Giving Back to the Community

This season of thanks, it is a wonderful time for all of us at the Minnesota Orchestra to reflect and express our gratitude for the amazing year we have just experienced. Thanks to the enthusiastic and generous response from our community, our Orchestra is stronger than ever. After a whirlwind season that included wonderful music, countless education and community engagement offerings, as well as our historic tour to Cuba, we are happy to report that our fiscal year finished in the black with a balanced budget.

One way we are able to say thank you to our community is by giving back. The mission of the Minnesota Orchestra is to enrich, inspire and serve our community as a symphony orchestra internationally recognized for its artistic excellence. When we went to Detroit Lakes, Minnesota, in September, we were able to serve the community in many ways. Minnesota Orchestra musicians spent the week playing in smaller ensembles at schools, business clubs, churches, parks, nursing homes, coffee houses and even a county jail. The week culminated in a full orchestra performance at the Historic Holmes Theatre in downtown Detroit Lakes.

Minnesotans have a long history of giving back to the community by investing in the cultural institutions they love. When you include the Minnesota Orchestra in your estate plans, you are serving your community and enriching lives by ensuring that the legacy of great music lives on for future generations to enjoy. Knowing about your estate plans NOW helps us plan for the future and begin our thanks to you TODAY.

When you become a Laureate Society member by including the Minnesota Orchestra in your estate plans, you will become part of a community of music enthusiasts who gather for special events with musicians and other artists, attend occasional open rehearsals, and receive regular updates on Orchestra and financial news, among other benefits. We will also recognize you for your generosity in our Showcase magazine, if you wish. Now is the time to give thanks and ensure that the beautiful music we hear today can be heard by generations to come. Thank you for your support in all ways. We wish you a very happy holiday season.

To learn more about making a lasting gift to support the Minnesota Orchestra, please contact Emily Boigenzahn at (612) 371-7138 or visit minnesotaorchestra.mylegacygift.org.
The Season of Giving

You Can Help Right Now—Here’s How

Generosity knows no season, but October through December are historically the months that Americans are most likely to give to their favorite charitable organizations. These months mark the traditional season of giving and receiving—and the time that many of us begin income tax planning.

Following are a few ideas to help our organization before the end of the year and tips to ensure that you receive tax benefits for your gift:

• **Give cash.** Whether you give by check or credit card, you must have a dated receipt from us to document a cash gift. A cancelled check provides sufficient documentation for gifts by check only if they are less than $250.

• **Give stock or other property that has grown in value.** When you give the property to us, we sell it, which eliminates your capital gains tax responsibilities. If you have held the stock or property for more than one year, your gift will be deductible at its full fair market value on the date you give it to us.

• **Donate an insurance policy.** A gift of a life insurance policy you no longer need is a tax-smart and simple way to give at this time of year. To qualify as a deductible gift, our organization must become the policy owner. For most types of insurance policies, your tax deduction is usually the cost basis or the fair market value of the policy—whichever is less.

Contact us if you have any questions about making sure your gift meets your charitable goals this year.

---

The Perfect Present

If you’re looking for the perfect gift for a loved one, consider making a lasting gift to us in his or her honor. Learn more in our FREE guide *The Best Present for Anyone on Your List*. Simply return the enclosed survey for your copy.
Estate planning is for everyone, regardless of your marital status, income or age. Your life circumstances, however, will affect your plan. For example, if you don’t have children, your estate planning will have a different focus than for those who have kids.

Child-Free?
5 Estate Planning Questions

If you don’t have children to plan for in your estate, consider the following questions:

1. **How would you like your assets distributed?** Do you have loved ones, friends or organizations that you would like to receive your possessions? Make sure your will and beneficiary designations reflect your wishes and current circumstances.

2. **Who will make health and financial decisions on your behalf if you are no longer able?** Choose someone you trust to name as your agent to make health care decisions on your behalf by establishing a health care power of attorney. Choose someone to handle legal and financial matters by establishing a durable power of attorney. Communicate to them how you would like your decisions carried out.

3. **Who will care for you in the event of illness or disability?** You may wish to purchase disability or long-term care insurance to cover living expenses or nursing care.

4. **Do you have pets to care for should they outlive you?** Provide for the care of your pet in the event that something unexpected happens to you. Most states allow you to establish a pet trust through your estate plan. You’ll need to name a physical caregiver as well as someone to manage the trust.

5. **Are there charitable organizations you wish to support?** Ensure the charitable organizations you value, such as our organization, are taken care of after your lifetime by including them in your estate plan.

Remember: To qualify for a tax break (when you itemize deductions on your income tax return), you must make your gifts by Dec. 31.

**Contact us if you would like to include our organization in your plans. We would be glad to work with you and your professional advisors for solutions that meet your needs.**
The Laureate Society
Honoring Those Who Are Committed to the Minnesota Orchestra’s Future

The Laureate Society was established to recognize and express appreciation to those individuals who have remembered the Minnesota Orchestral Association in their estate plans through wills, living trusts or other deferred gift vehicles.

Benefits of Laureate Society membership:
• Invitation to annual Laureate Society event with Minnesota Orchestra musicians
• Invitation to an open rehearsal
• Backstage tour of Orchestra Hall
• Recognition in Laureate Society roster
• Special invitations to Orchestra events
• VIP ticketing services for Laureates who also donate to the Guaranty Fund

Members of the Laureate Society may remain anonymous, and all information is kept strictly confidential. There is no minimum commitment required for membership.

To join the Laureate Society, please contact us at (612) 371-7138 or visit minnesotaorchestra.mylegacygift.org/laureate-society.

3 Ways to Get Started

STEP 1 Return the enclosed survey to request the FREE guide, The Best Present for Anyone on Your List.

STEP 2 Visit our website to learn more about gifts that can help the Minnesota Orchestra today and tomorrow.

STEP 3 Contact us to discuss ways that you can support the Minnesota Orchestra.

Minnesota Orchestral Association
1111 Nicollet Mall
Minneapolis, MN 55403
(612) 371-7138
minnesotaorchestra.mylegacygift.org