library over the years. Your gift to the Joseph T. Simpson Public Library Endowment will improve your community's quality of life and strengthen your community library.

Libraries are true community centers, offering free public access to resources. Your generosity will make a valuable contribution to the continued excellence of the Joseph T. Simpson Public Library.

A gift to the library is a gift to the entire community. Will you join us in creating a funding source that will make an investment in the future of our community?



FOR MORE INFORMATION

Contact Library Director Sue Erdman at
717-766-0171, ext 233 or
serdman@ccpa.net

Joseph T. Simpson Public Library
16 N. Walnut St.
Mechanicsburg, PA 17055

www.simpsonlibrary.org

Member of the Cumberland County Library System



ENDOWMENT GIVING

The Joseph T. Simpson Public Library connects our community to the world of information, but we need your help to ensure our library's future.

Our Mission

Provide comprehensive resources
to promote learning and leisure.

16 N. Walnut St.
Mechanicsburg, PA 17055

What is an Endowment and Why is it Important?

An endowment is a permanent fund that provides income each year to support the library.

An endowment provides essential stability, grows over time, and is a permanent source of funding to help meet both current and future needs.

Who Makes Gifts to the Endowment?

Anyone can contribute to the library's endowment with a gift of any size. Gifts support the library in carrying out its mission, now and in the future.

Leave a Legacy

A gift to the Joseph T. Simpson Public Library Endowment will help provide resources for future generations of library users.

Each year, the income will be used exclusively for the benefit of the library. The principle will never be used, thereby guaranteeing the perpetuity of the fund. A perpetual contribution to knowledge -- that is a very powerful gift.

Ways of Giving

There are many types of charitable gifts from the modest to the substantial. Joseph T. Simpson Public Library Endowment welcomes annual donations, pledges, memorials, and tribute gifts as well as planned gifts.

- **Planned giving - bequest through a will or trust**

Your will or trust can designate that a specific amount be transferred as a gift to the Joseph T. Simpson Public Library Endowment. You may give a percentage of your estate or the residue after other terms of the will have been satisfied.

A planned gift is a charitable donation that you plan for now, but is not received by the library until later. It is a commitment to the library made in a bequest through a will, trust, or life insurance policy or some other arrangement. If you have made such a commitment, please notify the library. Such a designation may reduce your estate taxes. Check with your attorney.

- **Gifts of cash or appreciated securities such as stocks or bonds.**

When you make a significant gift outright, you have the joy of seeing your donation put to good use right away. You may receive an income tax deduction if you itemize on your tax return and may avoid capital gains tax. Check with your tax advisor.

- **Beneficiary designations**

You may select to make a gift of life insurance, annuities, or IRA's by naming the Joseph T. Simpson Public Library Endowment as a beneficiary of your insurance policy.

Tax Benefits

A gift to the Joseph T. Simpson Public Library Endowment can provide substantial tax savings to the donor, which in effect reduces the cost of the gift.

- Savings in income taxes by gifts of cash, securities, or property made during the fiscal year.
- Savings in inheritance and gift taxes by bequests, gifts of life insurance, testamentary trusts for gifts, or living trusts.
- Savings in capital gains taxes when gifts of appreciated securities or other property are made.

Be sure to check with your tax advisor or attorney to see whether a gift of this type may be advantageous to you. All contributions to the endowment are tax deductible. Will your employer match your contribution?